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Pre-QualificationX

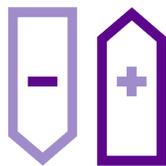
Reduce fallout and decrease costs

Save money and pre-qualify applicants with Pre-QualificationX

Did you know there's an easy, effective way to reduce fallout expenses? Pre-QualificationX generates a consumer consent-based score or a full credit report. It's a smart way to quickly learn if consumers meet credit criteria so you can provide insight on what loan products they may qualify for – without requiring them to go through a formal credit application process.



Choose from a 1, 2
or 3-bureau option



Doesn't impact the
consumer's FICO[®] score



Can easily cascade to a
tri-merge credit report

Lower your monthly credit report costs

Pre-QualificationX costs less than a tri-merge credit report, so your upfront investment is lower and less risky. Plus, enjoy these added benefits of Pre-QualificationX:

- Can be completed in seconds online, during inbound/outbound calls or a face-to-face meeting
- Decisioning technology that enables you to set a score threshold to match applicants with programs that fit their credit profile before they apply
- Get notifications that alert the loan officer when the applicant is pre-qualified
- Can be coupled with scoring tools so you can help your applicants reach their target score

*An underwriting decision cannot be made based on a Pre-QualificationX Report.

Learn more at xactus.com/credit-reports

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