

# Tri-Merge Credit Reports

Xactus' credit reporting solutions enable lenders to create a more efficient workflow and improve their consumers' digital experience



## Build a Modern Mortgage Experience With the Right Credit Tools

Xactus' credit reporting solutions reduce costs, increase efficiencies, and mitigate risk. Our pre-approval and pre-application reports use soft inquiries which protect your lead from competitors. Best of all, our credit reporting products help you make better decisions throughout the lending process.

### Create Cost Savings With Custom Bureau Selection

Only pay for credit reports that you feel confident with. With Credit Canvas+, lenders can pick and choose which bureaus are present on the credit report. Our flexible bureau logic allows lenders to start with a single bureau and then determined which credit score criteria will automatically upgrade the report from a single to dual or tri-bureau report instantly.



## Pre-Approve and Pre-Qualify Consumers More Efficiently and Accurately

With our credit reporting solutions, you can better manage your upfront costs and provide pre-approval for consumers before having them complete a full application. Our flexible pre-approval solutions are soft inquiries, protecting potential offers from competitors in the early stage. In addition, we save you time and costs with our pre-qualification reports by allowing you to set parameters with one bureau, which can automatically cascade to the other bureaus when specific requirements are met.

#### Xactus Credit Products:

 Credit ReportX

 SupplementX

 Pre-QualificationX

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## Integrate with Your Existing Technology

Xactus' tri-merge credit reports integrate seamlessly with your LOS, POS or proprietary systems, providing easy access to all the data you need in one place. Our full range of credit reports and robust analytical tools let you:

- Evaluate how your applicant has handled their credit in the past and quickly assess potential risk
- Speed up underwriting decisions with customized, automated decisioning rules built directly into workflows and findings
- Meet FCRA requirements
- Order and fulfill credit score disclosures
- Reduce costs by bundling pricing



## Get Tradeline Updates Quickly and Compliantly

Xactus' FCRA certified experienced specialists complete updates quickly and accurately while providing exceptional personal service. You can also utilize our comprehensive suite of scoring tools to identify opportunities and get the optimized information you need to close loans quickly.



## Monitor Credit Throughout the Mortgage Loan Process and Avoid Last-Minute Surprises

Xactus provides real-time monitoring of the consumer's credit activity from the time you first pull the credit file through loan closing, reducing potential risk and loan buybacks.

Learn more at [xactus.com/credit-reports](https://xactus.com/credit-reports)