

# CreditXpert Solutions

2021 Product Overviews

Presented by 

# Credit software that helps you close more loans



## Credit Score Potential

**Credit Assure™** shows you whether your applicant's score can improve, right on the credit report



## Customized Improvement Plans

Just choose a target mid-score. In just seconds, **Wayfinder™** will build an action plan to achieve the desired score, with the probability of success.

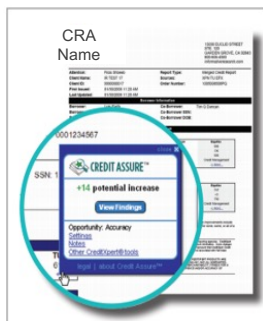


## Credit Score Simulations

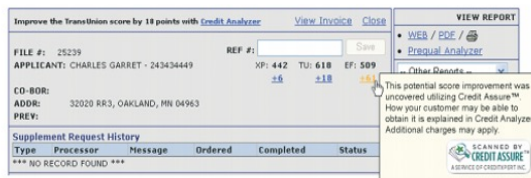
Want to dig into an applicant's credit situation? **What-If Simulator™** lets you model scenarios that will help improve your client's score.

# CreditXpert® Credit Assure™

**See** the potential mid-score, right on the credit report.



OR



- Instantly shows loan consultants whether an applicant can move to a higher credit score bin to qualify for a loan or a better loan
- Jump starts the credit score discussion and prompts the use of CreditXpert score improvement tools (Wayfinder™ + What-If Simulator™)



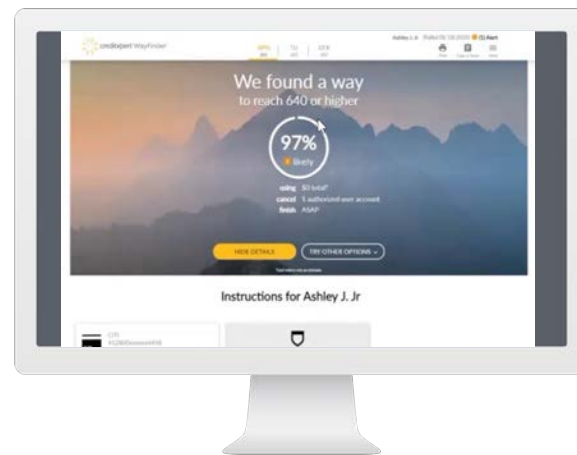
Peter's client wanted to refinance his home, but his mid-score had fallen from 716 to 697. With Credit Assure™, Peter saw that simply paying a credit card balance of \$1,700 down to \$1,595 could improve his score. The client attained a mid-score of 706, shaving 0.475% of the original rate Peter could offer and saving the client \$116,000 over the course of the loan.

Peter Camplin, Senior Loan Officer  
Superior Rate Mortgage of New England LLC

# CreditXpert® Wayfinder™

**Fastest way** to build reliable credit score improvement plans with specific actions to improve mortgage score

- Quickly generates a roadmap to obtain a higher mid-score, showing borrowers specific actions to qualify for a loan or a better loan
- Creates a competitive edge and increases loan closure rates by up to 30%
- Enhances the borrowers experience for better long-term relationships and increased referrals

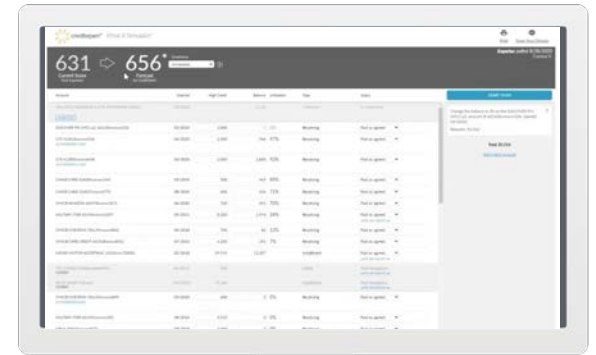


[Watch Demo](#)

# CreditXpert® What-If Simulator™

**Most flexible** way to simulate specific scenarios to improve a mortgage score now or in the future

- Takes Wayfinder™ one step further by allowing loan officers to simulate specific actions or simply test the impact of time for borrowers not ready today
- Can be used to modify Wayfinder™ plans to give borrowers an even more customized roadmap to a higher mid-score
- Gives loan officers a competitive advantage and is proven to increase loan closure rates by up to 30%



[Watch Demo](#)



Scott used CreditXpert software and simulated the impact if one of his borrowers paid off a \$600 student loan. This completed action resulted in a 12-point increase in the credit score, taking it over 720. Scott was also able to close the loan at a lower rate, beating out a competitor.

Scott Jongsma, Mortgage Loan Originator  
ChoiceOne Bank



CreditXpert® solutions are available from SERVICE 1st. We offer training and support to help you get the most out of your CreditXpert investment.

**Contact us to get started today.**



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