

Getting the Most of | CreditXpert Essentials™

Determines Most Cost-Effective Actions to Maximize Credit Scores

Start Using CreditXpert Essentials Today

Make sure you have your username and password to log into your credit report provider's site

1. Select Settings

- Timeframe
 - » Immediate (Rescore Mode) **default**
 - » 30+days (Planning Mode)
- Search Method
 - » Available Cash - usually \$2,500 **default**
 - » Target Score - Finds most cost-effective way to get number of specified points

2. Best Practices

- First run with default settings and see results
- Need more points? Try running in target score mode
- Got more points than you need? Try target score or less cash
- Have more time? Try planning mode

3. Review Report

- Summary – Shows potential improvement and defaults
- Actions – Shows actions that may raise your score
 - » Estimated score change based on doing all the actions in the order shown
- Credit Analysis - Additional details to help you better understand the score
 - » Displays the Positive and Negative Critical Factors that drive the credit score

4. Try Other Options

- Unlimited runs for 30 days from credit report purchase (per bureau/applicant)

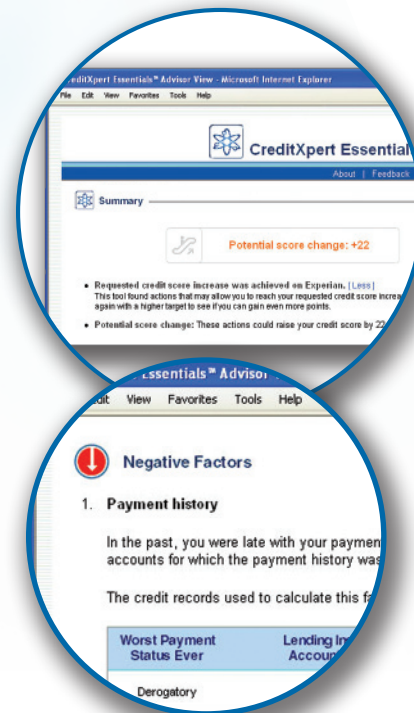
5. Enough Points?

- If Not – Check Top Negative Factors for errors holding down score
 - » **(Best Practice)** Try CreditXpert What-If Simulator™ to show potential score increases if corrected
- If Yes – Take action

6. Take Action

- Need Immediate Results?
 - » Use Credit Report Provider's rescore services
 - Pull new credit report in 3-7 days to see improvement
- Can you wait 30+ days?
 - » Ask Applicant to take actions exactly as presented
 - Pull new credit report in 4-6 weeks to see improvement
 - Provide them with a printed report

This will differentiate you from the competition



Now You Can Successfully Close the Loan!