

Save Time and Resources by Pre-Qualifying Applicants

Offering a full suite of innovative
mortgage lending solutions



» Optimize Your Lead Investment

Investment in lead generation and marketing has grown exponentially, placing a greater importance on prospect qualification and retention throughout the origination process.

» Benefits of Pre-Qualification

With Pre-Qualification, you can optimize your lead investment by qualifying prospective applicants before they apply for a loan. With a comprehensive suite of flexible tools, lenders can:

- **Pre-qualify applicants within seconds**
 - *Soft inquiry offers a no “trigger” event, allowing for a head start at relationship building*
- **Soft Inquiry Pre-Qualification will not impact a consumer’s credit score**
 - *Available from: Experian®, TransUnion®, and Equifax®*
- **Increase approval rates, conversion ratios, and lead retention**
 - *Protect the efficiencies of your workflows to help meet the demands of today’s applicants*
- **Improve applicant experience by offering a variety of credit data options**
 - *Reports help reduce the downstream expenses associated with more exhaustive credit evaluations*

Pre-Qualification can be customized through your point of sale system (POS) or mobile app, providing an efficient and complete digital experience throughout the customer lifecycle. Pre-Qualifications are a true “win/win” for lenders and applicants alike.



» Pre-Qualification vs. Pre-Approval

Pre-Qualification and Pre-Approval reports are both soft credit inquiries that serve as early steps in the homebuying journey. Neither report type activates trigger leads.

» What is a mortgage Pre-Qualification?

When consumers request a Pre-Qualification, they obtain loan options they could potentially qualify for, based on their credit score and stated financial information. A Pre-Qualification report is a single-use report.

» What is a mortgage Pre-Approval?

Pre-Approval allows lenders to provide an estimated loan amount to consumers, which may assist with retention. A hard credit pull is required prior to closing.

» Credit Report Product Comparison



< Scan or click to view our Credit Report Product Comparison Document

