



Mortgage Lending Product Suite

Say "Yes" With Confidence

In today's fast-paced mortgage lending market, you need a partner you can count on to help you gain a competitive advantage. Certified Credit is that kind of partner. We offer more than just a score. We provide powerful analytics backed by considerable industry expertise to assist you in identifying and capitalizing on opportunities, enhancing decision making, and improving profitability.

Using a state-of-the-art technology platform, Certified Credit equips you with industry-leading solutions for every step of the lending life cycle, enabling you to move your clients quickly and confidently from applicants to homeowners.



Mortgage Credit Reports

Get a clear, comprehensive view of your applicant in a customizable format that's easy to interpret.

Tri-Merge Report
Pre-Qualification Soft Pull Report
Mortgage Only Report
Mortgage Comparison Report
Certified Smart Pay Report
Business Credit Report



Underwriting Compliance Tools

Ensure compliance with Fannie and Freddie underwriting standards.

Truth-in-Lending Disclosure
Letter of Explanation
Risk-Based Pricing Notice
Refresh Credit Report
Undisclosed Debt Monitoring



Score Improvement Tools

Approve more prospects, qualify them for a better offer, and close more loans.

Rapid Rescore
CreditXpert® Credit Assure
CreditXpert® Wayfinder
CreditXpert® What-If Simulator



Fraud & Risk Mitigation Services

Reduce underwriting risk, prevent fraud and protect your portfolio.

ADV-120 Fraud Report
Wire Transfer Fraud Report
Liens & Judgment Report
Undisclosed Debt Monitoring
4506-C Tax Transcripts
SSA-89 Verification
MERS Reports
Mortgage Participation Report
ID Risk Review
Flex ID Smart Select Shield
Portfolio Review



Third-Party Verification Services

Convert applicants to borrowers while protecting your bottom line.

Cascade™ VOE
Day 1 Certainty™
Instant Asset Verification
The Work Number
Verification of Employment
Verification of Income
Verification of Mortgage
Verification of Deposit
Verification of Assets
Verification of Rent
Verification of Insurance



Client Acquisition & Retention Services

Preserve your client base, ensure the health of your portfolio, and generate new business.

Predictive Lead Generation
Cascade™ Alerts Suite
In-The-Market Alerts
Portfolio Review
The Work Number Alerts
MERS Alerts
Forbearance Monitoring
Forbearance Alerts



More Than Just a Score.

At Certified Credit, we deliver more than just a score. We provide industry-leading information and analytics with the expertise and technology you can rely on to fuel your business.

 800-769-7615

 sales@certifiedcredit.com

 www.certifiedcredit.com

Diversity and People Focused

As a woman-owned (WBENC Certified) and Dodd-Frank Section 342 Vendor, Certified Credit has a true commitment to diversity and inclusion.

We are proud that our unique makeup offers fresh perspectives and novel solutions that will help you reach the emerging and diverse markets of the future.

