



More Than Just a Score.

Credit reports are a commodity, right? Except that they're not. They're a person, they're a family, they're a home.

At Certified Credit you and your customer are so much more than a credit report or a commodity. We are right there in the trenches with you – identifying process efficiencies, finding innovative technical solutions, and holding your borrower's hand every step of the way.

As a multi-faceted mortgage solutions partner, Certified Credit specializes in Consumer Credit, Risk Mitigation, and Verification Services. We have earned a trusted reputation for providing an outstanding customer experience, technological efficiency, innovation, and a full spectrum of products from pre-qual to closing.

A Winning Combo

Trusted Partner

With more than 35 years of industry experience, we have always valued our reputation as a trusted and reliable partner that's committed to your success. Beyond reports, we're motivated by people. Our team knows it's about more than just numbers; what we value most is strong client relationships and the highest standard of customer service.

Passionate Service

Our nationwide Customer Service team is comprised of cross-trained and enthusiastic FCRA-Certified experts. A full twelve hours of coverage and multiple layers of support ensure that we're ready and willing to help when you need it most, saving you time, and stepping in to be the extra help you need to keep your borrowers moving towards the closing table.

Certified Credit.com

1
Pre Qualification

2
Application

3
Processing

4
Underwriting

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Pre Closing

6
Post Closing





Woman-owned
(WBENC Certified) &
Dodd-Frank Section
342 Vendor

Mortgage Solutions That Matter.

Certified Credit offers a full suite of mortgage solutions designed to support you at all stages of the mortgage life cycle.

Credit Reporting

Move them one step closer to their dream with customizable credit reporting that give you a clear, comprehensive view of your applicant.

Score Improvement Tools

Grow your business by saying "yes" more often with tools that position borrowers to secure the best rates and terms possible.

Verifications

Lend with confidence with streamlined, automated verification tools that effectively and affordably mitigate risk and ensure loan quality.

Property & Valuation

Reduce portfolio risk with property and valuation solutions that validate the value and minimize risk, making us the partner of choice for mortgage lenders.

Fraud & Risk Mitigation

Lessen underwriting risk, prevent fraud, improve loan quality, and protect your portfolio with best-in-class fraud & risk mitigation solutions suite.

Lead Generation & Customer Retention

Preserve your client base, ensure the health of your portfolio, and generate new business with innovative lead generation solutions that monitor current and past clients and prospects.

Underwriting Compliance Tools

Streamline the underwriting process with solutions designed to act as a second set of automated hands to keep you efficient, in compliance, and profitable.

Over 20% of our
client success and
support teams are
fluently bilingual

Nationwide Team
Members &
Customers from
Coast-to-Coast

 800-769-7615

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 www.certifiedcredit.com





People First. Integrity Always. Innovation Driven.

The Certified Difference

With a sharp eye on the latest industry regulations and emerging trends, we're always focused on identifying ways to help you improve profitability, support your people, and hone your best practices into streamlined processes.

People Support

We believe in hiring responsive, helpful, and customer-oriented team members - and then training them to grow as FCRA-Certified professionals. With over 20% of our client success and support teams fluently bilingual, customers and borrowers alike appreciate the ease of communication.

Powerful Data Analytics

With our industry expertise and in-depth analysis, we can help streamline your ordering processes, thereby reducing costs and saving you money. We can even set you on the path to identifying previously declined applicants who may be able to qualify for a loan now or in the future.

Creative Pricing

We customize our pricing to best fit with your loan process and business model. Whether it is a Front or Back-End bundle, Step-Up pricing, Smart Select, Smart Pay, or our low cost Prequal Soft Pulls, we have a vested interest in helping you analyze where there are opportunities to improve your P&L.

Innovative Products & Partners

Anticipating opportunities and responding to regulations is a significant strategic focus for your long-term success. That's why we partner with the best and most innovative companies in the industry to bring you the products and services you need to grow your business today and into the future.



Customer Onboarding

With a smooth and simple transition, bringing on our team as a new vendor partner doesn't have to be a challenging process. We customize the onboarding process to maximize efficiency and minimize disruption, ensuring trainings are conducted on your schedule and tailored to your needs.

Commitment to Customization

No two borrowers are alike. And neither are our customers. With hundreds of flexible options and the commitment not to squeeze your team into a box that doesn't fit, we can tailor our products and information to suit your specific needs, ensuring you are comfortable and improving efficiencies.

Certified Credit.com

Diversity & 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.

Technology Driven

Certified Credit runs off the largest mortgage service solutions platform in the industry; backed by multiple data centers, redundancies, and safeguards to ensure our uptime leads the industry.

These technological advantages, combined with an intuitive and tailored approach, allow us to build enhancements into and around your workflow; quickly taking a streamlined solution from the initial concept, to training, to making an impact for your borrowers - and your bottom line.

Solutions & Service to Support the Entire Mortgage Lending Life Cycle

At Certified Credit, we know that our industry is more than just a score. It's about people. When your team needs help, turn to a trusted partner that takes your concerns to heart, actively working to find unique solutions.

When you pair our industry-leading credit reporting solutions, automated verifications, enhanced customer retention tools with the support of our passionate, nationwide customer support team, you'll find the solutions you need to drive efficiency, be more effective, and keep your borrowers moving towards the closing table.

Credit Reporting

Score Improvement Tools

Verifications

Underwriting Compliance Tools

Fraud & Risk Mitigation

Customer Acquisition & Retention

Property & Valuation

Employment Screening

Tenant Screening



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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.

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Diversity and People Focused

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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.





CascadeAlerts™

Mortgage Inquiries

Invest in keeping your most valuable applicants

In the high-stakes mortgage business, borrower retention is the name of the game. It costs more money to find new customers than to retain existing ones. Protect the valuable customer relationships you've worked so hard to build with Cascade Alerts - Mortgage Inquiries. We scan your customer database and compare it to consumers who are in the market to refinance or purchase. No firm offer of credit is required.

Builds Loyalty

Solidify the relationship you have with your borrowers by anticipating their needs and delivering just-in-time solutions.

Mitigates Financial Risk

Proactively prevent costly early payoffs by quickly identifying borrowers who are considering a refinance or ensure you're positioned to assist with a new purchase. Cascade Alerts - Mortgage Inquiries allow you to spot the signs and reach out to valued customers and prospects before your competitors seal the deal.

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.

Delivers Excellent ROI

This compliant, cost-effective solution pays for itself by keeping your most valuable borrowers coming back to you, improving bottom line results. Try it risk free for one month.

Offers Complete Flexibility

Select from daily, weekly, or monthly consumer file uploads. Fully customize alert delivery using SMS/Text, Secure Email, API, or SFTP. Custom Management Reporting is also available.



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Cascade™

VOE

Avoid the hassles and inconsistencies of manual verifications

Dramatically improve efficiency, save time, and reduce costs involved with verification of employment and income with Certified Credit's Cascade VOE. This unique solution employs a rules-based engine to control the flow of vendor ordering, providing consistency and allowing you to cut processing time while maintaining loan quality.

Enhances Efficiency

One-time ordering reduces need to track multiple vendors, minimizing workflow interruptions.

Saves Time

Multi-level cascade increases the hit rate over manual verifications, freeing you up to focus on closing more loans in less time.

Provides Flexibility

Customizable set up puts you in complete control, allowing you to increase the number of vendors you use and the order in which you use them.

More Than Just a Score

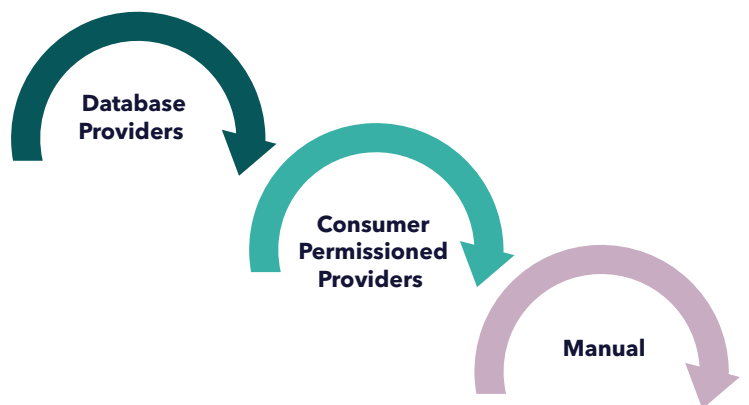
At Certified Credit, we deliver more than just a score. We provide industry-leading information and analytics with the expertise and technology you can rely on to fuel your business.

Reduces Costs

Pay only if Cascade returns a hit which saves you and your customers money.

Improves Compliance

Documented process conforms to secondary market guidelines and LQI standards, reducing repurchase risk.



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Prequalification

Soft Inquiry Credit Report

Move them one step closer to their dream

Certified Credit's Pre-Qualification Soft Pull Report is the go-to solution for pre-qualifying prospects in less time and for less money. Incorporating information from one, two or all three bureaus, this soft pull report helps you say "yes" with confidence and quickly turn leads into clients.

Offers Maximum Flexibility

Choose from a low-cost single bureau option or a two- or three-bureau merged file, all with no credit impact.

Improves Efficiency

Hassle-free integration seamlessly incorporates the information into your existing LOS and workflow to speed the approval process. Cascade functionality reduces workflow interruption and helps to streamline your operation.

Saves Time & Money

Pre-qualification enables you to affordably identify potential issues upfront before the application process begins.

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.

Boosts Approval Rates

Instant results allow you to approve loans more quickly and match applicants to the loan options that are right for them, all with no impact to their credit.

Enhances Decision Making

Full bureau file gives you a complete picture of your prospective borrower's credit history, leading to better decisions and reduced risk.

Reduces Fall Out

Eliminates triggers to help prevent you from losing potential borrowers to competitors.

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