



# Smart Select Credit Report

## Ensure Prospects Qualify Before Investing Time & Money

In today's competitive mortgage market, time is money. And razor-thin margins require you to cut costs where you can to enhance profitability. Certified Credit can help you do both with Smart Select. Our fully customizable solution allows you to eliminate unqualified borrowers, freeing you up to concentrate your time and money on those who are likely to close.

### Save Time & Money

Start with a single bureau that you specify. If prospects don't meet your criteria, you're only charged for the less expensive single bureau pull. And you avoid the time involved in completing a full application. If prospects do qualify, Certified Smart Select **automatically upgrades** you to a complete tri-merge report.

### Auto Upgrades

With built in customization and control, you can choose the auto upgrade that fits existing workflows, including:

#### 1 bureau -> 3 bureau

If the first bureau passes the threshold, the file upgrades to a three bureau.

#### 2 bureau -> 3 bureau

If either of the two bureaus passes the threshold, the file upgrades to a three bureau.

#### 1 bureau -> 2 bureau -> 3 bureau

If the first bureau passes the threshold, the file upgrades to the second bureau. If the second bureau passes the threshold the file upgrades to a three bureau.

## 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.

### Control the Criteria

You determine the bureau and other important indicators such as: score, zip code, bankruptcy, delinquency, defaults, or foreclosures.

### Improve Closing Ratios

Spend more time with borrowers who are likely to close, improving your profitability.



## Get in Touch

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