



Smart Pay

Gain Valuable Insights to Your Potential Borrower's Credit & Reduce Credit Reporting Fees

Don't wait to know what your customers qualify for - with SmartPay, you can find out right away, at no cost to you. SmartPay is a consumer-initiated inquiry designed to empower your borrower with credit insights and identify opportunities to improve their score to qualify for better rates and terms – paid for by the consumer. This solution does more than just benefit your borrower, it provides you with timely credit information and a complete mortgage report and a fully re-issuable file so you can coach your borrower to success!

How it Works

Simply share your secure link with prospects, add it to your email tagline, or place it on your website. Once complete, your borrower receives a score disclosure and a Credit Assure report and you receive the consumer's contact information and their credit file number.

Secure & Compliant Process

Secure technology ensures your borrower's information is protected throughout all steps of the process. All while keeping your lending process in compliance.

Enhanced Digital Experience

Offer borrowers the flexibility and freedom to start their mortgage journey anywhere at anytime, never interrupting their digital lending experience.

Improved Lending Decisions

Early knowledge of your borrower's credit history and financial picture enables you to provide tailored guidance, optimize loan options, and increase their chances of a successful mortgage process.

Reduced Initial Credit Fees

Don't worry about recouping initial credit fees! Receive a fully re-issuable credit report at no cost to you.

Get in Touch

-  800-769-7615
-  sales@certifiedcredit.com
-  www.certifiedcredit.com

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.