

Credit Reporting Products

We create products with the goal of helping you close more loans.

Merged Credit Reports - Avantus merged credit reports are easy to read, fast to order, and lender accepted; helping to speed the approval process and get you closing more loans. Order through our website or virtually any loan origination system. Whether you need a single bureau, two bureaus, or the industry standard tri-merge; the Avantus system will return your report in seconds.

View key information at a glance with an easy-to-read single page Avantus Report Summary detailing FICO scores, fraud alerts, credit summary and late payment history.

Order tradeline updates from our web site or directly within your Avantus credit report.

Resolve repository errors fast with Rapid Updates, permanently correcting most bureau errors (and adjusting FICO scores) within 48 hours.

Reissue reports through **Fannie Mae, Freddie Mac**, and many other underwriting platforms.

Choose to have an AVM automatically returned with your credit report, or when the borrower's score meets a threshold you specify.

Close more loans with **instant score improvement recommendations**. With our Score Analysis tools running on each report, you'll see opportunities for the borrower to improve their credit score in some cases within 48 hours!

Credit Analysis - Take advantage of the short window of opportunity with a customer by providing an instant decision and keeping the competitive edge. **Credit Analysis analyzes each credit report against your unique lending criteria and instantly returns your list of predetermined actions.** With the Credit Analysis option enabled on your Avantus account you'll be making loan decisions smarter, faster and with more consistency across all product lines.

Credit Score Improvement - Close more loans by helping the consumer realize their true potential score. The CreditXpert Solution Suite, using a hybrid of artificial intelligence, statistical techniques and analytical methods, simplifies the complexities of credit scoring. With CreditXpert's Credit Assure running on every file, **you don't need to know anything about credit scoring to improve a score.** No more time spent scouring credit reports. Credit Assure scans the file automatically and presents potential improvements right on the report.

