

Credit Solutions for Today's Market



- Real Estate Prequalification
- Loan Qualification & Underwriting
- Credit Mapping™
- FNMA LQI Compliance

www.mfcreditsolutions.com

Over the past few years, credit and credit scores have increasingly become the critical factors in the real estate and mortgage lending industries. Tight underwriting guidelines and loan quality requirements highlight the importance of obtaining and maintaining good credit. Understanding a borrower's credit profile and the options available can result in greater close ratios and stronger customer relationships.

Access is Key

All credit reporting agencies pull their data from the same sources (Experian, Equifax, TransUnion). But not all credit reports are created the same. With MFI Credit Solutions you have access to order your credit from the web or directly within most top loan origination systems (Point, Contour, Genesis) and automated underwriting engines (Desktop Originator/Desktop Underwriter, Loan Prospector, Assetwise Direct, etc.). This allows you to reduce the overall time and expense associated with credit as well as lessening the risk that your borrower's credit data and credit scores will change when credit is re-pulled by a wholesale lender. Our goal is to offer our clients the flexibility to submit their loans to the widest variety of lenders.

We're Here for You

At MFI Credit Solutions you get a live customer service representative with years of experience in the mortgage credit industry. Our history dates back to the days when credit reports were typed and all trade lines were manually verified. Put that knowledge to work reviewing and servicing your borrower's credit needs. Our full service, friendly staff can assist you and your borrowers with all of their credit needs:

- Credit Mapping™
- Trade-line verifications and updates
- Bureau Rescoring (Rapid Rescore)
- Mortgage ratings
- Credit score analysis
- Conference calls

Make MFI Credit Solutions your provider of choice.

Copyright © 2010 MFI Credit Solutions. All Rights Reserved.

Credit Mapping™ is a trademark of MFI Credit Solutions. All other trademarks are property of their respective owners.

Improve Accuracy / Reduce Fallout

Credit scores represent a borrower's credit profile as a snapshot in time. However we are all aware of the inaccuracies and reporting errors that reside in the credit repositories. Additionally, unreported credit behavior may also have an impact on a borrower's credit score.

MFI Credit Solutions provides the tools and services you need to quickly qualify borrowers, identify areas of opportunity, and expedite positive changes to a borrower's credit profile.

- Credit Mapping™ – Let us analyze your borrower's credit report and map out specific action items that can lead to improved scores
- CreditRadar™ – View a Mid-Score forecast and key indicators that can help you identify risk areas and take proactive actions
- 72 Hour Bureau Rescore Service – Let us assist you in updating credit profiles and improving credit scores
- CreditXpert Essentials™ – Obtain a snapshot and general advice for how a borrower can improve their overall credit profile
- What-If Simulator™ – See the impact different actions will have on a borrower's credit score.

Call Today (714) 500-3264

