

Preliminary Insight into Applicants' Creditworthiness

*Offering a suite of innovative
mortgage lending solutions*

» Get an Early Assessment of Credit Before Committing to a Tri-Merge Credit Report

With the Early Assessment workflow, lenders only access a 1- or 2-bureau credit report in the early stages of the application process. After receiving findings from the GSE Early Assessment Program, they may choose to upgrade to a full Tri-Merge Credit Report. This process can help to reduce unnecessary inquiries, resource expenditures associated with less efficient workflows, and costs associated with pulling unnecessary data from additional repositories. Early Assessment may only be used in the GSE Early Assessment Program, and for no other purpose.

» Employ a Measured Approach to Resource Management

The Early Assessment workflow preserves the data from the initial credit pull, keeping it usable throughout the loan process.* It is not necessary to order a new report to close the loan; just upgrade the existing one with additional bureau data. Lenders may select the bureau(s) they would like initial data from.

- ◇ For some lenders, this workflow may assist with a more practical allocation of resources as a result of fewer Tri-Merge Credit Reports needed
- ◇ This product is eligible for the GSE Early Assessment Program, helping to avoid time and costs associated with loans that do not meet GSE standards

» Compare the Early Assessment Workflow with Other Factual Data Credit Products

- ◇ Unlike our [Workflow Solutions product](#)—a configurable credit data automation workflow that typically includes multiple reports—Early Assessment offers lenders the ability to complete the underwriting process using a single report.
- ◇ Early Assessment is a unique credit workflow that meets the needs of some lenders—but it may not be right for everyone. [Compare Early Assessment with some of our other products](#) to understand differences in use cases, permissible purposes, inquiry types, and more.

* Must be upgraded within the current GSE requirements



Scan or click to view our
Credit Report Product
Comparison Document



How Early Assessment May be Used

Hard pull credit data from 1-2 bureaus using Early Assessment

Receive findings of Early Assessment Program

Application approved by GSE
Early Assessment Program

Application denied by GSE
Early Assessment Program

Lender may gain confidence in the loan
file; upgrade initial credit report with
additional bureau data, resulting in a
Merged Credit Report

Halt further credit evaluation; no
Tri-Merge Credit Report needed

Use Merged Credit Report to
proceed with underwriting steps

Existing Automated Workflow Solutions
scripts should be reviewed for compatibility.

