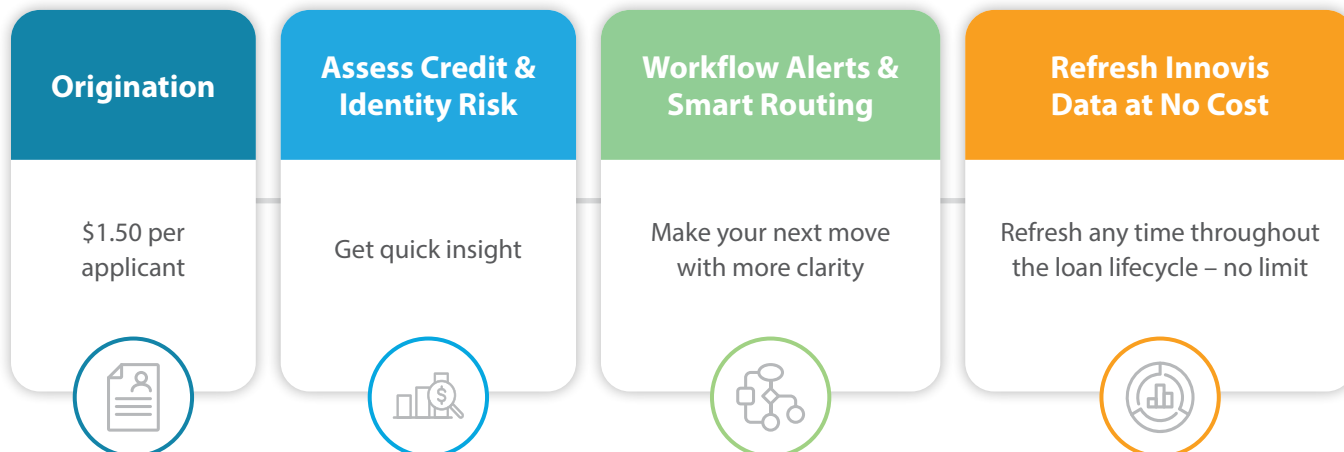


## *Identify Risk Early, Reduce Costs— Strengthen Your Lending Advantage*

### » Cut Costs with Affordable Early Insight

Innovis® Early View empowers lenders to identify credit and identity risk early in the mortgage application process—at just \$1.50 per applicant. Built on the Factual Data workflow engine and powered by data from Innovis, it offers preliminary applicant insight while helping reduce costs as a result of fallout early in the credit process.

### » A Powerfully Simple Addition to Your Credit Workflow



Applicable to Mortgage, Home Equity, Pre-Approval, and Pre-Qualification



## » Your Competitive Advantage

- **Cost Efficiency:** Dramatically reduces per-applicant expenses compared to traditional bureau credit pulls, delivering meaningful savings on loan originations that don't progress
- **Intelligent Workflow Automation:** Positive and adverse data alerts enable automated routing and exception management, reducing manual touchpoints and processing time
- **Continuous Data Access:** Innovis Refresh provides unlimited access per file to the Innovis data, while the file is active, at no additional cost per pull
- **Consumer Satisfaction:** Unnecessary credit inquiries can be reduced; conference calls between lenders and applicants may be eliminated

## » Sample Innovis Early View Workflow Results

### Successful Workflow Result

#### My Solution Quickview

- ✓ REPORT SUCCESSFULLY UPGRADED TO TRI-MERGE
- ⚠ POTENTIAL FIRST TIME HOMEBUYER - NO MORTGAGE TRADELINE IDENTIFIED

### Failed SSN Validation Workflow

#### My Solution Quickview

- ✗ ALERT: IDENTITY OF APPLICANT IN QUESTION - SSN NOT A 9 FOR 9 MATCH -

#### My Solution Breakdown

SOCIAL SECURITY NUMBER - NEAR MATCH ~ POSSIBLE SSN MISTYPE : 9999999918

### Failed Vendor Credit Workflow

#### My Solution Quickview

- ✗ MORTGAGE TRADELINES WITH A 60 DPD OR WORSE WITHIN 12 MONTHS

#### My Solution Breakdown

NBR OF MTG TRADES RATED 60DPD OR WORSE IN 12 MTHS, IGNORE NUM OF HITS: 1

\*Workflow results are derived from customer-defined rules

## Get Started Today to Begin Reducing Costs and Risk

Innovis Early View represents a fundamental shift in how to approach mortgage lending underwriting—making it cheaper, faster, and more accessible for qualified applicants.

Contact your Factual Data Sales Executive or Client Success Team to discuss how it can help optimize your mortgage manufacturing workflow.

[clientsuccess@factualdata.com](mailto:clientsuccess@factualdata.com)

