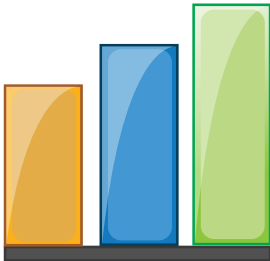


XpertPulse

Get to the heart of every credit report and instantly identify a consumer's true borrowing potential



There are credit reports – and then there's XpertPulse. XpertPulse converts bureau data into real information, tallied for mortgage companies and lenders, then presented in an easy to use product for instant, accurate decisions.

When the score fits, you don't need to dig through a credit report for debt load or late payment review. But what about those borrowers whose score is borderline, or just below your criteria? XpertPulse brings out key information that is buried in the credit report, allowing you to know instantly if a borrower is alive in the prequalification process.

XPN TU EFX Samual 680 View 657 View 650 View Sarah 615 View 600 View 602 View	Samual TestCase5 ***-**-0000 Sarah TestCase5 ***-**-0000 Loan #: Report #: ZJJWL-4900712
---	---

Overview
Derog
Trades
More...
Monitor

You are currently connected ●

Mid-Score

Samual
680
657

500 ————— 850

602
600 615
Sarah

Debt Load

\$25,600
Revolving Credit

\$248,730
Account Balances

\$2,624
Monthly Payments

Derogatory Summary

Charge Offs:	0	Collections:	1
Bankruptcy:	0	Public Records:	0

Lates	All	Mtg	Past Due:
30 Day:	33	5	Mtg: 0
60 Day:	5	0	Aut: 0
More:	0	0	Rev: 0
Total:	38	5	Inst: 0

Derogatory Account History

	48 Months	36 Months	24 Months	12 Months
CAPITAL 1 BK T RA CAPITL 1 FSB T RA CHASE T RA FRD MOTOR CR T I A HFC - USA T I A KOHLS/CHASE TRC VERIZON VA T O A VERIZON VA T O A	2006	2007	2008	2009

Red Flag Indicators

	Samual	Sarah
Addresses	3	2
Employers	4	1
AKAs		
Alerts		

Alerts

- TU HIGH RISK FRAUD ALERT
- SAFESCAN
- EFX SSN INFO
- ADDRESS DISCREPANCY
- EFX SSN INFO
- XPN OFAC ALERT
- XPN FRAUD SHIELD (FACS+)
- XPN FRAUD SHIELD (FACS+)

Account Usage

	#	High Credit	Balance	Payment	Past Due
Mortgage	8	874774	226331	2180	0
Automobile	7	106356	0	0	0
Installment	14	115527	17626	321	0
Revolving	22	34850	4773	123	0
Open	3	353	0	0	0
TOTALS:	54	\$1131860	\$248730	\$2624	\$0

XpertPulse is integrated into your PDF credit reports so it is accessible from all LOS applications

You don't need your credit reports proof-read to you:

» You need to get at the heart of the information instantly «

You don't need technology making a decision for you:

» You need XpertPulse to help make your own accurate decisions quickly «