



# Credit Information Systems

## Pre-Qualification for Mortgage Applications / Soft Pulls

A cost-effective way to test the waters – for you *and* your customers.

### How it works:

- It gives lenders an advantage, allowing lenders access to a soft pull for pre-qualification of an applicant.
- A one, two or three bureau pull of a credit report with a score making it less expensive than traditional mortgage credit reports.
- Lenders get the credit and scoring information they need to pre-qualify an applicant without affecting the applicant's credit score.
- Standard application disclosures do not apply since this is not an application for a loan.

For a lender who wants to forgo the expense of a tri-merge credit report before knowing what the applicant's credit looks like AND for applicants who aren't sure if they will qualify for a mortgage loan, our **Pre-Qualification / Soft Pulls** are another tool to make your job easier.

**Questions? You're our priority – call us at 800-782-9094 for answers.**

We're here to help, Monday through Friday, 8 a.m. – 5 p.m. CST.