



# You Take Your Loans Seriously. So Do We.

**M**aximizing your success by closing more loans demands tremendous coordination. It's been said, "If it were easy, everyone would be doing it." You know better. Not everyone can do it.

That's one reason why you'll appreciate a credit reporting company that understands your reliance on partners who share your zeal for success and are there to facilitate your efforts. Few things are more frustrating than a loan you can't close because of credit issues.

The people at Credit Technologies take your goals to heart: Our commitment is more than merely the delivery of data. We share your passion for getting the loan closed.

Want more from your credit reporting partner? Call today or visit us online at [www.CreditTechnologies.com](http://www.CreditTechnologies.com).

Since 1990, Credit Technologies has handled more than 5 million credit transactions, one loan at a time. Why is this important? Because your success depends on people who care. You need partners that share the same goals and vision, especially when it comes to credit reporting. Our job isn't to simply provide you data. Our job is to help you close loans.

#### **Credit Technologies – Powerful Solutions that are simple to use and administer.**

The latest technologies provide you instant access to Credit Reporting, Re-Scoring, Tax Return & W2 Verifications, AVM and Flood Determinations: One simple-to-use tool that integrates seamlessly with your LOS, backed by customer service specialists you can count on.

#### **Score Express – Close Loans Others Can't.**

Credit Technologies invented credit re-scoring with the launch of *Score Express* in 1997. You might say we wrote the book on it. For the first time, lenders and consumers had the ability to update any repository file and obtain a new report and updated score in as little as 48 hours. After 6 years and thousands of re-scored files, our *Score Express* analysis is built into every report that we provide (at no cost.) No other credit reporting agency has our experience or the ability to make credit-challenged borrowers your satisfied clients.

#### **CTI NetPay – Electronic Debt Payoff and Report Updating**

Credit Technologies NetPay allows you to electronically payoff any debt appearing on a credit report, and receive the updated report showing the zero balance within 2 hours of your request.

#### **Tax Return & W2 Verifications – (IRS 4506)**

With mortgage fraud increasing at alarming rates, the only reliable way to verify tax and income information is to compare the material provided by your borrower with what was actually filed with the IRS. Credit Technologies provides up to 4 years tax returns and W2's, delivered via email, within 48 hours of your request.

#### **AVM – Automated Valuation Models (Instant Appraisals)**

Within seconds, an automated appraisal complete with comp valuations can be delivered to your desktop. You can choose the AVM that eight of the nation's top ten banks rely on to deliver fast, statistically accurate home valuations.

#### **Flood Zone Determinations – Flood Certs inSeconds**

Flood certificates are delivered in seconds from anywhere via the Internet, by FAX or even directly from your loan origination software.

#### **Perhaps Most Important of All ... You are more than a client.**

You take your loans seriously – so do we. We use advanced technologies to free up our support staff to do what only people can do – provide customer service that you'll call *the best*. Entrust us the opportunity to earn your business. Give us a chance to prove how we can help you close more loans. Call today – 800.445.4922 – we'll get you online in as little as 24 hours. Above all, we'll work hard on every loan to earn your trust and help build your success – one transaction at a time.



## Close More Loans. Call Today.

# 800-445-4922

[www.CreditTechnologies.com](http://www.CreditTechnologies.com)

## CREDIT TECHNOLOGIES, INC.®

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