

Getting the Most of | CreditXpert What-If Simulator™

Try Options to Maximize Credit Before Taking Action

Start Using CreditXpert What-If Simulator Today

Make sure you have your username and password to log into your credit report provider's site

1. Select Settings

- Typical Defaults — *Rescore / Immediate Mode and Custom Scenarios*
 - » *Check box for Immediate Mode*
- Options — *Planning / 30+ days Mode and Predefined Scenarios*
 - » *Ensure box remains unchecked for Planning Mode*

2. Review Accounts

- All accounts listed can be edited
 - » *Click "Submit Actions" button (found at top and bottom of accounts list) to simulate actions*
 - *Hiding accounts does not affect your edits*
 - » *Click on "Reset Form" — Undo the edits you made since the last simulation*
 - » *Click on "Start Over" — Discard all simulated actions and return to original value*
 - *Provides additional information*

All actions are executed in chronological order, regardless of the order in which you submit them.

3. Develop Actions

- Read "Getting Started" guide — *Learn various simulation actions*
- Experiment — *Make payments / transfer balances / open accounts*
- Describe Intent — *Correct an error, update an account, pay down a balance*
 - » *Specific intents on drop-down can have different score impacts*
- **(Best Practice)** — *Combine findings from CreditXpert Detective™ and CreditXpert Essentials™*

4. Create Scenarios (if necessary)

- Simulate a broad range of scenarios that may affect applicant's credit
 - » *Refinance, miss payment, age accounts, build plans into the future*

5. Try Other Options

- Unlimited runs for 30 days from credit report purchase (per bureau/applicant)

6. Enough Points?

- If Not — **(Best Practice)** — *Try other scenarios — If all options exhausted with no score improvement:*
 - » *Share report with applicant — Consider them a long-term prospect*
- If Yes — *Take action*

7. Take Action

- Need Immediate Results?
 - » *Use Credit Report Provider's rescore services — Pull new credit report in 3-7 days to see improvement*
- Can you wait 30+ days?
 - » *Ask Applicant to take actions exactly as presented*
 - *Pull new credit report in 4-6 weeks to see improvement*
 - *Provide them with a printed report*

Now You Can Successfully Close the Loan!