

Preliminary Insight into Applicants' Creditworthiness

*Offering a suite of innovative
mortgage lending solutions*

» Get an Early-View of Credit Before Committing to a Tri-Merge Credit Report

With the Early-View™ workflow, lenders only access a 1- or 2-bureau credit report in the early stages of the application process. After receiving findings from the GSE Early Assessment Program, they may choose to upgrade to a full Tri-Merge Credit Report. This process can help to reduce unnecessary inquiries, resource expenditures associated with less efficient workflows, and costs associated with pulling unnecessary data from additional repositories. Early-View may only be used in the GSE Early Assessment Program, and for no other purpose.

» Employ a Measured Approach to Resource Management

The Early-View workflow preserves the data from the initial credit pull, keeping it usable throughout the loan process.* It is not necessary to order a new report to close the loan; just upgrade the existing one with additional bureau data. Lenders may select the bureau(s) they would like initial data from.

- ◇ For some lenders, this workflow may assist with a more practical allocation of resources as a result of fewer Tri-Merge Credit Reports needed
- ◇ This product is eligible for the GSE Early Assessment Program, helping to avoid time and costs associated with loans that do not meet GSE standards

» Compare the Early-View Workflow with Other Factual Data Credit Products

- ◇ Unlike our [Workflow Solutions product](#)—a configurable credit data automation workflow that typically includes multiple reports—Early-View offers lenders the ability to complete the underwriting process using a single report.
- ◇ Early-View is a unique credit workflow that meets the needs of some lenders—but it may not be right for everyone. [Compare Early-View with some of our other products](#) to understand differences in use cases, permissible purposes, inquiry types, and more.

* Must be upgraded within the current GSE requirements



Scan or click to view our
Credit Report Product
Comparison Document



How Early-View May be Used

Hard pull credit data from 1-2 bureaus using Early-View

Receive findings of Early Assessment program

Application approved by GSE
Early Assessment Program

Application denied by GSE
Early Assessment Program

Lender may gain confidence in the loan
file; upgrade initial credit report with
additional bureau data, resulting in a
Merged Credit Report

Halt further credit evaluation; no
Tri-Merge Credit Report needed

Use Merged Credit Report to
proceed with underwriting steps

Existing Automated Workflow Solutions
scripts should be reviewed for compatibility.

