

CAL COAST CREDIT REPORTS

1663 Mission Street, Suite #603, San Francisco, CA 94103

“ More than just Credit Reports “

Credit Score Tools – “ May mean higher *Credit Scores* within 5 days. ”

FLASH RE-SCORE

This gives you the ability to update credit information and credit scores from the three credit bureaus usually within 3-5 business days. You do not have to wait the typical 30-90 days for the bureaus to update your borrowers credit file.

CREDIT ANALYZER

Intelligent software that analyzes your borrower's credit file and gives your specific instructions on what they can do to improve their scores.

WHAT IF SIMULATOR

Gives you the ability to simulate different scenarios on your borrower's credit file, and can tell you how different changes on their credit file will impact their credit score. For instance, how much would the score increase if they paid down a credit card, delete a late, paid off a collection, or removed an account. This tool will give you the answer to these questions.

CREDIT ASSURE

When ordering a credit report for your client, wouldn't you like to know if that is the best score they can obtain? With Credit Assure, you can. For just .50 cents per file, when ordering a credit report, under each score, it will show the potential score your borrower can obtain.

Additional Instant Online Products and Services

AVM - Automated Valuation Model is an instant computer-generated estimate of a property value based on historical data of properties and projection of property values. It is an economical and automated appraisal versus an expensive full appraisal. Many lenders will accept an AVM report for re-financing.

TRV – Tax Return Verifications are the quick and easy method to obtain your borrowers' past tax returns filed within the last four years with the Internal Revenue Service.

FLOOD – Instant report confirming a property's potential risk of being flooded. Lenders will use this report to determine if flood insurance is required.

IDV – Identity Verification may be required by lenders to verify the validity of an applicant's identity and social security number in order to protect themselves against input errors and identity theft and fraud.

(415)252-2888

www.calcoastcredit.com

Call and Start Closing More Loans Today