



CoreLogic<sup>®</sup>  
Credco<sup>®</sup>



# Counseling Solutions

Empowering you,  
Empowering consumers

Every American deserves the opportunity to achieve a stable credit foundation. At CoreLogic Credco, we help create those opportunities – for everyone.

While you're working hard to counsel consumers on finances, we're thinking of new and innovative ways to help make your job easier. Together, we share a common goal: to help more Americans establish or gain control over their finances, and build a more stable credit future.

We understand that credit-challenged consumers face tough decisions. That's why CoreLogic Credco offers a variety of credit building tools to help you, help your clients. Our credit counselor solutions can help your clients better understand and improve their credit rating, and help them take that important next step to a healthier credit foundation.

## Counseling Services

### Instant Merge SoftTouch

Instant Merge SoftTouch, the only 3-bureau soft inquiry report that doesn't leave a negative impact on consumer credit profiles, is the most popular merged credit report across all industries. It's an ideal solution that combines credit data from one, two or all three national credit bureaus into a single, easy-to-read report.

- ▶ Doesn't leave a negative impact on credit profiles.
- ▶ Details demographics, current and historical tradeline details, and public records and inquiries.
- ▶ FICO® scores, bankruptcy, credit and risk scores, and identity verification products also available.



## PRODUCT HIGHLIGHTS

- ▶ Get complete, easy-to-read merged credit reports in seconds
- ▶ Live, friendly FCRA-certified Customer Care Representatives and technical support
- ▶ Consumer Assistance and Disputes Resolution services available at no charge
- ▶ FREE Web-based product and service training
- ▶ Credit reports, product materials and live customer service available in Spanish and English
- ▶ Available on major Case Management and Counseling platforms

## Homebuyer Preparation Services

### Anthem Suite®

With Anthem, Credco's suite of alternative credit services, you can assess a client's credit-worthiness using non-traditional credit data and help underserved homebuyers fulfill the American dream.

The Anthem Suite is an enhanced set of credit-building tools that instantly broadens your business opportunities, reduces the risk of mortgage fraud, and helps more Americans become homeowners. And because it's universally accepted wherever alternative credit data is honored, you can help more clients than ever before.

- ▶ Universally accepted wherever alternative credit data is honored.
- ▶ Reduce your risk with efficient and reliable tools that exceed secondary market standards.
- ▶ Expand your business opportunities and satisfy needs of underserved markets.
- ▶ Alleviate labor-intensive process of gathering and validating non-traditional credit information.

### CreditXpert®

Credco offers CreditXpert, a suite of intelligent software solutions, that helps you quickly and effectively identify opportunities to optimize your client's credit score. CreditXpert provides instant feedback on specific actions consumers can take to enhance their credit standing, helping you build trusted client relationships.

## Widely Available

Credco Counseling Solutions are available on major Case Management and Counseling platforms, including:

- ▶ Fannie Mae HCO
- ▶ Freddie Mac Loan Prospector Outreach
- ▶ Counselor Max
- ▶ HOMS
- ▶ And many other technology platforms

## Consumer Assistance and Disputes Resolution

### Consumer Educational Assistance

Our Consumer Assistance Services are available free of charge to all Credco customers to help them better understand what is in their credit reports and how it impacts them. We can even make recommendations to assist with your strategies for establishing and improving their credit history.

### Consumer Disputes Resolution

When you order credit information from Credco, your clients get free access to our convenient, toll-free consumer disputes service. With just one call, our FCRA-certified specialists will work hand-in-hand with your clients to resolve any discrepancies with the national credit bureaus. As a single contact point, our Consumer Disputes Resolution service makes the often complicated and time-consuming credit dispute process easier for your clients, and for you.

For more information on Credit Counseling Solutions, contact a CoreLogic Credco sales associate at 800.255.0792 or visit us online at [www.credco.com](http://www.credco.com).

## About CoreLogic Credco

CoreLogic Credco, a member of The CoreLogic Family of Companies, is the mortgage and consumer finance industry's leading provider of merged credit reports, processing millions of credit transactions annually. Leveraging one of the world's largest consumer and business databases, CoreLogic Credco proudly serves the lending and retail markets with a broad range of advanced business information solutions designed to reduce risk and improve business performance. For more information visit [www.credco.com](http://www.credco.com).



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