



MORTGAGE ACTION PLAN™

Unlocking Mortgage Success with ScoreNavigator

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Intro

- ScoreNavigator was founded in 2002
- Credit Technology Company
- CEO, Rusty Bresse, has been in the credit industry for over 4 decades
- A team of individuals who strive to educate the public on proper credit management while enhancing the quality of our customers' lives



Problem

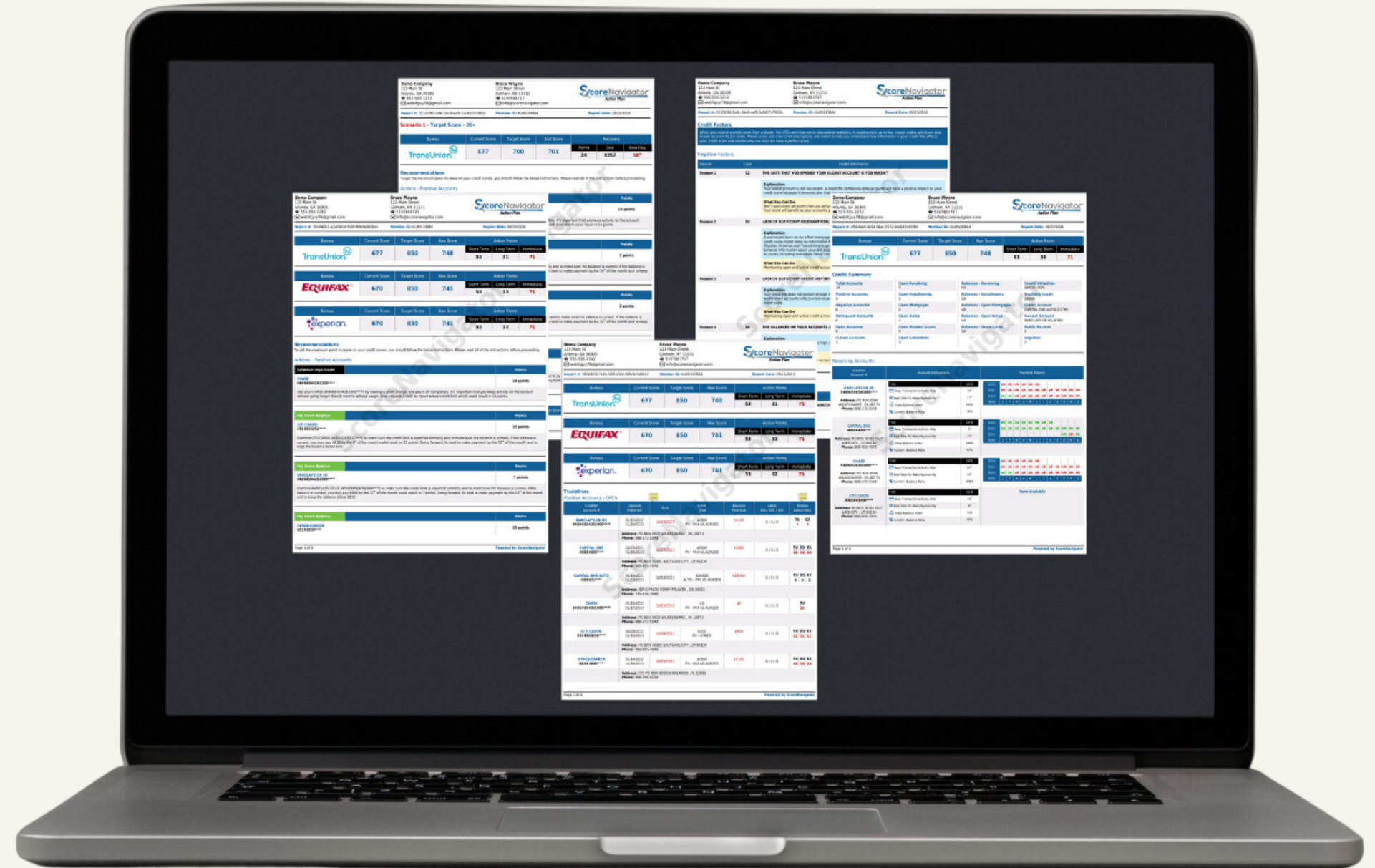
2023 has been a year of trials and tribulations for the mortgage industry as a whole. Rising interest rates and decreased applications are just a few of the issues holding them back from seeing as much success as they have in the past.



Solution 1

Mortgage Action Plan (MAP)

MAP offers a strategic game plan by pinpointing which accounts require the most attention and putting together an action plan to pay them down. This targeted approach results in lowering the DTI, providing consumers with a tangible strategy to improve their financial standing.



Process

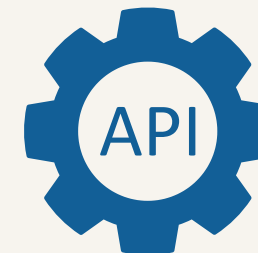
For Analyzing Your Credit Data



Prospect reaches out to mortgage company.



Prospect is prequalified by mortgage company by pulling a 1 credit bureau report for review.



ScoreNavigator will furnish mortgage company with API which allows them to send us that credit data via XML file or JSON.



ScoreNavigator will send the Mortgage Action Plan back to the mortgage company to present to their customer.

Tradelines Report

The Tradelines Report details all the specifics of each of the tradelines in a tri-merge format including ScoreNavigator's own Point Deduction Technology®. Accounts are separated grouped by type: positive, negative, collections and public records.


Demo Company 123 Main St Atlanta, GA 30305 ☎ 555-555-1212 ✉ webitguy78@gmail.com		Bruce Wayne 123 Main Street Gotham, NY 11111 ☎ 5197881717 ✉ info@scorenavigator.com				
Report #: 56fa9b76-7e6d-5f67-a30d-f68d9c5d9162		Member ID: KU89193864		Report Date: 09/23/2016		
Bureau	Current Score	Target Score	Max Score	Action Points		
	677	850	748	Short Term	Long Term	Immediate
				53	31	71
Bureau	Current Score	Target Score	Max Score	Action Points		
	670	850	741	Short Term	Long Term	Immediate
				53	33	71
Bureau	Current Score	Target Score	Max Score	Action Points		
	670	850	741	Short Term	Long Term	Immediate
				53	32	71
Tradelines						
Positive Accounts - OPEN						
Creditor Account #	Opened Reported	DLA	Limit Type	Balance Past Due	Lates 30s / 60s / 90s	Bureau Deductions
BARCLAYS CR US 94694504261000****	07/17/2022 11/24/2023	10/17/2023	\$2900 RV - PAY AS AGREED	\$1100 -	0 / 0 / 0	TU 7 EX 7
Address: PO BOX 9500 WILKES BARRE , PA 18773 Phone: 888-272-5543						
CAPITAL ONE 40034495****	12/03/2021 11/28/2023	10/27/2023	\$2000 RV - PAY AS AGREED	\$1860 -	0 / 0 / 0	TU EQ EX 10 10 10
Address: PO BOX 30281 SALT LAKE CITY , UT 84130 Phone: 800-955-7070						
CAPITAL ONE AUTO C03421****	05/14/2021 11/03/2023	10/23/2023	\$26500 AUTO - PAY AS AGREED	\$23700 -	0 / 0 / 0	TU EQ EX 0 0 0
Address: 309 E PACES FERRY ATLANTA , GA 30303 Phone: 770-426-3948						
CHASE 94694504261000****	01/23/2022 11/17/2023	10/22/2023	\$0 RV - PAY AS AGREED	\$0 -	0 / 0 / 0	TU 14
Address: PO BOX 9500 WILKES BARRE , PA 18773 Phone: 888-272-5543						
CITI CARDS	08/09/2022	10/09/2023	\$500	\$450	0 / 0 / 0	TU EQ EX

Recommendations Report




The Recommendations Report details recommended actions for both positive and negative accounts, including the estimated point deduction for each action. Actions include paying down balances, reporting actual credit limits, checking for inaccuracies, and more.

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✉ info@scorenavigator.com



Report #: 35464312-a2c0-b5ef-f50f-f996fb0833e4 Member ID: KU89193864 Report Date: 09/23/2016

Bureau	Current Score	Target Score	Max Score	Action Points		
				Short Term	Long Term	Immediate
 TransUnion	677	850	748	53	31	71
 EQUIFAX	670	850	741	53	33	71
 experian	670	850	741	53	32	71

Recommendations
To get the maximum point increase on your credit scores, you should follow the below instructions. Please read all of the instructions before proceeding.

Actions - Positive Accounts


Establish High Credit	Points
CHASE 94694504261000****	14 points
Use your CHASE (#94694504261000****) by making a small charge, and pay it off completely. It's important that you keep activity on the account without going longer than 6 months without usage. Also, request CHASE to report actual credit limit which could result in 14 points.	
Pay Down Balance	Points
CITI CARDS 2323223232****	12 points
Examine CITI CARDS (#2323223232****) to make sure the credit limit is reported correctly and to make sure the balance is current. If the balance is current, you may pay \$410 by the 4 th of the month could result in 12 points. Going forward, its best to make payment by the 11 th of the month and to keep the balance below \$40.	
Pay Down Balance	Points
BARCLAYS CR US 94694504261000****	7 points

Credit Summary Report


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Report #: cf004de8-8e54-91ac-7572-b0e187e653f4
Member ID: KU89193864
Report Date: 09/23/2016

Bureau	Current Score	Target Score	Max Score	Action Points		
				Short Term	Long Term	Immediate
	677	850	748	53	31	71

Credit Summary

Total Accounts 10 Positive Accounts 9 Negative Accounts 0 Delinquent Accounts 0 Open Accounts 6 Closed Accounts 3	Open Revolving 5 Open Installments 0 Open Mortgages 0 Open Autos 1 Open Student Loans 0 Open Collections 1	Balances - Revolving \$0 Balances - Installments \$0 Balances - Open Mortgages \$0 Balances - Open Autos \$0 Balances - Store Cards \$0	Credit Utilization \$4510 - 65% Available Credit \$6900 Oldest Account CAPITAL ONE AUTO (217M) Newest Account BARCLAYS CR US (13M) Public Records 0 Inquiries 3
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Revolving Accounts

Creditor Account #	Account Instructions	Payment History																																																																		
			TYPE	DATE																																																																
BARCLAYS CR US 94694504261000**** Address: PO BOX 9500 WILKES BARRE, PA 18773 Phone: 888-272-5543	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th>TYPE</th><th>DATE</th></tr> <tr><td>Keep Transaction Activity After</td><td>29th</td></tr> <tr><td>Best Date To Make Payment By</td><td>17th</td></tr> <tr><td>Keep Balance Under</td><td>\$232</td></tr> <tr><td>Current - Balance Ratio</td><td>38%</td></tr> </table>	TYPE	DATE	Keep Transaction Activity After	29 th	Best Date To Make Payment By	17 th	Keep Balance Under	\$232	Current - Balance Ratio	38%	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr><th>2016</th><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td></tr> <tr><th>2015</th><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td></tr> <tr><th>2014</th><td>OK</td><td>OK</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td><td>UR</td></tr> <tr><th>YEAR</th><td>J</td><td>F</td><td>M</td><td>A</td><td>M</td><td>J</td><td>J</td><td>A</td><td>S</td><td>O</td><td>N</td><td>D</td><td></td></tr> </table>	2016	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	2015	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	2014	OK	OK	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	UR	YEAR	J	F	M	A	M	J	J	A	S	O	N	D	
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07 - Mortgage

Credit Factors Report

The Factors Report details up to four negative credit factors. The reason code and description are readily available, but ScoreNavigator provides enhanced factor codes, including factor explanations and actions need to be taken in plain terms. Positive Factors are given where available.

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Report #: 31152f80-2d6c-5dc8-eaf9-2a3627d7992b
Member ID: KU89193864
Report Date: 09/23/2016

Credit Factors

When you receive a credit score from a lender, the CRCs and even some educational websites, it could contain up to four reason codes, which are also known as score factor codes. These codes, and their brief descriptions, are meant to help you understand how information in your credit files affects your credit score and explain why you may not have a perfect score.

Negative Factors


Reason	Code	Factor Information
Reason 1	12	THE DATE THAT YOU OPENED YOUR OLDEST ACCOUNT IS TOO RECENT
		<p>Explanation Your oldest account is still too recent. A credit file containing older accounts will have a positive impact on your credit score because it demonstrates that you are experienced managing credit.</p> <p>What You Can Do Don't open more accounts than you actually need. Research shows that new accounts indicate greater risk. Your score will benefit as your accounts get older.</p>
Reason 2	63	LACK OF SUFFICIENT RELEVANT REAL ESTATE ACCOUNT INFORMATION
		<p>Explanation A real estate loan can be a first mortgage, a home equity loan, or home equity line of credit. The VantageScore credit score model relies on information in your credit files at the three national credit reporting companies (Equifax, Experian and TransUnion) to generate your score. Your credit file does not contain enough credit behavior information about your real estate accounts. A mix of different types of open and active credit accounts, including real estate loans, can have a positive impact on your credit score.</p> <p>What You Can Do Maintaining open and active credit accounts in good standing can help improve your credit score.</p>
Reason 3	14	LACK OF SUFFICIENT CREDIT HISTORY
		<p>Explanation Your credit file does not contain enough information about your use of credit. A credit file with older accounts and/or more accounts reflects more experience with handling credit and can have a positive impact on your credit score.</p> <p>What You Can Do Maintaining open and active credit accounts in good standing can help improve your credit score.</p>
Reason 4	04	THE BALANCES ON YOUR ACCOUNTS ARE TOO HIGH COMPARED TO LOAN AMOUNTS
		<p>Explanation The balances on your accounts are high compared to the original loan amounts. These balances are lowering your score.</p> <p>What You Can Do Paying down the balances on your accounts will benefit your score.</p>

Scenarios Report

The Scenarios Report details two point improvement scenarios for each of our own Target Score Simulator® and our Money Simulator.

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Solution 2

3 Credit Bureau Reports

<p>Full Credit Reports and Scores</p> <p>Complete tradeline details with your score organized by positive and negative accounts.</p>	<p>Point Deduction Technology®</p> <p>Simplify the impact of key decisions on your credit score with an easy-to-understand, point-based system.</p>	<p>Action Plan</p> <p>ScoreNavigator offers a plan of action, including short and long term actions for maximizing your score potential.</p>
<p>Credit Changes</p> <p>Credit Changes, such as account balance and status changes are detailed out in the ScoreNavigator Report.</p>	<p>Credit Summary</p> <p>A detailed Credit Summary of your overall credit profile in easy to understand fashion.</p>	<p>Account Alerts</p> <p>Account specific alerts, such as the best time of the month to make your payment, and best balance to credit limit ratios.</p>
<p>Account Recommendations</p> <p>Detailed account specific recommendations to address various real life experiences.</p>	<p>Credit Factors</p> <p>Up to four positive and negative credit factors with explanations and instructions are included.</p>	<p>Audit Report</p> <p>Make notations on your accounts that you feel are being reported incorrectly for easy follow-up.</p>

...and more!

Process

For Access to Credit Products and Tools during the Mortgage Process



During the mortgage process, offer the Three Bureau Credit report for the year. This can be included in your pricing.

Build customer confidence by providing them with a detailed action plan. During this time, they can monitor their report while focusing on recovering points to help their credit.

During the mortgage process, the Money Simulator will also be available to determine the best distribution of funds in order to help the customer's credit while lowering their DTI.

Features



Not-Your-Average Credit Report

Easy-to-read, organized credit data which includes your Point Deductions (the amount of points you are losing per account).



Customized Action Plan

Our 3 powerful simulators will generate a plan for you on how to get your points back and how certain actions will affect your scores.



Credit Alerts

Know exactly when to pay your credit cards, when to charge them, what balances to keep them under, and changes in your balance ratio.



Budgeting Tool

Having healthy budgeting habits is the prerequisite to credit success. Plug in your income and expenses, and see where you can make the necessary changes.



One-of-a-Kind Calculators

Pay off your car, credit cards, and loans strategically by using that pay off calculators located inside of ScoreNavigator.



Knowledge Base

Without proper education, what do you do? With ScoreNavigator, learn about financial and credit concepts as you navigate your journey.

Benefits

EXTENDED FINANCIAL ACTION PLAN

- Provide your customers with credit tools and an action plan on how to handle their credit before, during, and after the mortgage process

UNIQUE OFFERS

- Point Deduction Technology®
- Access to 3 powerful simulators
- Budgeting and financial education
- Three credit bureau reports every month



BUILD CUSTOMER CONFIDENCE

- Faster loan approvals
- Customers have a clear understanding of the causes and effects of their actions during the process

CHANGE LIVES

- Improved customer satisfaction
- Helps change behaviors and habits so that customers may learn how to properly conduct their finances moving forward
- Reduced default risk

Competitive Advantage

Streamlined Processes

Automate credit monitoring and decision-making processes, reducing the time and resources traditionally spent on manual assessments with other credit companies. ScoreNavigator's efficiency translates to faster approvals and a streamlined workflow.

Enhanced Customer Experience

Elevate the borrower experience with ScoreNavigator's user-friendly interface. Provide clients with transparency regarding their credit status, fostering trust and satisfaction throughout the mortgage application process.

Strategic Partner

In a competitive mortgage market, ScoreNavigator stands as a strategic partner, empowering mortgage companies to make data-driven decisions, minimize risks, and optimize their credit management processes. Elevate your mortgage business to new heights with ScoreNavigator — where precision meets progress in the world of mortgage lending.

Thank You

Call

866-933-1656

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