

News

Certified Credit Partners With ScoreNavigator To Provide Cutting-Edge Credit Management Tools

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Certified Credit's clients can now enjoy access to ScoreNavigator's advanced credit management platform.

Leading mortgage solutions provider, Certified Credit, is constantly expanding its suite of products and services for mortgage lenders. In addition to developing its own technology, Certified Credit recently partnered with ScoreNavigator to deliver cutting-edge credit analytics and management solutions.

“We’re excited to collaborate with Certified Credit to bring even more powerful tools and insights that help people take control of their credit. Together, we’re making it easier for borrowers to maximize their financial well-being and reach their goals!” – Ryan Bresse, ScoreNavigator.

Certified Credit is equally excited about this partnership. “With its personalized action plans and detailed reports, we believe ScoreNavigator will empower our lenders to get their non-qualifying applicants mortgage-ready,” said Lucy Kereta-Block, Founder and CEO of Certified Credit. After all, the ScoreNavigator platform is equipped with many standout features, including:

- **Custom credit report analysis** – ScoreNavigator’s Mortgage Action Plan (MAP) analyzes applicants’ credit reports and identifies which accounts need the most attention. From there, it can generate strategic suggestions to strengthen applicant’s credit profiles as efficiently as possible.
- **Insightful simulators** – ScoreNavigator’s simulators offer powerful insights to guide consumers’ credit management. For example, its Manual Simulator can forecast the impact of various credit decisions, while its Money Simulator can identify the best accounts to pay down first. Meanwhile, its Target Score Simulator can generate custom action plans for applicants who want to achieve specific credit scores.

- **Innovative Point Deduction Technology®** – ScoreNavigator’s Proprietary Point Deduction Technology® estimates how many points each credit account is contributing or detracting from an applicant’s credit score, making it easy to prioritize accounts based on their credit score impact.
- **Robust reports** – ScoreNavigator’s convenient reports enable lenders and applicants to evaluate their tradeline data, identify areas for improvement, and review strategic recommendations. They can also call attention to credit data that may be inaccurate or outdated.
- **Seamless integration** – ScoreNavigator can integrate with Certified Credit and MeridianLink systems, making it easy for lenders to adopt these solutions without disrupting their daily operations.
- **Secure data management** – ScoreNavigator employs top-notch data security protocols, so lenders who leverage the credit management platform can rest assured that their applicants’ personally identifiable information (PII) is safe.
- **Flexibility and scalability** – Since ScoreNavigator doesn’t require subscriptions or per-seat licenses, users can pay as they go and enjoy versatile pricing as they scale up their businesses.

“Our mission is to set our clients up for success,” said Paul Robinson, Certified Credit’s Vice President of Sales. “One way our lenders can grow their business in tight markets is by nurturing their applicants into stronger creditworthiness. ScoreNavigator will play a vital role in facilitating this process.”

In addition to ScoreNavigator’s solutions, Certified Credit also offers a growing suite of its own products and services, including affordable credit reports, automated workflow optimization tools, flood zone determinations, fraud and risk mitigation, settlement services, and much more.

About Certified Credit

Certified Credit has been producing innovative mortgage lending solutions for over four decades. Its products and services are designed to streamline lenders’ workflows, support their growth, and boost their profitability. To [learn more](#) about Certified Credit’s innovative offerings, services, and strategic partnerships, call 1-800-769-7615 or visit <https://www.certifiedcredit.com/>.

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