

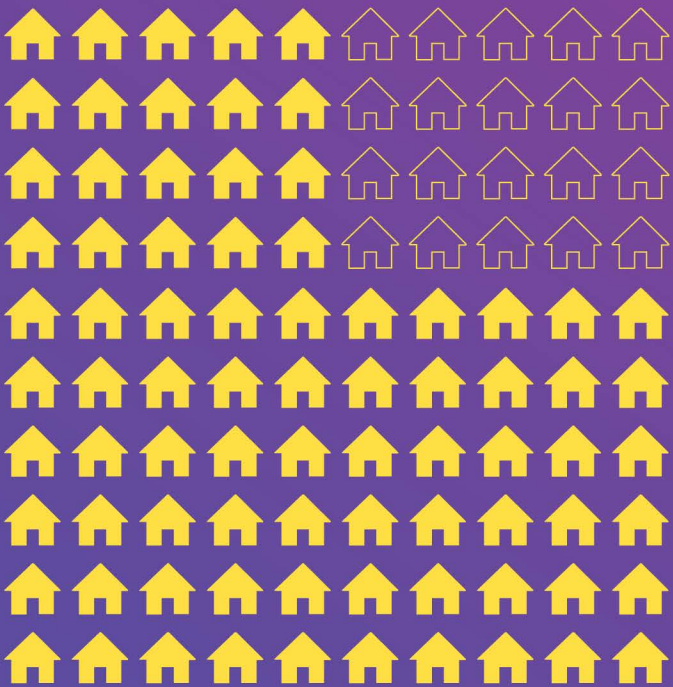
Better Credit, Better Lending

A lender's guide to
credit optimization



At CreditXpert, we are committed to making homeownership more accessible and affordable for all.

Homeownership is the path to the American Dream and a proven method of generating wealth that can be passed down to future generations.



70% of borrowers could improve their score by at least 20 points in just 30 days

680 +
\$1,566 total

700 +
\$2,449 total

720 +
\$3,895 total

Sent to applicant
View details

97%
LIKELY

Use this plan

Understanding credit, and what drives a score, ensures borrowers are “credit-ready” when they find their new home.



We believe those looking to purchase a home should understand what it takes to qualify for a mortgage, as well as what they can do to get the absolute best deal and lower their cost of homeownership.

For the past 20 years, CreditXpert's predictive analytics engine has been trained on **nearly 1 billion consumer credit records from mortgage applicants** — enabling smarter, more accurate credit insights for lenders.

Unlock borrower potential with CreditXpert's playbook—five data-backed strategies to improve credit scores, increase loan approvals, lower costs, deepen relationships, and close more deals in today's competitive market.

This produces an amazing opportunity for lenders to qualify more applicants, offer better loan programs, make more compelling offers, and lower LLPA premiums.



Everyone wins with CreditXpert



Mortgage Pros

- Convert more leads
- Qualify more applicants
- Make more competitive offers
- Lower LLPA premiums



Homebuyers

- Qualify for better loan programs
- Lower your interest rate
- Reduce your private mortgage insurance premiums
- Know that you got the best deal on a mortgage



Realtors

- Help more clients qualify
- Help clients secure the best rate
- Help clients reduce PMI
- Help increase client purchasing power

Supported by every major credit reseller and credit platform

xactus

ADVANTAGE
CREDIT BUREAU

meridianlink

COVIUS

ISC

LENDERSONE

Factual Data

CIC
CREDIT

Sarma

SettlementOne

kcbcredit

CoreLogic

PARTNERS

CISCO
CREDIT INFORMATION SERVICES COMPANY

ACRANET

PCB
Premium Credit Bureau

Birchwood
CREDIT SERVICES, INC.

Certified
Credit

EQUIFAX

Advantage Credit
Credit Reporting Services

arc

Credit Technologies

Informative Research

Merchants Credit Bureau
Cisco Credit
Credit Technology (CTI)
Credit Information Systems
ACB
Credit Link

Credit Reporting Services
Premium Credit Bureau
Services 1st Information Services
Accurate Financial
And More+

**Join the 1,000+ originators
and 60,000+ mortgage
professionals that use
CreditXpert**



**Trusted by
22 of the top 25 IMBS**



**Trusted by
15 of the top 20 Lenders**

Billion+

Credit reports analyzed and
validated by the Platform

3.7M

Applicants helped
in last 5 years

71%

Of applicants could reach a
higher mid-score in 30 days



CreditXpert Platform uses predictive analytics to analyze a borrower's credit data and uncover untapped potential.

In seconds, you get a personalized Optimization plan that shows exactly what to do — and when — to boost scores. It's a smarter, faster way to qualify more borrowers and close loans with confidence.

How it works

1 Identify

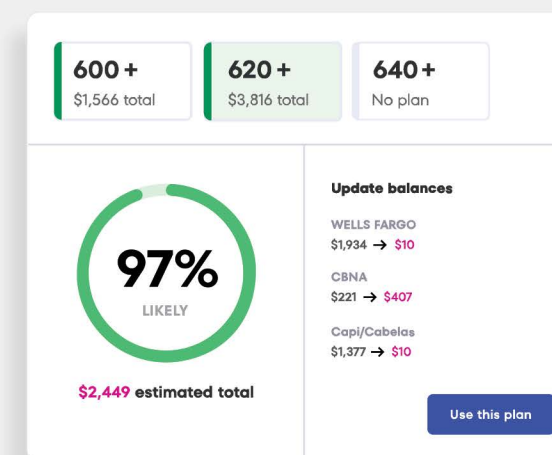
Identify a homebuyer's credit potential – the score they could reach in just 30 days.

XPN	TU	EFX
631	632	632
+56	+35	+39



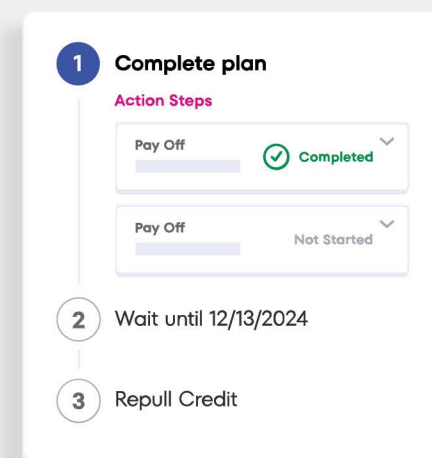
2 Generate

Create a custom credit optimization plan with the specific steps a homebuyer needs to take to achieve the target score and the likelihood of them reaching that score.



3 Track

Track the homebuyer's progress against their plan. Once the homebuyer has completed the steps, re-pull their credit and complete the origination process with the higher score.



The 3 C's of Lending

1. **Capacity**
2. **Collateral**
3. **Credit**

The applicant's credit score is the only material aspect of the deal that can change within the timeframe it takes to originate the loan.

If you consider the 3 C's of credit — Capacity, Collateral, and Credit — there is only one that can change in the 30–45 day timeframe it takes to originate a loan.

By focusing on credit optimization, lenders can unlock better pricing, reduce risk, and help more applicants qualify — all while creating a more confident, empowered homebuyer experience.

Payment History	High
Credit Usage	High
Deragatory Marks	High
Credit Account Age	Medium
Total Accounts	Low
Hard Inquiries	Low

A typical credit score is derived from data about the consumer's payment history, credit usage, derogatory marks, account age, number of accounts, and hard inquiries.

Because credit is the only one of the 3 C's that can be improved during the loan origination window, it presents a powerful opportunity for both lenders and borrowers.

More Closed Loans, Better Rates: The Credit Optimization Opportunity

We are not credit repair, we are not credit counseling.
We are a data driven approach that shows a borrower exactly what they need to do to achieve a credit goal.

While credit counseling and credit repair are credit education tools for a relatively small slice of those that have a long-term dream of owning a home, Credit Optimization applies to a very large slice of those that are mortgage ready (or could become mortgage ready within the next 30 days).

We know that 77% of all credit records with initial scores below 780 analyzed by our predictive analytics engine could improve their score by at least 20 points in just 30 days.

When you start to break that down into outcomes, it means that 53% of those that would not have qualified for a 5%-down FHA mortgage could do so within just 30 days.

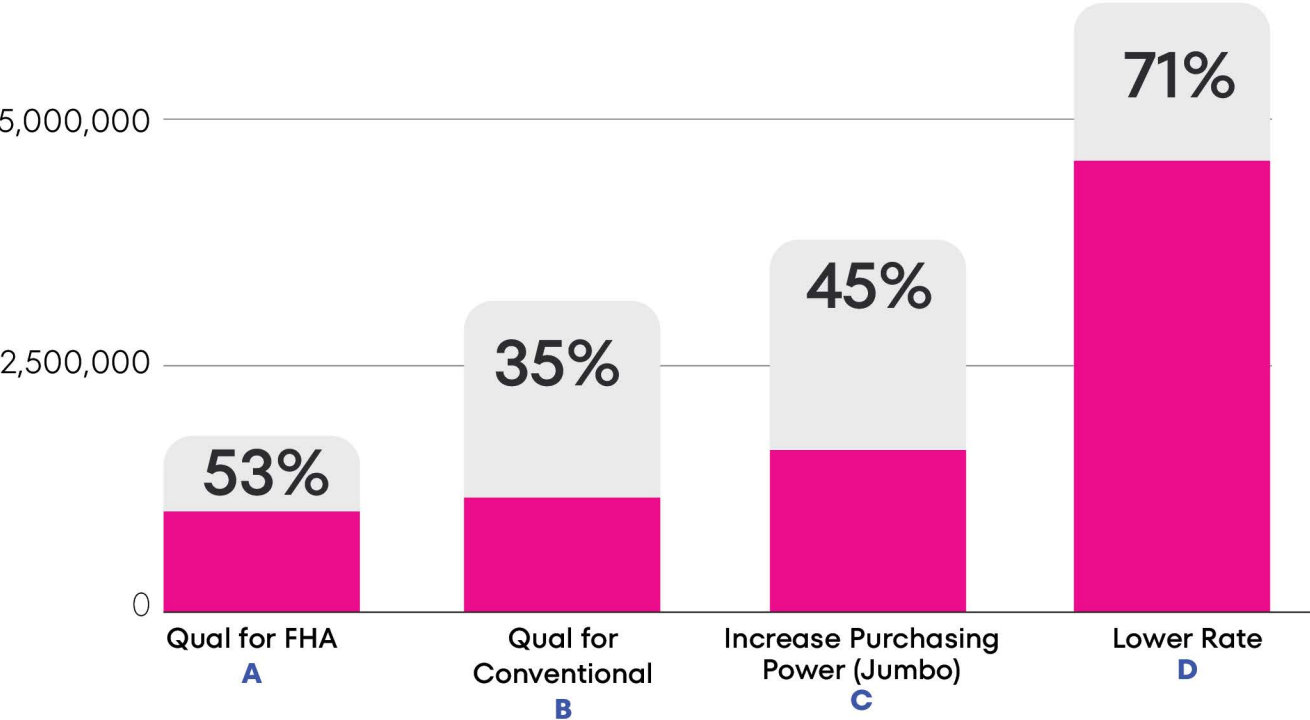
Think about how the top of your pipeline could be impacted if more than half that were initially rejected could be turned into closed loans. We also know that 71% of those in your pipeline could qualify for a lower interest rate. While this

is clearly a good thing for your consumers, think about how much more competitive you can be as more and more consumers aggressively rate shop.

That said, the majority of consumers — and most loan officers — know little about what it takes to effectively manage a credit score and what it takes to optimize that score at the time of a major purchase like a home.

Consumer credit is incredibly complex and the scores are derived from a number of factors. Let's take a closer look.

What percentage of applicants could achieve a better outcome by following a CreditXpert Optimization plan?



A: Of total initial inquiries below 579 that may be able to achieve 580 or higher within 30 days if they complete a custom Optimization plan

B: Of total initial inquiries below 619 that may be able to get to 620 or higher within 30 days if they complete a custom Optimization plan

C: Of total initial inquiries below 679 that may be able to achieve 680 or higher within 30 days if they complete a custom Optimization plan

D: Of total initial inquiries between 640 and 759 that may be able to increase their score by at least one 20-point band within 30 days if they complete a custom Optimization plan

THE **CREDIT**

OPTIMIZATION

PLAYBOOK



Transform Your Mortgage Business Today

Proven credit optimization strategies that work in as little as 30 days. Based on insights from over 1 billion credit records, this comprehensive playbook reveals:

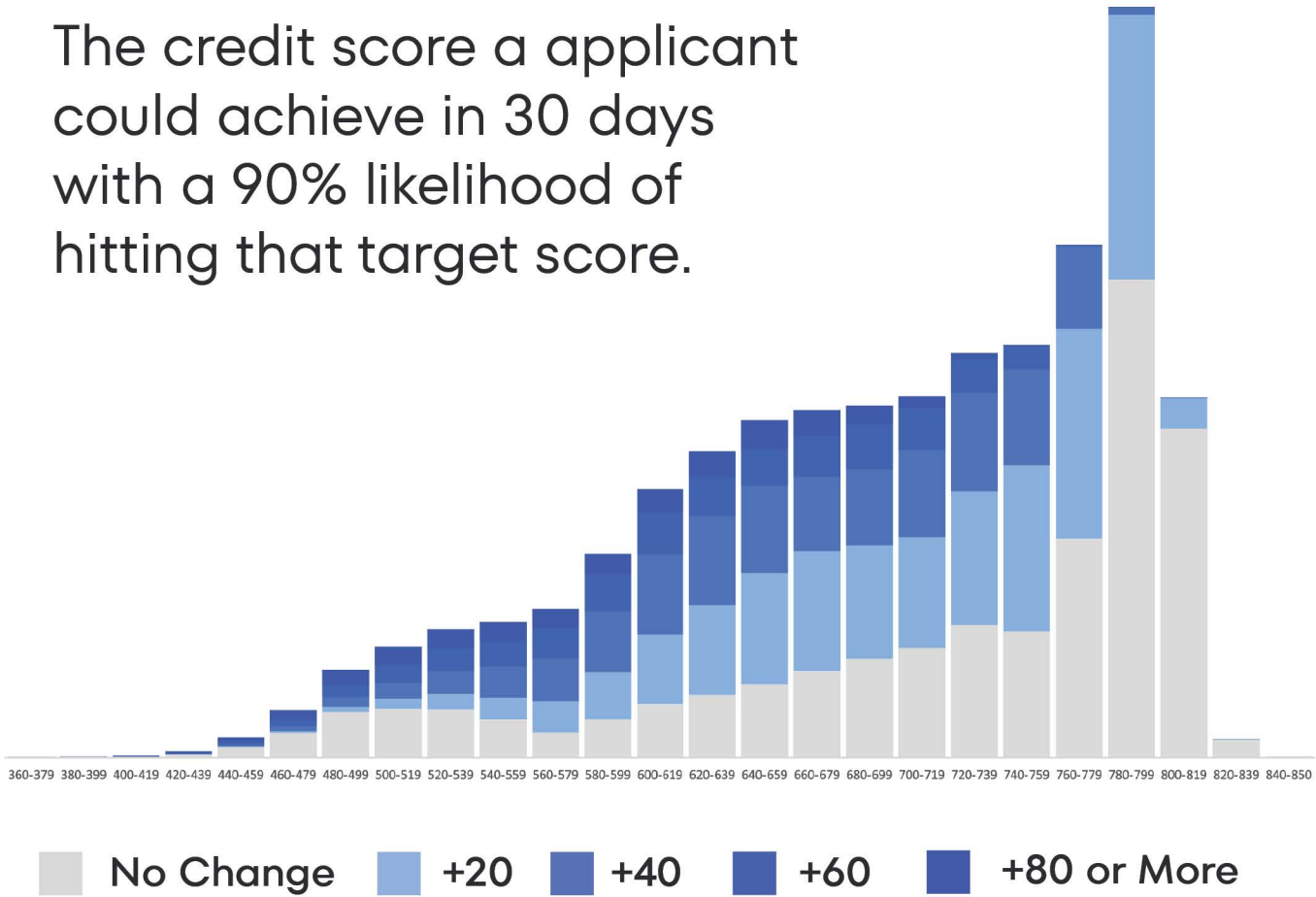
- ✓ Identify credit optimization opportunities across every 20-point band
- ✓ Practical strategies to help borrowers qualify for better rates and terms
- ✓ Ways to reduce PMI and loan level pricing adjustments
- ✓ Techniques to convert more leads and deepen client relationships

Any mortgage professional will know a applicant's score.

Mortgage professionals that **know their applicants credit potential** can convert more leads, qualify more applicants, build deeper relationships and close more loans.

Credit Potential

The credit score a applicant could achieve in 30 days with a 90% likelihood of hitting that target score.



The above graph represents credit inquiries analyzed by CreditXpert in CY2023.

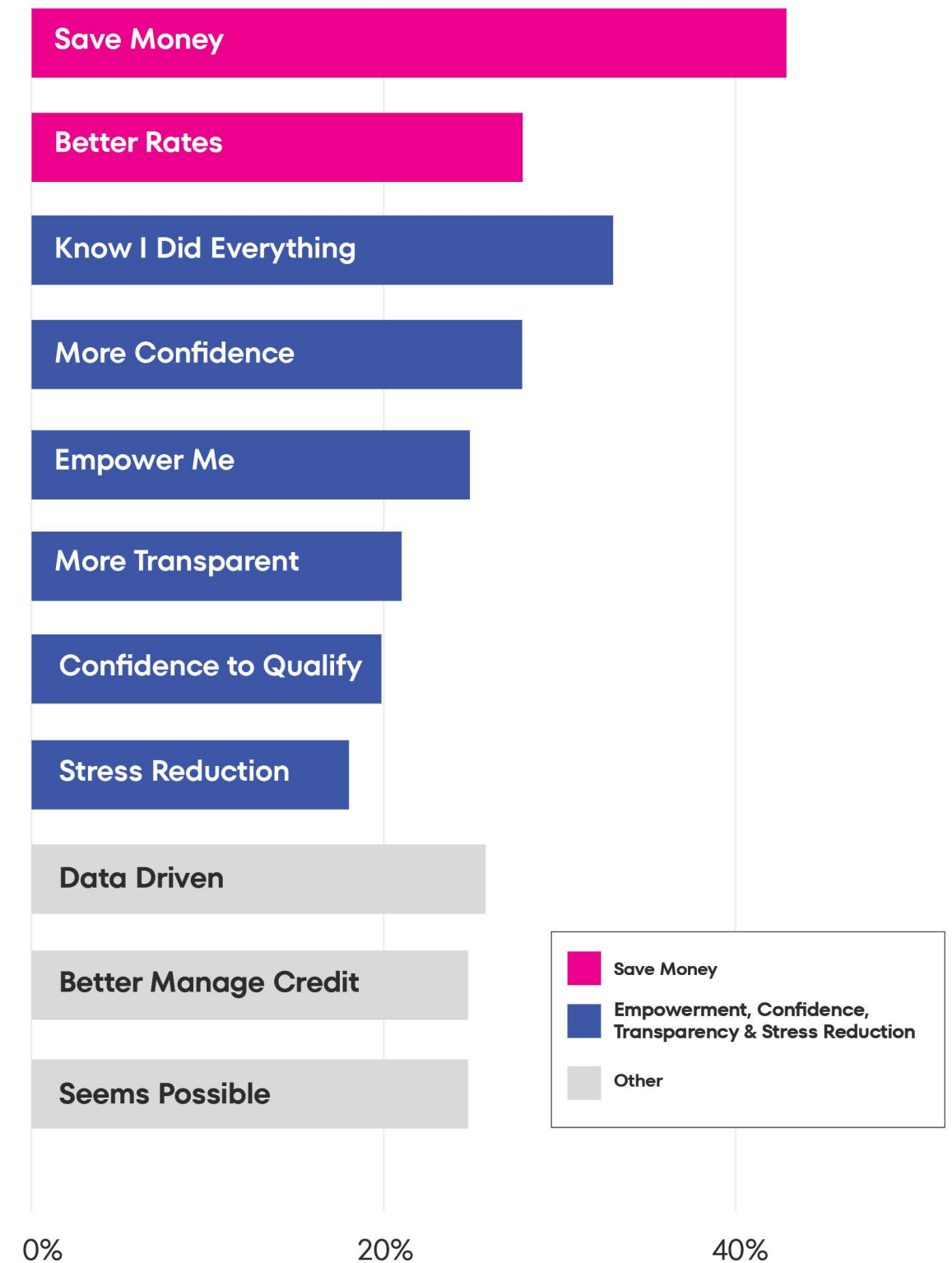
Credit Optimization helps build trust with borrowers

As a trusted advisor to those that are likely making the biggest purchase of their life, Credit Optimization is a great tool to help you establish a connection with your borrowers.

When we asked a national sample of those that had recently purchased a home or refinanced a mortgage “why would you optimize your credit score,” we learned that it’s about more than rate.

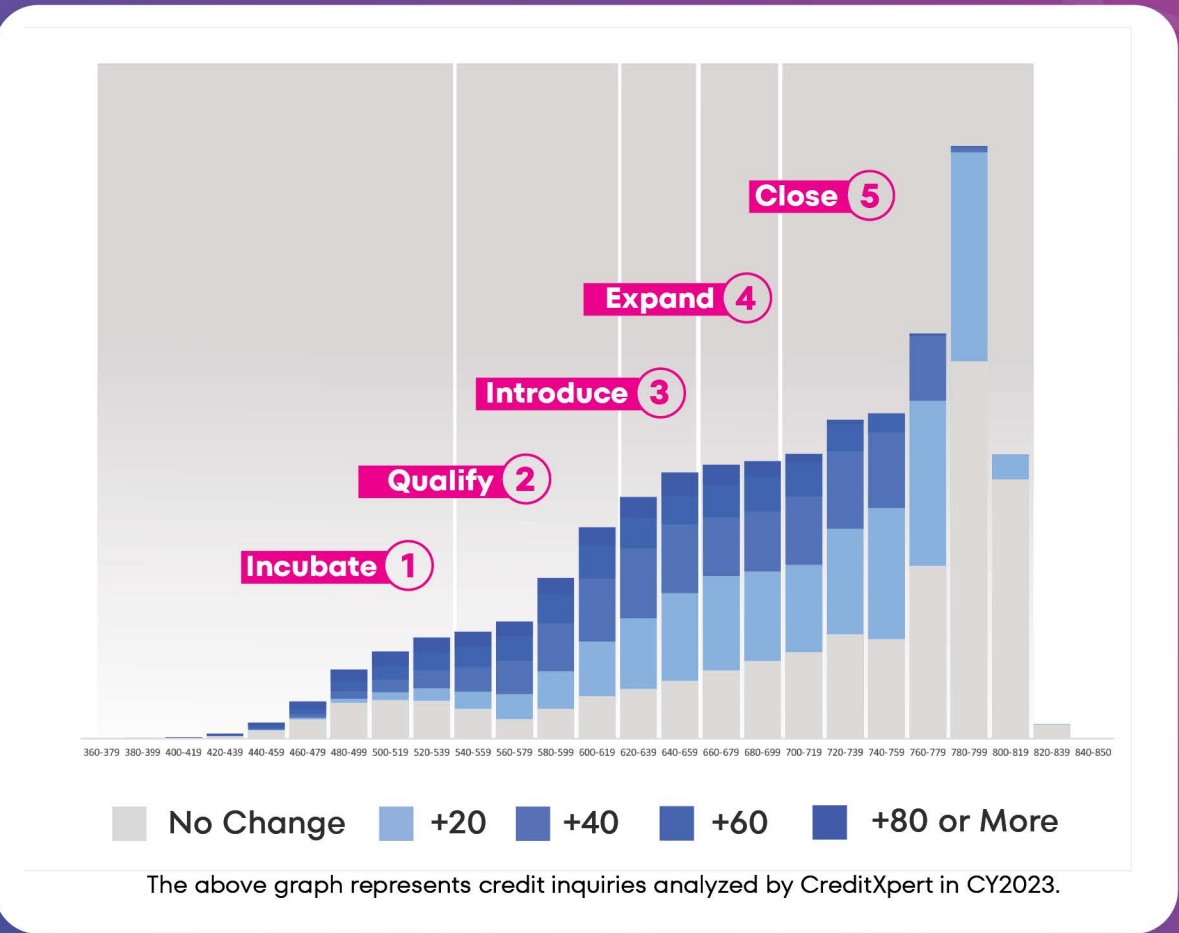
Sure saving money and a lower rate were at the top of their list, but we learned from these homeowners that there are other meaningful benefits. Credit Optimization made them feel a little bit more in control of the process, more empowered, more confident and less stressed. It also helped bring more transparency to what many describe as a fairly opaque process.

By offering Credit Optimization, you’ll establish a closer connection with your borrowers. Going the extra mile will help you stand out among the competition and likely increase your lead flow as word gets out!



SOURCE: CreditXpert 2023 Consumer Survey

The Five Credit Optimization Plays



Mortgage lending and credit can be complicated. That’s why we worked to simplify the benefits of Credit Optimization into easy to understand “plays.”

Think of these plays as strategies you can deploy across your prospect pool that can help you convert more leads, qualify more borrowers, build deeper relationships, close more loans and even improve margins.

Whether your borrower has a 560 or a 760, CreditXpert can help you **make better offers** and **close more loans**.*

Incubate Credit Range 360-539	+56 Score Increase	\$3,144 Cash Required	3 Account Actions
Qualify Credit Range 540-619	+40 Score Increase	\$2,722 Cash Required	2 Account Actions
Introduce Credit Range 620-659	+32 Score Increase	\$3,113 Cash Required	2 Account Actions
Expand Credit Range 660-699	+30 Score Increase	\$3,788 Cash Required	2 Account Actions
Close Credit Range 700-850	+21 Score Increase	\$2,705 Cash Required	1 Account Action

*Averages obtained from over a Billion credit inquiries analyzed

How to Read the Plays

Applicable Population

An estimate of the percentage of all mortgage applicants that this play could apply to. It is based upon the number of total applicants that have initial scores within the plays credit bands.

Case Study

With each of the plays, we wanted to give a sense of the impact a higher score could have on your borrowers and, where applicable, lower LLPAs. To arrive at the case studies, we used publicly available calculators provided by Forbes and NerdWallet.

Introduce 14% of Applicants

Those that can benefit from the **INTRODUCE** play represent about **14% of all mortgage inquiries**. Most of these applicants will qualify for conventional loans and (in some cases) Jumbo loans. By optimizing applicant credit scores in these bands you will introduce applicants to more affordable homeownership with rate breaks, lower PMI and homeowners insurance rates and lower LLPA premiums for originators.

	620	700
	Original Score	(+40)
\$280,000 Home Price		
\$251,700 Loan Amount		
90% LTV		
Interest Rate	7.00%	6.625%
Monthly P&I	\$1,668	\$1,612
Monthly P&I Savings		\$56
Monthly MI	\$315	\$166
Monthly MI Savings		\$149
Years of MI	8.27	7.92
Monthly Savings		\$205
Life of Loan Savings		\$38,167
LLPA Impact		
LLPA in BP	225	112.5
Monthly MI	\$5,663	\$2,832
LLPA Savings		\$2,831

Optimization Advantages

620-639



Who Benefits? 29% of applicants can reach 660, another 11% can reach the 680 – 699 band.

The Outcomes: With more than a third of all applicants here qualifying for a Jumbo loan, they will be able to tap into additional purchasing power. Perhaps more importantly, LLPAs decrease by 0.625% (620 initial credit score, 90% LTV) for those applicants who achieve a 660 credit score. At 680 the LLPAs decrease by 87.5 basis points (bps). PMI decreases, too, by 14bps at 660 and by 46bps at 680.

640-659



Who Benefits? 33% of applicants can reach the 680. Another 26% can achieve a score above 700, where real financial benefits become available.

The Outcomes: With most being able to access all loan programs, this is really about helping applicants save money and making compelling offers that will improve close rates. At 680 (from 620 initial credit score, 90% LTV), LLPAs decrease by 87.5bps. At 700 they decrease by 112.5 bps. PMI decreases, too. At 680 it drops by 46 basis points. At 700 it decreases further by 64 basis points.

No Change +20 +40 +60 +80 or More

Credit Potential

These pie charts show the percentage of borrowers that could improve their credit score by 20-point credit band within a 30-day timeframe and with at least a 90% likelihood of success.

Optimization Advantages

Here you will find some highlights of how you and your borrower can benefit from Credit Optimization. As there are MANY details behind each of these plays, we made the decision to focus on surfacing highlights. You'll want to compare these to your own policies and lending standards.

Credit Potential identified through CreditXpert analysis of CY2023 credit inquiries.
Estimated monthly P&I and monthly MI were calculated using tools on Forbes.com and NerdWallet.
LLPAs were calculated using Fannie Mae's 12.05.2024 Loan-Level Price Adjustment Matrix.

Incubate

5% of Applicants

Those that could benefit from the **INCUBATE** play represent about **5% of all mortgage inquiries**. These applicants are not “mortgage ready” and will take some time to get to a qualifying score. While a relatively small percentage of these applicants can qualify for an FHA loan, most will either need to settle for a pricey subprime mortgage or spend time working on their score over multiple months.

		540	600
		Original Score	(+60)
	Interest Rate	8.00%	7.25%
	Monthly P&I	\$1,255	\$1,167
\$190,000 Home Price	Monthly P&I Savings		\$88
\$171,000 Loan Amount	Monthly Savings		\$88
90% LTV	Life of Loan Savings		\$31,758

Optimization Advantages

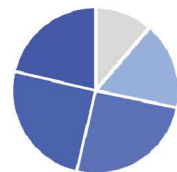
<500-519



Who Benefits? 18% of these applicants can reach a credit score of 580 in just 30 days.

The Outcomes: For applicants in these bands, qualifying for a mortgage can be life-changing. An FHA or VA loan puts applicants on the path to affordable homeownership. Taking the time to work with these applicants will also generate referrals of others that are dreaming of homeownership.

520-539



Who Benefits? 25% of these applicants can raise their score to 580 in just 30 days

The Outcomes: For applicants in these bands, qualifying for a mortgage can be life-changing. An FHA or VA loan puts applicants on the path to affordable homeownership. Taking the time to work with these applicants will also generate referrals of others that are dreaming of homeownership.

No Change +20 +40 +60 +80 or More

Qualify

16% of Applicants

Those that can benefit from the **QUALIFY** play represent about **16% of all mortgage inquiries**. Most of these applicants are on the cusp of qualifying for an FHA or Conventional Loan. The goal here is to get these applicants to a 580 or 620 mid-score. Lots of potential with life-changing outcomes. While the monthly and life of loan savings to the applicant is on the low end, there are life-changing outcomes for these applicants as they become homeowners.

		560	600
		Original Score	(+40)
	Interest Rate	7.75%	7.25%
	Monthly P&I	\$1,794	\$1,708
\$278,300 Home Price	Monthly P&I Savings		\$86
\$250,500 Loan Amount	Total Monthly Savings		\$86
90% LTV	Life of Loan Savings		\$30,871

Optimization Advantages

540-559



Who Benefits? 27% of applicants in this credit score band can raise their score to 580 and 11% can achieve a score close to 620.

The Outcomes: Those that reach a 580 can qualify for a VA or FHA loan. Those that reach 620 qualify for a conventional loan. The only other option available to these applicants are sub-prime mortgages with rates between 2% - 4% higher. **** Conventional financing opens up the Private Mortgage Insurance option (PMI) which can be less expensive than FHA's MIP program (Government alternative to PMI). Additionally, PMI can be canceled once the LTV is less than 80%. MIP may be cancellable but only if the initial down payment was more than 10%.**

560-579



Who Benefits? 21% of this group can achieve a score of 580. Another 21% can reach 620.

The Outcomes: 40% of this group can qualify for a VA, FHA or Conventional loan. Small improvements in a applicant's credit score here can have life-changing outcomes and greatly reduce the cost of homeownership. **** See 540-559 for additional outcomes.**

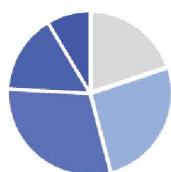
580-599



Who Benefits? All applicants in this band are right at the qualifying line for FHA & VA loans. 30% can raise their score to 620.

The Outcomes: Most of these applicants will qualify for VA, FHA and Conventional loans. This means that they have options and are on the path to affordable homeownership! **** See 540-559 for additional outcomes.**

600-619



Who Benefits? 26% of applicants in this band can reach a score of 620, which qualifies them for a conventional loan. Another 16% can raise their score to 660, enough to potentially qualify them for a jumbo loan!

The Outcomes: Most of these applicants will qualify for VA, FHA and Conventional loans. This means that they have options and are on the path to affordable homeownership! **** See 540-559 for additional outcomes.**

No Change +20 +40 +60 +80 or More

Introduce

14% of Applicants

Those that can benefit from the **INTRODUCE** play represent about **14% of all mortgage inquiries**. Most of these applicants will qualify for conventional loans and (in some cases) Jumbo loans. By optimizing applicant credit scores in these bands you will introduce applicants to more affordable homeownership with rate breaks, lower PMI and homeowners insurance rates and lower LLPA premiums for originators.

\$280,000 Home Price \$251,700 Loan Amount 90% LTV	620 -----> 700		
		Original Score	(+80)
	Interest Rate	7.00%	6.625%
	Monthly P&I	\$1,668	\$1,612
	Monthly P&I Savings		\$56
	Monthly MI	\$315	\$166
	Monthly MI Savings		\$149
	Years of MI	8.27	7.92
	Monthly Savings		\$205
	Life of Loan Savings		\$38,167
LLPA Impact			
	LLPA in BP	225	112.5
	Monthly MI	\$5,663	\$2,832
	LLPA Savings		\$2,831

Optimization Advantages

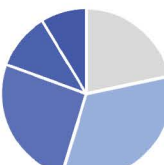
620-639



Who Benefits? 29% of applicants can reach 660, another 11% can reach the 680 – 699 band.

The Outcomes: With more than a third of all applicants here qualifying for a Jumbo loan, they will be able to tap into additional purchasing power. Perhaps more importantly, LLPAs decrease by 62.5 basis points (620 initial credit score, 90% LTV) for those applicants who achieve a 660 credit score. At 680 the LLPAs decrease by 87.5 basis points (bps). PMI decreases, too, by 14bps at 660 and by 46bps at 680.

640-659



Who Benefits? 33% of applicants can reach a 680. Another 26% can achieve a score above 700, where real financial benefits become available.

The Outcomes: With most being able to access all loan programs, this is really about helping applicants save money and making compelling offers that will improve close rates. At 680 (from 620 initial credit score, 90% LTV), LLPAs decrease by 87.5bps. At 700 they decrease by 112.5 bps. PMI decreases, too. At 680 it drops by 46 bps. At 700 it decreases further by 64 bps.

No Change +20 +40 +60 +80 or More

Expand

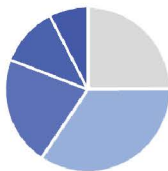
15% of Applicants

Those that can benefit from the **EXPAND** play represent about **15% of all mortgage inquiries**. All of these applicants will initially qualify them for a conventional loan but the move is to qualify them for a Jumbo loan should they need additional purchasing power. Aside from increased purchasing power, getting these applicants into the 700 range will make homeownership more affordable by lowering rates, PMI and save originators on LLPA premiums.

\$1,000,000 Home Price \$900,000 Loan Amount 90% LTV		660	720
		Original Score	(+60)
	Interest Rate	7.50%	7.00%
	Monthly P&I	\$6,293	\$5,988
	Monthly P&I Savings		\$305
	Monthly MI	\$923	\$525
	Monthly MI Savings		\$398
	Years of MI	8.83	8.34
	Total Monthly Savings		\$703
	Life of Loan Savings		\$155,011
LLPA Impact			
LLPA in bp		162.5	87.5
LLPA in \$		\$14,625	\$7,875
Lender LLPA Savings			\$6,750

Optimization Advantages

660-679



Who Benefits? 12% of applicants can reach a 700 while another 12% can increase their score to 720.

The Outcomes: Once in the 700s, rates, fees and insurance premiums decrease, options expand into jumbo loans, plus additional conventional options. At 700 (from 660 initial credit score, 90% LTV), LLPAs decrease by 50bps. At 720 LLPAs decrease by 75bps. PMI decreases, too. At 700 it drops by 50bps. At 720 it decreases further by 62 bps. Keep in mind that these applicants are some of the most competitive and will likely be rate shopping – Credit Optimization can help ensure that you close.

680-699



Who Benefits? 32% of applicants can increase their score to 700 while another 22% can reach 720.

The Outcomes: Once in the 700s, rates, fees and insurance premiums decrease, options expand into jumbo loans, plus additional conventional options. Keep in mind that these applicants are some of the most competitive and will likely be rate shopping – Credit Optimization can help ensure that you close.

■ No Change ■ +20 ■ +40 ■ +60 ■ +80 or More

Close

50% of Applicants

These are the most competitive applicants and they represent about **50% of all mortgage inquiries**. Because these applicants all have qualifying and competitive credit scores, they are most likely to be shopping around to find the best rates and terms . . . because they can. This means that your job is to **CLOSE** these applicants and credit optimization can be a unique tool that can help you seal the deal. For some, you may be able to get them a lower rate or lower PMI. For others, a credit optimization plan may be that thing that shows them that you have done everything you can to get them the best possible deal.

	700	760
	Original Score	(+60)
Interest Rate	6.625%	6.375%
Monthly P&I	\$2,036	\$1,984
Monthly P&I Savings		\$52
Monthly MI	\$209	\$122
Monthly MI Savings		\$87
Years of MI	8.00	7.80
Total Monthly Savings		\$139
Life of Loan Savings		\$27,705
LLPA Impact		
LLPA in bp	1.125%	.50%
LLPA in \$	\$3,578	\$1,590
Lender LLPA Savings		\$1,988

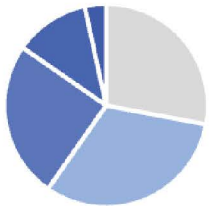
\$353,000
Home Price

\$318,000
Loan Amount

90%
LTV

Optimization Advantages

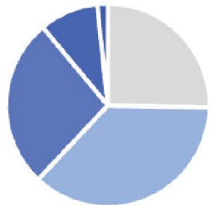
700-719



Who Benefits? 12% of these applicants can increase their score to 760, THE score for the best possible mortgage!

The Outcomes: Rates, fees and insurance premiums are approaching their lowest levels, and all options are open. At 740 (from 700 initial credit score, 90% LTV), LLPAs decrease by 50 bps. At 760 LLPAs decrease by 62.5 bps. PMI decreases, too. At 740 PMI drops by 79 bps. At 760 PMI decreases further by 130 bps.

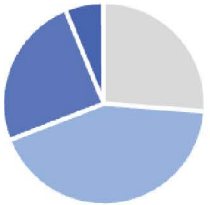
720-739



Who Benefits? 27% of these applicants can increase their score to 760, THE score for the best possible mortgage!

The Outcomes: Rates, fees and insurance premiums are approaching their lowest levels, and all options are open. At 760 (from 720 initial credit score, 90% LTV), LLPAs decrease by 37.5 bps. At 780 LLPAs decrease by 62.5 bps. PMI decreases, too. At 760+ PMI drops by 94 bps.

740-759



Who Benefits? 27% of these applicants can increase their score to 760, THE score for the best possible mortgage!

The Outcomes: Rates, fees and insurance premiums are approaching their lowest levels, and all options are open. At 760 (from 740 initial credit score, 90% LTV), LLPAs decrease by 12.5 bps. At 780 LLPAs decrease by 37.5 bps. PMI decreases, too. At 760+ PMI drops by 51 bps.

>760



Who Benefits? 69% of these applicants can increase their credit scores by at least 20 points!

The Outcomes: Applicants at this credit score and above enjoy the lowest rates, fees and premiums, plus access to all borrowing options. At 780 (from 760 initial credit score, 90% LTV), LLPAs decrease by 25 bps. PMI rates DO NOT decrease above 760

No Change +20 +40 +60 +80 or More

*LLPAs reach their lowest levels at >= 780.

Reduce Pipeline Fallout and Increase Origination Profits with CreditXpert

Leads that don't materialize into closed loans waste resources and reduce production profits. By using Credit Optimization you can reduce fallout at virtually every stage.

Qualify Those with Low Credit Scores

Most loans fallout at the inquiry and the app stage because of low credit scores. We know that most of those potential homebuyers with initial low scores can get to a qualifying score in just 30 days. This means a better return on your lead and credit pull investments.

Make More Compelling Offers

With most borrowers rate shopping these days, lenders are often left with an approved loan that doesn't make it to the closing table. Leveraging Credit Optimization to show your borrower that you are working hard for them and securing them a better rate, lower PMI and homeowner's insurance will help you close more offers.

		Credit Optimization Saves
Total Inquiries	171,231	
Pre-App Fallout	(42,486)	15,295 ²
Total Apps 1	128,745	
App Denied (credit) 1	(14,434)	5,196 ²
Apps Approved, Not Accepted 1	(2,727)	227 ³
Other Pipeline Fallout 1	(44,834)	
Loans Originated 1	66,750	
Loans Saved		20,718
Profit from Loans Saved		\$14.5M ⁴

¹ 2023 HMDA Data

² Save rate based upon CreditXpert data

³ Save rate based upon CreditXpert assumption

⁴ Based upon an average per loan profit of \$701

How LLPA Changes Impact Lenders — and How to Use Them to Your Advantage

Lenders and Borrowers Win with LLPAs



\$400,000
Purchase Price

90%
LTV



640 → **680**
Original Score (+40)

Interest Rate	7.65%	7.00%
Monthly Payment (P&I)	\$2,526	\$2,368
Monthly Savings (P&I)		\$158
Monthly MI	\$490	\$359
Monthly Savings (MI)		\$131
Years of MI	8.92	8.3
Total Mortgage Cost	\$1,001,755	\$928,236
Borrower Life of Loan Savings		\$73,519

Years of MI	2.00%	1.50%
LLPA Premium	\$7,200	\$5,400
Additional Lender Margin		\$1,800

Loan Level Price Adjustments (LLPAs), issued by Fannie Mae and Freddie Mac, are fees that adjust the pricing of a mortgage based on loan-level risk factors—primarily credit score and loan-to-value (LTV) ratio.

These adjustments are structured to protect the Agencies from risk when purchasing loans from lenders. As of the most recent update in 2023, LLPAs expanded their scope significantly: they now include credit bands above 740 and LTV bands as low as 30%, which hadn’t previously been subject to surcharges.

This expansion means a broader range of borrowers—and loans—are affected by pricing adjustments. For example, a borrower with a 680–699 credit score and an 80% LTV may now face \$6,650 in LLPA fees on a \$380,000 loan.

However, if that borrower improves their score by just 20 points into the 720–739 band, the fee drops to \$4,750, unlocking \$1,900 in savings. That value can either be passed on to the borrower to stay competitive or kept by the lender to boost profitability.

This underscores a strategic opportunity: if lenders can help borrowers improve their credit score by even a single 20-point band, they can materially impact their own margins. Most lenders, however, lack the tools or time to do this consistently.

CreditXpert helps solve that. Our predictive tools show which borrowers can improve their scores and by how much—typically within 30 days—making credit optimization an actionable lever for reducing LLPA costs and increasing lender profitability.

Additional Resources

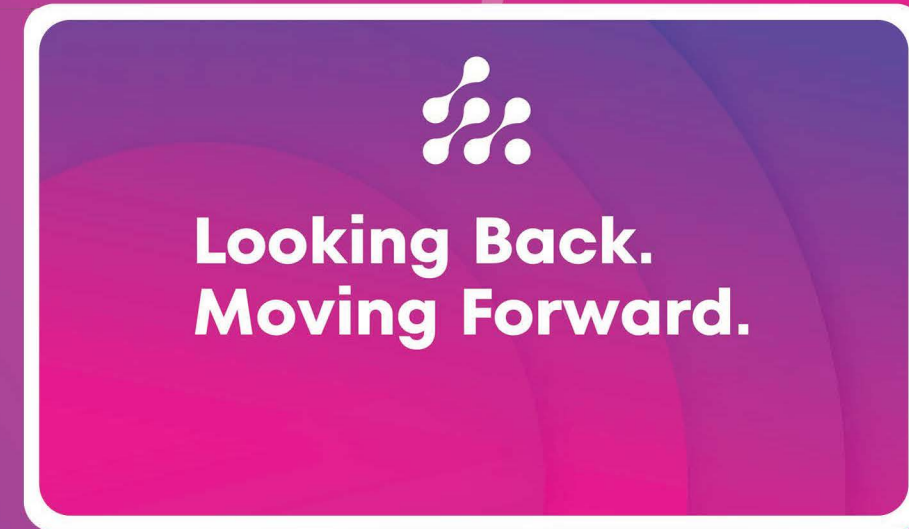
CreditXpert Demo:



Watch the CreditXpert roadmap demo to see how upcoming features drive borrower impact and lender ROI.

[Click Here](#)

Product Roadmap Webinar:



Watch the CreditXpert roadmap demo to see how upcoming features drive borrower impact and lender ROI.

[Click Here to watch](#)



Schedule time with Matt:

Schedule time with Matt Hydrew, VP of Sales, to learn how CreditXpert can transform your business and reduce costs.

Click [here](#) to schedule a time.