

## Next-generation pre-qualification platform.

### Sell more homes.

Preflight is a free lead generation and pre-qualification tool that attracts and pre-qualifies buyers on your website. Create and capture new leads in real time and provide your buyer's access to their Preflight report, including the actual FICO® scores used in the mortgage lending process (a Preflight exclusive). Available through your favorite lenders, Preflight jump-starts the mortgage process and speeds the path to the closing table.

#### More Buyers & Listings

Instantly create an online marketing presence with powerful lead generation tools. Capture home shoppers, renters, and builders. Capitalize on FSBO listings and buyers — without ever asking for a listing.

Preflight attracts new buyers and sellers from every email, web and social media post, placing your name and contact information in front of thousands of potential buyers and referral sources.

#### Know Before You Show

Before investing your time and energy showing properties, pre-qualify every potential buyer up-front. Preflight works from virtually any online device and is available through your favorite mortgage professionals. Your lender instantly receives all the credit data needed to price, approve and close your buyer's loan.

#### Protect Yourself

The job of a REALTOR® can be dangerous — Preflight provides critical safety and security enhancements for real estate professionals. Preflight authenticates each prospect before you allow access to your vehicle or arrange private meetings at unoccupied properties.

### This changes everything.

Powerful features new to Preflight.

**Enhanced Marketing:** Customize marketing campaigns using referral codes to waive buyer costs.

Buyer Invitations: Invite buyers and add agents with just a few mouse clicks.

Enhanced Administration: Easily monitor buyer and agent activity.

New security and compliance tools: Minimize the time to closing. Preflight helps your lender comply with new and complex regulations including Dodd-Frank/TRID, RESPA and FCRA/FACTA.

Online in minutes: Preflight automatically creates your customized webpage co-branded with your favorite lenders and loan officers.

#### Getting Started is Fast, Easy and Free

In addition to the Preflight webpage automatically created, you can easily add Preflight directly to your existing website. Attract more buyers by adding Preflight call-to-actions to your emails, social media or blogs.

Preflight is open to all licensed real estate professionals and provides a marketing advantage over competing agents. Ask your favorite lenders to provide you access to Mortgage Preflight.

For more information visit MortgagePreflight.com or call 855.982.8050.



An example of a Preflight call-to-action.



Credit Technologies, Inc. 50481 Pontiac Trail | Wixom, MI 48393 (800) 445-4922 | Fax: (800) 473-7409

Prepared for:

XYZ Home Loans

Main Street, Towson, MD 21286

Reference #:

Applicant: Smith, John Co-Applicant: Smith, Jane Request Date: 09/01/2010

# credit radar™

Qualifications	Applicant		Co-Applicant	
	Current (from bureaus*)	Potential	Current (from bureaus*)	Potential
Credit score				
on Equifax	Mid 657	+11→668 more )	655	+17→672 more )
on Experian	645	+27→672 more )	Mid 647	+15→662 more)
on TransUnion	682	+23→705 more ▶	610	+23→633 more)
Negative mortgage history				
In last 12 months	none		none	
All time	!		1	
Installment loans ≤10 months left	•		none	
Key Indicators				
Mid-score forecast, in 30 days 🚱	<b>≥</b> 638		<b>₹</b> 660	
Collection accounts	!		1	
Public records	none		none	
In dispute	none		none	
In credit counseling	none		none	
Authorized user	!		none	
Mortgage shopping (recent inquiries)	none		none	
Alerts reported by bureaus 🕟	!		none	
Mid-Score Risk		• • • • • • • • • • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •
If revolving balances rise,	+\$250	<b>≥</b> 630	+\$250	no decrease
in 30 days 🚱	+\$1,000	<b>≥</b> 624	+\$1,000	<b>≥</b> 635

<sup>\* &</sup>quot;Current" scores are provided by the credit bureaus (see credit scoring section of credit report for details). "Potential" scores and score changes, score "forecast" and score "risk" are provided by CreditXpert Inc. and are not bureau or FICO scores or changes.