



NCCheck✓ Credit News

NEW *NCC Introduces a Special New Product to you!*

CreditXpert is a score-plus-credit-analysis that can be added to certain accesses in XpertOnline.net. This is a non-bureau specific scoring model, meaning that the logic within the scoring model is the same for Equifax, Trans Union, and Experian alike.

CreditXpert has two main features:

1) **The CreditXpert Credit Analysis Report** is an analysis of the Borrower's/Co-borrower's credit history account by account. It is not intended to replace any of the bureaus' scores. It will be printed in the Score Information section of the final report and a supplementary output will print that explains why the score is what it is.

2) **The CreditXpert What-If Simulator** is a unique product that lets the user simulate the results of a Borrower's credit-based actions before the Borrower takes them. Doing these tests the impact that certain actions will have on credit scores, and both instills and empowers the Borrower with confidence in the user, and with the information the Borrower needs.

Used commonly for immediate error correction on a credit report, the rapid re-score option allows users to simulate the correction information in the past or in the present - but not in the future. When a user checks the Rapid Re-score Simulation checkbox - found at the top of the Update tab in the What-If Simulator - and simulates the modification of account information by viewing the Results tab, the automatic aging functionality in the What-If Simulator is disabled during the simulation. This means that the modified accounts were simulated immediately in the present, instead of the simulation occurring over a period of time, as is the case when the Rapid Re-score Simulation checkbox is left unchecked. This handy enhancement brings your customers the convenience they deserve with the What-If Simulator - the ability to simulate changes to important credit information at past, present, and future times.

Users should note that it is not necessary to have pulled a CreditXpert score analysis in order to use the What-If Simulator. The What-If Simulator can be used at any time.

Please call us for a free demonstration! We'll be happy to show you how to access and use this product.

Credit Score Valuable Information

Most lenders use credit Scores as a tool to make important credit decisions every day. It provides a snapshot of the credit worthiness of the customer(s) at a particular point in time.

The most widely used scores are FICO® scores developed by Fair Issac based solely on information included in consumer credit reports maintained at the credit bureaus.

We understand that your potential customers frequently do not understand the credit system, so we are providing you a link to access a valuable tool for you and your potential customers to ***"Understand Your Credit Score"*** a booklet created by FairIsaac to learn about the five fundamental areas of credit scoring and what every person can do to improve credit scores.

http://www.myfico.com/Offers/myFICO_UYCS%20booklet.pdf

If you prefer to receive this booklet as a pdf attachment please send us an e-mail to info@nccheck.com.