



ELIMINATE PAPERWORK

+ VERIFY ASSETS DIGITALLY

Get automated asset validations (We support Day 1 Certainty® from Fannie Mae)

Credit Plus offers asset verifications in real time through Verification of Asset Reports from Finicity and AccountChek™ Asset Report (FormFree). These industry-leading data aggregation technologies let borrowers electronically submit their financial data (i.e., checking, savings, 401(k) and brokerage accounts). You can save time and eliminate your risk of fraud with a click of a button:

- + Provides 3rd-party asset verifications accepted by the GSEs**
- + Eliminates fraud because the data is provided to you directly from the financial institution**
- + Includes asset details such as average balance, minimum and maximum balance, large deposit and withdrawal transactions and verification of account owner**
- + Allows you to re-pull report for up to 60 days (Finicity) or 90 days (AccountChek)**
- + Accessible via smartphones, tablets or computers**

Credit Plus also offers the option to traditionally verify deposits and assets using bank statements and Fannie Mae form 1006.

We support Day 1 Certainty from Fannie Mae. Results also accepted by Freddie Mac.

Digital validations of assets help ensure applicants meet Ability-to-Repay requirements. Both Fannie Mae^{1,3} and Freddie Mac's² guidelines allow acceptance of electronic third-party asset validation vendors.

¹ <https://www.fanniemae.com/content/announcement/sel1412.pdf>

² <http://www.freddiemac.com/singlefamily/guide/bulletins/pdf/bl1418.pdf>

³ <https://www.fanniemae.com/singlefamily/day-1-certainty>

+ Chase less paper and close more loans

Contact your Credit Plus Account Executive to learn more.

800.258.3488 | info@creditplus.com | creditplus.com/assets

