



## PREFUNDING SOLUTIONS

# FinalCheck

Deliver quality loans. Every time.

From the risk mitigation experts that brought you ENCORE, CoreLogic Credco introduces FinalCheck – an automated, fully decisionable suite of GSE-compliant prefunding risk evaluation products that let you verify credit, application and fraud data in an easy-to-read report in seconds.

### Three powerful prefunding data verification solutions

The FinalCheck suite consists of three critical data verification products designed to mitigate loan buyback risk by instantly verifying loan credit, application and fraud data at prefunding. The result is a powerful set of reporting tools that provides lenders critical insight on any potential prefunding risk indicators before submitting the loan to the GSEs.

#### CreditCheck

Collects, organizes and compares any changes in tradelines, inquiries, balances, alerts and other credit profile factors that could surface between the initial prequalifying credit report and prefunding.

#### AppCheck

Identifies undisclosed applications, concurrent loans, and related fraud schemes by checking all real estate data against CoreLogic's proprietary loan application database and the MERS loan registry.

#### FraudCheck

Screens borrowers and businesses against the GSA EPLS, HUD LDP and other exclusionary lists to help ensure investor acceptance of your loan submissions.

### Unparalleled Verification Data

CoreLogic Credco has exclusive access to one of the largest consumer and business databases in the nation. Covering over 500 million historical transaction records, 99.8% of the U.S. population and 100% of all U.S. districts, FinalCheck allows mortgage professionals to make fast, reliable lending decisions at prefunding to help them ensure the integrity of the loan prior to GSE submission and avoid loan buy-backs.

### Powered by n<sup>d</sup> Merge Technology

The FinalCheck suite of products is powered by n<sup>d</sup> Merge, CoreLogic Credco's proprietary merge technology platform that powers ENCORE and other advanced data reporting solutions for the mortgage industry. Our n<sup>d</sup> Merge is an FCRA-compliant, fully scalable data merge technology platform that collects, sorts and organizes consumer and business data intelligence into an easy-to-interpret reporting format – FAST.

For more information on FinalCheck, contact a CoreLogic Credco sales associate at (800) 255-0792 or visit us online at [www.credco.com/finalcheck](http://www.credco.com/finalcheck).

### PRODUCT HIGHLIGHTS

- ▶ Fully automated, GSE-compliant prefunding products
- ▶ Instantly verify credit, application and fraud data at prefunding
- ▶ Minimize prefunding risk and deliver quality mortgage loans
- ▶ Integrated in Encompass360™
- ▶ Helps you make fast, reliable lending decisions and avoid loan buy-backs