



First American CREDCO, a company of The First American Corporation, processes millions of credit transactions annually and is the industry's technology and service leader. The company proudly serves top U.S. mortgage lenders through its transactions and a variety of delivery systems.

The First American Corporation, based in Santa Ana, California, is the nation's leading, diversified provider of business information and related products and services. The company's leading-edge solutions are a result of combining advanced analytics with our vast data resources that support today's business and consumer information needs. The First American Family of Companies, many of which command leading market share positions in their respective industries, operate within seven primary business segments including: Title Insurance and Services, Specialty Insurance, Trust and Other Services, Mortgage Information, Property Information, Credit Information and Screening Information.



Counseling Solutions

**Empowering you,
Empowering consumers**



Every American deserves the opportunity to achieve the dream of homeownership. At First American CREDCO, we create those opportunities – for everyone.

While you're working hard to counsel consumers on finances, we're thinking of new and innovative ways to help make your job easier. Together, we share a common goal: to help more Americans establish or gain control over their finances, and provide opportunities for underserved consumers to achieve the dream of homeownership.

We understand that those with little or no credit history face unique challenges. That's why we offer a variety of credit building tools to help you, help your clients. With credit counselor solutions from First American CREDCO, you can help underserved consumers understand and improve their credit rating, and help them qualify for home loans they may not have been able to secure before.

Counseling Services

Instant Merge SoftTouch

Instant Merge SoftTouch, the only 3-bureau soft inquiry report that doesn't leave a negative impact on consumer credit profiles, is the most popular merged credit report across all industries. It's an ideal solution that combines credit data from one, two or all three national credit bureaus into a single, easy-to-read report.

- ▶ Doesn't leave a negative impact on credit profiles.
- ▶ Details demographics, current and historical tradeline details, and public records and inquiries.
- ▶ FICO® scores, bankruptcy, credit and risk scores, and identity verification products also available.



SERVICE Highlights

- ▶ *Get complete, easy-to-read merged credit reports in seconds*
- ▶ *Live, friendly FCRA-certified Customer Care Representatives and technical support*
- ▶ *Consumer Assistance and Disputes Resolution services available at no charge*
- ▶ *FREE Web-based product and service training*
- ▶ *Credit reports, product materials and live customer service available in Spanish and English*
- ▶ *Available on major Case Management and Counseling platforms*

Homebuyer Preparation Services

Anthem Suite®

With Anthem, First American CREDCO's suite of alternative credit services, you can assess a client's credit-worthiness using non-traditional credit data and help underserved homebuyers fulfill the American dream.

The Anthem Suite is an enhanced set of credit-building tools that instantly broadens your business opportunities, reduces the risk of mortgage fraud, and helps more Americans become homeowners. And because it's universally accepted wherever alternative credit data is honored, you can help more clients than ever before.

- ▶ Universally accepted wherever alternative credit data is honored.
- ▶ Reduce your risk with efficient and reliable tools that exceed secondary market standards.
- ▶ Expand your business opportunities and satisfy needs of underserved markets.
- ▶ Alleviate labor-intensive process of gathering and validating non-traditional credit information.

CreditXpert®

First American CREDCO offers CreditXpert, a suite of intelligent software solutions that help you quickly and effectively identify opportunities to optimize your client's credit score. CreditXpert provides instant feedback on specific actions consumers can take to enhance their credit standing, helping you build trusted client relationships.

For more information on Credit Counseling Solutions, contact a First American CREDCO sales associate at 800.255.0792 or visit us online at www.credco.com

Widely Available

First American CREDCO Counseling Solutions are available on major Case Management and Counseling platforms, including:

- ▶ Fannie Mae HCO
- ▶ Freddie Mac Loan Prospector Outreach
- ▶ Counselor Max
- ▶ nStep
- ▶ HOMS
- ▶ and many other technology platforms

Consumer Assistance and Disputes Resolution

Consumer Educational Assistance

Our Consumer Assistance Services is available free of charge to all First American CREDCO customers to help them better understand what is in their credit reports and how it impacts them. We can even make recommendations to assist with your strategies for establishing and improving their credit history.

Consumer Disputes Resolution

When you order credit information from First American CREDCO, your clients get free access to our convenient, toll-free consumer disputes service. With just one call, our FCRA-certified specialists will work hand-in-hand with your clients to resolve any discrepancies with the national credit bureaus. As a single contact point, our Consumer Disputes Resolution service makes the often complicated and time-consuming credit dispute process easier for your clients, and for you.