



# MEET OUR IN-HOUSE CREDIT EXPERT

**Our Credit Expert guides Southern Trust Loan Officers and their borrowers in the improvement of their credit reports to insure qualification, best interest rate & best possible mortgage insurance rate.**

- Assists borrowers with their creditors to resolve issues on their credit report including issues relating to AUS (Foreclosure, short sale and other issues)
- Helps borrowers with Credit Freeze & Fraud Alert.
- Submits documentation to credit bureau for the rapid rescoring of borrower's credit report.
- Teaches Continuing Education classes on credit & credit preparation for REALTORS®
- Provides homebuyer & first-time homebuyer seminars with Southern Trust loan officers to prepare consumers for home ownership and covers credit topics for homebuyers.

**162**

*Total number of loans that have completed a Rapid Rescore YTD in 2018*

**103**

*Total number of loans closed that completed a Rapid Rescore YTD in 2018*

**72 hours**

*Average time to complete a Rapid Rescore*

**20-30**

*Average number of Credit Reports that are reviewed for possible Rescore daily*



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