



Close **More**. Close **Faster**. Close **Easier**.[®]

We know there are lots of steps to closing a loan. Being forced to jump in and out of your LOS to place orders for the information you need wastes time, kills productivity and eats away at your profit.

Data Facts is the solution! We work with you to develop a customized, streamlined approach to your ordering needs, accessible from within your LOS platform, that gives you the fastest, easiest way to close more loans.

SUCCESS  **SIMPLIFIED!**



Data Facts provides mortgage lenders with the best tools they need to close more loans *quickly*. Our team of **100% U.S. based** lending experts is NCRA/FCRA certified and is a trusted partner to our customers. Your sensitive data or support is never outsourced outside of the US. Our state-of-the-art ordering platform integrates with over 30 LOS systems allowing you access to comprehensive solutions that help you close more, faster.

By partnering with **Data Facts**, you have access to products that give you secure access to all of the information and reports you need to make sound lending decisions quickly and efficiently.

IN ONE PLACE. FROM ONE SOURCE.
QUICKLY AND EFFICIENTLY.

Choosing Data Facts offers unique benefits

We are not just another credit reporting company. Data Facts' comprehensive suite of lending solutions includes: Credit Reporting, Debt Monitoring, Fraud Prevention, Appraisal Services, Verification Services, Flood Certifications, My Credit My Future and custom Efficiency Reports proprietary to Data Facts.

Benefits to you

- 100% US based support team for the best service in the industry
- Complete, custom packages based on your specific needs
- Critical, real-time mortgage industry updates through our blog, webinars, and resource center
- Stringent compliance procedures to protect your data and help you rest easy
- Seamless ordering and retrieval process through our smooth LOS integrations



“ The seamless integration between our LOS and our credit report provider is crucial. Data Facts makes it easy to order, retrieve and submit our reports. It is reliable and extremely efficient. It is the best I have ever used! ”



Here's how it works



Take application

Collect the potential borrower's information about payment history, debt load, employment, etc.



Clear to close

Proceed to a smooth, obstacle-free closing day.



Order credit

Enter borrower's information into your LOS and pull a tri-merge credit file.



Wire Transfer Risk report

Verify the validity of all involved parties, reduce the risk of the process being hijacked by hackers.



Order verification documentation

Request the borrower's tax returns, social security verifications, and any other required information.



Receive returned report

Analyze and review findings.



Order appraisal, flood, fraud reports

Finalize ordering all needed information for closing.



UDM or soft pull

Before closing, request verification that there are no new or undisclosed debts.

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“ I have worked with several vendors and Data Facts is by far the best! They helped me grow my business by over 40% last year. ”



Easily access the docs you need to stay compliant

Data Facts partnership with Encompass gives our customers improved efficiency, quality and compliance. Get secure access to a fully-loaded library of CFPB-required due diligence documents for hundreds of mortgage industry vendors on the Ellie Mae Network™ and participate in Ellie Mae's Total Quality Loan™ program.



Benefits to you

- Meet CFPB vendor-management requirements
- Easily monitor critical vendor partners
- Be alerted to potential risk
- Automate third-party data/documentation collection

Data Facts' comprehensive
suite of products and solutions
helps you close more loans,
faster and easier.



Credit Reporting

Credit Reporting • Trended Data • CreditXpert™ • Rapid Rescore

Streamline the loan process and close a higher percentage of loans with **CreditXpert™**.
Order multiple bureau reports through our online platform.



Debt Monitoring

**Check-up • Background Data Verification (BDV) • Undisclosed Debt Monitoring (Equifax®)
• Inquiry Verifications • Pre/Post Closing Mortgage Notifications (TransUnion®)**

Satisfy Fanny Mae's **LQI** requirements with Data Facts' suite of debt monitoring products.



Fraud Prevention

**ADV-120 • Employer ID Report • ID Valuation Report • Inquiry Verification • MERS®
Precise ID™ • SSN • Subject Property Reports • Soft Inquiries • AVMS**

Time is money! Detect **lending fraud** faster and protect your bottom line.



Appraisal Services

Appraisal Revolution™ (Appraisal Firewall) • ASAP Valuation Tools

Stay compliant with the Dodd-Frank Act. We offer our **Appraisal Revolution™** ordering
platform, which allows you to maintain current appraisers while streamlining the process.



Verification Services

**Tax Return Verifications (TRV) • Bankruptcy Papers • SSN • MERS® • VOD • VOE
The Work Number® • VOM**

Verification of funds, employment information and salary. Easy online ordering. Quick
turnaround time (**24-48 hours** in most cases) and **NO** setup fee.



Flood Determinations

Basic Determination • Life of Loan • CertMap®

Data Facts has partnered with **ServiceLink®**, the nation's leading flood vendor to offer the
highest quality, fastest turnaround times and the most FEMA compliant flood certifications
in the industry.



My Credit My Future

Credit 101 • My Guide • Educational Webinars

My Guide, a unique financial education publication empowers consumers to make informed
financial decisions.

What our customers say



“I have worked with several vendors and Data Facts is by far the best! I really appreciate the personal service we receive. I know that it’s an automated world and I love technology. However, when you have a question or problem sometimes you really need to be able to reach out to someone. Everyone at Data Facts is so responsive and helpful and that makes my job a lot easier.”

“I really like the seamless integration that Data Facts has with Encompass. I have used all three of the most popular LOS systems and prefer Encompass. I love that I can access everything I need through my LOS. I know I can jump on any computer and order a credit report directly from the website. But the fact that your system and Encompass work so well together is an added bonus! It’s easy, quick and efficient.”





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