



EQUIFAX®

Pre-Qualification PLUS

Streamline prequalification with trended insights

To adapt to shifting industry standards and increasing competition, mortgage lenders need new strategies that help deliver the experiences borrowers are looking for.

Fortunately, lenders now have more flexibility to offer transactions with soft inquiries and meet borrowers where they are.

Introducing Pre-Qualification PLUS: Efficiently analyze foundational credit information to determine eligibility before application

With Pre-Qualification PLUS, you get all the benefits of our Pre-Qualification solution:

- Quickly gain a preliminary view of mortgage prospects
- Assist borrowers in the early loan shopping process without impacting their credit scores
- Allow borrowers to shop without prompting prescreen triggers

Plus, with 24 months of trended payment and balance history, you can better understand borrower behavior over time. And because there's no hard inquiry* or impact on borrower credit scores, lenders can deliver a better customer experience.

Key benefits

Support GSE early assessment programs

Improve borrowers' access to credit

Enhance loan decisioning with trended data

Maintain competitive advantage

*All three Equifax soft-pull solutions (Pre-Qualification, Pre-Qualification PLUS, and Pre-Approval) will still require a hard pull with a tri-merge credit report for full application, loan pricing, final underwriting, and loan closing.

More positives for lenders and borrowers alike



Expand lending views

Traditional prequalification reports are a great tool for getting insight into a prospect's financial health — but a snapshot can't tell the full story. Equipped with 24 months of trended data, Pre-Qualification PLUS allows lenders to see how a consumer has managed debt over time — helping them make more confident decisions.



Grow mortgage portfolios while protecting prospects' privacy

Because inquiries with Pre-Qualification PLUS don't trigger notifications to competitors, lenders can take the time to build stronger relationships with customers and maximize conversions — without prompting prescreen offers from competitors.



Win more borrowers with a better customer experience

Today's borrowers are looking for a more streamlined, stress-free mortgage process. Pre-Qualification PLUS provides the data lenders need to accelerate approvals without impacting consumers' credit scores.

Looking for a more in-depth view? Leverage our full tri-merge report for the most complete insights at loan application, pricing, final underwriting, and loan closing.

The perfect mix of insights to reach your goals

Want to learn more about Pre-Qualification PLUS and the rest of our mortgage origination solutions?

Explore the full suite at equifax.com/mortgage