



Anthem Report[®]

Collect, Assess and Verify Non-traditional Credit Information

As part of the CoreLogic[®] Credco[®] Anthem Suite of Services, the Anthem Report offers the most cost-effective mortgage credit reporting solution for consumers with little or no credit history. The Anthem Report is a powerful reporting tool that delivers accurate, verified non-traditional credit data in an easy-to-use format. The Anthem Report is accepted wherever non-traditional credit data is honored.

Capture a Broader Credit History

An Anthem Report is key when an Instant Merge credit report results in a thin or no credit file. Using the available bureau data as a baseline, the Anthem Report supplements it with non-traditional credit data, such as rent payments, utility bills and phone bills. The result is a fully compliant credit reporting solution that meets or exceeds mortgage loan underwriting and due diligence requirements, including HUD, FHA, Fannie Mae and Freddie Mac.

Serve a Broader Market

Anthem helps you build business for new homebuyers in a simple and compliant way, while meeting or exceeding lender loan requirements. FCRA-certified specialists research and verify all Anthem Reports, and work closely with you to ensure your level of understanding of the credit data so you can make sound lending decisions.

Rely on Industry Experts

Outsourcing your non-traditional credit needs with Credco means your staff doesn't have to become experts in collecting and verifying non-traditional credit data. Instead, you can rely on knowledgeable, trusted processors for reliable credit information, which frees you up to focus on expanding your market and growing your business.

**For more information please call 866.774.3282
or visit corelogic.com.**

EMERGING
MARKETS

Product Highlights

- ▶ Qualify and write more loans on consumers with little or no credit history
- ▶ Accepted wherever nontraditional credit data is honored
- ▶ Delivers a 100% hit rate for "thin" or "no file" applicants
- ▶ Completed in 24-48 hours
- ▶ Make lending decisions faster and more consistently across all consumer files
- ▶ Helps protect originators and investors from fraud in higher risk markets

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