

# Instant Merge® PreQual

## Soft Inquiry Credit Pre-Qualification Solution

Instant Merge® PreQual from CoreLogic® Credco® is an ideal way to provide credit pre-qualification services to your clients through a soft-inquiry credit pull with a FICO score.

Leveraging single-source access to all three national credit bureaus, you can now easily perform an initial, non-decisionable credit check without negatively impacting a consumer's credit score.

Once you obtain permissible purpose consent from your clients, Instant Merge PreQual helps consumers better understand their credit standing and the loan options for which they may qualify.

### Similar Format, Additional Uses

Instant Merge PreQual uses the same format as our industry-leading Instant Merge report, making it easy to understand. The report also includes a FICO score, so your clients can see the actual score that loan providers use when they make a lending decision.

	PreQual Credit Report	Standard Credit Report
Access to 1, 2, or all 3 Credit Bureaus	■	■
Generates a FICO Credit Score	■	■
Soft Pull – does not negatively impact a consumer's credit score	■	
Hard Pull – can negatively impact a consumer's credit score		■
A Decisionable credit report – requires an adverse action letter		■
Required for a loan application		■
Ideal for Pre-Qualifying a Consumer	■	

### Product Highlights

- Single-source access to all three national credit bureaus, Experian®, TransUnion and Equifax®
- Simple, convenient and cost-effective way to perform an initial, non-decisionable credit check
- Soft inquiry report DOES NOT have a negative impact on credit score
- FICO Score included
- Detailed demographic information, current and historical tradeline details, and public records and inquiries

For more information on Instant Merge PreQual, contact a sales associate at 866.774.3282.

Learn more at [corelogic.com](http://corelogic.com)

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