

Instant Merge®

The most widely accepted credit reporting solution

Instant Merge® from CoreLogic® is the most widely available and accepted merged credit reporting solution in the mortgage industry. Combining credit data from one, two or all three national credit bureaus into a convenient single report in a common format, it's an ideal fit for most lending situations.

Utilizing our Merge Logic, Instant Merge allows you to get a current and balanced representation of your borrower's credit history. Only the most up to date tradeline information appears on the report, giving you a more complete picture of your client's credit history.

Widely Available

Available on more technology platforms than any other provider, our expansive connectivity makes it possible to access our Instant Merge credit reports from just about anywhere, easily and conveniently. Instant Merge is also available in batch format for convenient processing of multiple reports.

Proven Systems Uptime

Our proven systems uptime means you get access to the most innovative credit reporting solutions in the industry, reliably and with confidence. And combined with our world-class technical support, you can rely on trained, knowledgeable professionals to answer your questions and keep you connected for consistent and dependable data exchange.

Trended Credit Data

In accordance with the Fannie Mae® Trended Credit Data initiative, Instant Merge delivers mortgage originators 24 months of historical data on borrower credit payments, including: effective date, current limit, current balance, high balance, scheduled payment and actual payment amount.

Portability

Whether you're accessing or re-accessing credit information, we provide a wide range of connectivity portals to make data exchange smooth and efficient—wherever you do business.

Product Highlights

- Available on over 60 technology platforms
- Delivered in seconds via the Internet, LOS or other customizable solution
- Detailed demographic information, current and historical tradeline details, bankruptcies and inquiries
- Product add-ons and upgrades available for more thorough credit analysis

CoreLogic also offers add-on products like Fair Isaac® (FICO®), bankruptcy, credit and risk scores, and identity verification products to make Instant Merge an even more valuable decision tool.

Score Options	Alerts (Included)	Additional Add-ons
FICO Score <ul style="list-style-type: none"> • Equifax Beacon 5.0 • TransUnion FICO Classic '98 or '04 • Experian FICO II or III • FICO 08 • FICO 09 • Equifax Pinnacle 2.0 • TransUnion FICO Risk • Experian Advanced Risk Score 2.0 	Instant Merge Warnings <ul style="list-style-type: none"> • SSN Possible ITIN • ECOA Code Variation • SSN Variation • DOB Variation • Name and Significant SSN Variation • Address Variation • Name, Address and SSN Variation 	<ul style="list-style-type: none"> • Enhanced Decode Directory • TransUnion High Risk Fraud Alert • Experian Fraud Shield • Equifax IDScan • Risk based Pricing Model/Credit Score Disclosures • ProScan Alert • ProScan ID • ProScan OFAC • MLA Report • Custom Sort
VantageScore <ul style="list-style-type: none"> • Vantage Score 3.0 • Vantage Score 4.0 	Fact Act Alerts <ul style="list-style-type: none"> • 5th Score Factor Code • Fraud Alert Present • Security Alert Present • Active-Duty Alert Present 	
Bankruptcy Scores <ul style="list-style-type: none"> • TransUnion Delphi • Experian Bankruptcy Model • Experian Bankruptcy Plus • Equifax Bankruptcy Navigator Index® 5.0 model 05478 		
Custom Models		

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

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

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