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Anthem Report

Collect, Assess and Verify Non-traditional Credit Information

The Anthem Report offers the most cost-effective mortgage credit reporting solution for consumers with little or no credit history. This powerful reporting tool delivers accurate, verified non-traditional credit data in an easy-to-use format that allows Wells Fargo to qualify and write more loans. The Anthem Report is a fully compliant credit reporting solution that meets or exceeds mortgage loan underwriting and due diligence requirements, including HUD, FHA, Fannie Mae, Freddie Mac, and Wells Fargo.

Capture a broader credit history

When you order an Instant Merge credit report on a borrower who has a thin or no credit file, the Anthem Report first utilizes any available bureau data as a baseline. It then supplements any bureau data with non-traditional credit data, such as rent payments, utility bills and phone bills. The result is a fully compliant non-traditional credit report that is accepted wherever alternative credit data is honored.

Serve a broader market

By 2010, it is estimated that 60% of first-time homebuyers will come from traditionally underserved markets. An estimated 50 million consumers will fall into this market. Anthem helps you tap into this growing market in a simple and compliant way, while meeting or exceeding underwriting requirements. Rels Credit 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.

For more information on the Anthem Report, contact a Rels Credit Customer Care Representative at 877.216.9150

Rely on industry experts

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

PRODUCT HIGHLIGHTS

- ▶ Qualify and write more loans on consumers with little or no credit history
- ▶ Accepted wherever alternative 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
- ▶ Minimize training, cost and time of internal resources, freeing you for greater productivity
- ▶ Protects originator and investor from fraudulent credit claims



