

FHA Prospect Database

Our FHA prospect database helps smart lenders grow in a challenging mortgage environment.

With subprime lending facing ongoing challenges, many lenders are either closing their doors, cutting back on new loans or tightening their lending criteria. The winners in today's challenging mortgage environment will be lenders who seize the opportunity to expand their businesses for credit-impaired homeowners by leveraging FHA mortgage alternatives.

New FHA guidelines make it easier than ever for your customers to qualify.

Insured by the Federal Government, FHA loans offer competitive interest rates and easy credit qualifying guidelines to individuals who don't meet conventional loan requirements. Consumers with low credit scores, late payments, collections, and bankruptcies in their histories may be considered for approval. FHA loans offer relaxed debt-to-income ratios and require a low or even no down payment depending on the county.

Increase responses by identifying qualified, motivated FHA prospects.

Using customized criteria at the county level selected for your unique geography and loan program, Tranzact Information Services can help you quickly and easily identify prospects for your targeted FHA offers. These homeowners may have an immediate need to consolidate debt, refinance or take cash out. Select either non-regulated or prescreened prospect lists from our fully compliant homeowner databases.

Invitation-To-Apply (ITA) Non-Regulated Databases

Connect with FHA prospects that are most likely to respond and fund by leveraging Tranzact Information System's subprime ITA model. Our streamlined process facilitates the customization of selections at the county level to meet FHA's loan limits and other lending criteria in all your markets. These limits are likely to be increased by the FHA soon. Tranzact Information Services uses leading-edge AVM data and proprietary processes to provide highly accurate property values to match FHA lending criteria in all counties. We optimize LTV and lendable equity calculations and offer all the attributes needed to create a precision-targeted FHA prospecting list.

Credit-Scored / Prescreened Regulated Databases

To further hone in on targeted FHA opportunities, you can pinpoint your ideal prospects that prequalify and have a need by customizing a database using individual credit score ranges, mortgage history, debt amounts, and LTV. All credit-scored homeowners are identified using multiple data sources and a proprietary screening process. Credit data is updated daily.

With the largest, most deeply populated and accurate information available and a team of direct marketing experts on hand, Tranzact Information Services is uniquely positioned to help financial services professionals acquire new customers.

**Contact your Tranzact IS sales representative for more information:
1.800.810.0671 ~ sales@tranzactis.com**

Tranzact Information Services
301 Yamato Road, Suite 4150
Boca Raton, FL 33431
www.tranzactis.com

DON'T BE LEFT OUT OF THE FHA BOOM!:

In today's dynamically changing marketplace, Tranzact Information Services can connect you with the best prospects to help you fund more loans and grow your business. Let us show you how to capitalize on the FHA boom by maximizing your marketing efforts and overall return on investment.