

FICO® Score Mortgage Simulator

The only mortgage simulator built by FICO analytic scientists to model real FICO® Score impacts.



FICO is excited to announce the availability of the FICO® Score Mortgage Simulator's latest features, FICO® Smart Plans and FICO® Score Potential.

FICO® Smart Plans

Eliminate the guesswork of manual scenario testing by automatically generating personalized credit action plans for each borrower. Mortgage professionals simply set a target score, define a budget, or let the system optimize on its own — and FICO Smart Plans does the rest, evaluating potential credit actions and delivering a clear, recommended path forward.

FICO® Score Potential

Gives loan officers an up-front preview of how much a borrower's FICO® Score could improve before fully engaging the simulation tool. By quickly reviewing potential score impact based on a set budget, lenders can prioritize the applicants most likely to see meaningful movement — saving time and streamlining the qualification process.

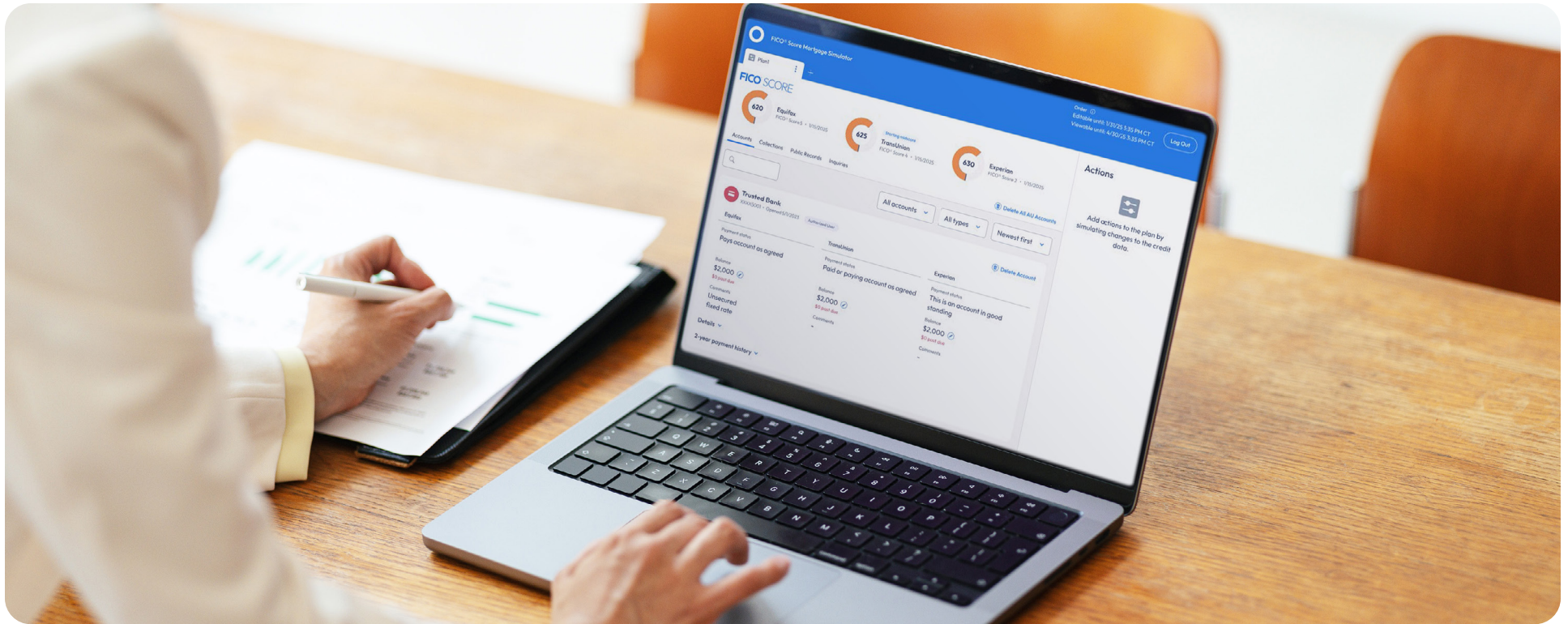
✓ Simulation scenarios currently available:

- Pay down/pay off balances
- Increase account balance
- Delete an account
- Change the balance on a third-party collection
- Delete third-party collections
- Update derogatory tradelines to paid
- Improve the status of currently delinquent accounts
- Remove account disputes
- Remove disputes from a collection account

+ Additional upcoming simulation scenarios:

- Simulate the passage of time
- Add an account
- Remove historical delinquencies

The FICO® Score Mortgage Simulator will also be available on FICO® Score 10T in a future release.



About the FICO® Score Mortgage Simulator



Enables mortgage professionals to run credit event scenarios by simulating changes to an applicant's credit report data and then showing potential changes to the applicant's FICO® Score



Developed by FICO analytic scientists to generate the most accurate simulations of the FICO® Score impacts for a better experience and return for applicants, loan officers, lenders, and resellers



Available from resellers and mortgage platform providers — the only credit score simulator for mortgage professionals that uses FICO® Scores and the FICO Score algorithms used in mortgage decisioning

**To find out more about how your organization can
benefit from FICO® Score Mortgage Simulator,
contact your FICO® Score representative at**

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