FICO® Score Mortgage Simulator

FICO's newest scoring innovation is now available

FICO is excited to announce the availability of the FICO® Score Mortgage Simulator for mortgage professionals.

This tool enables mortgage professionals to run credit event scenarios by applying simulated changes in an applicant's credit report data to simulate potential changes to the applicant's FICO® Score. With this valuable insight, mortgage professionals can help applicants gauge how these changes could affect the applicant's FICO Scores used in mortgage lending and help drive smarter decisions to open up more loan options and favorable interest rates for customers.

This simulator is developed by FICO analytic scientists with unmatched knowledge of how FICO® Scores work. Clients using this tool are in the unique position to simulate the most accurate potential FICO Score impacts resulting from simulated changes in credit report data. That means a better experience and return for the applicant, loan officer, lender, and reseller.

Available from resellers and mortgage platform providers, the FICO® Score Mortgage Simulator is the only credit score simulator for mortgage professionals that uses FICO Scores and the FICO Score algorithms to simulate potential changes to consumers' FICO Scores used in mortgage decisioning.

Simulation scenarios currently available: ✓

- Change account balance
- 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
- Delete accounts
- Change the balance on a third-party collection

Additional upcoming simulation scenarios: +

- Best action — personalized action plan
- 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.

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

Contact us

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