

Credit + Collaterally Enhanced Internet Leads = **Winning Results**

Finding the highest quality prospects from your leads has never been more powerful or accurate, now that you have the ability to revive the leads dormant in your CRM or leads that you freshly acquire with both collateral enhancement and credit data.



For consumer direct mortgage lenders, the days of contacting prospects simply based on a lead form fill containing basic information such as name, address, phone and email are over. With the lead generation and enhancement solutions from iLeads.com, mortgage lenders gain the benefit of leads that are enhanced with insight providing data points on the homeowner, property, and liens including updated title, tax, valuation sales history, comparable sales, property characteristics and credit.

Lenders Trust Our Credit Enhanced Leads To Fund **New Loans**

Step 1: Collateral Screening with Revive

Using **Revive**, an iLeads exclusive analytics engine, leads are first analyzed for market opportunities based on a powerful collateral screening of 271 current real estate data elements including:

- | | |
|----------------------------------|----------------------------|
| ✓ Current Title Holder | ✓ Current LTV |
| ✓ Current Interest Rate | ✓ Property Characteristics |
| ✓ Benefit in BPS to the Borrower | ✓ Sale History and Price |
| ✓ Current Loan Status | ✓ All Liens |
| ✓ Loan Type | ✓ Lien History |
| ✓ Current Value via AVM | ✓ Originating Lender |

Step 2: Spot the Opportunities, Drop the rest

Using the **Revive** screen results, iLeads then uses the loan underwriting guidelines your provide to classify each lead as an **opportunity** for passing the collateral assessment, or as **no opportunity** such as when a lead has an involuntary lien against it. With up to date, real estate property, lien and valuation data, **Revive** can do an in depth analysis lead..in a fraction of a second.



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Step 3: Choose Credit Appending or **Credit Triggers**

✓ **Credit Appended** Mortgage (Internet) Leads

What You Get: These precisely targeted leads are both collaterally enhanced drawing from over 271 current property data elements as well as credit scored to your guidelines.

The Details: Mortgage Lenders ready to make a firm offer of credit leverage these Internet Generated + Credit appended leads to gain a full and precise view of prospects who were once active in pursuing a mortgage but have yet to commit.

Benefit: These are the precision-targeted leads you need to turn marketing inquiries into funded mortgage loans with confidence.

✓ **Collateral + Credit Triggered** (Internet) Mortgage Leads

What You Get: Highly motivated leads resulting from a consumer applying for a loan online, AND having their credit pulled. Phone and email contact are available!

The Details: Reach out to recently active mortgage shoppers who agreed to have their credit pulled. iLeads combines that data insight with collateral screening, as well as the distinct advantage of having access to the lead's contact phone and email for immediate contact.

Benefit: You'll quickly know which mortgage shoppers to contact based on collateral, credit and personal contact information. Reaching and closing the Right leads has never been easier!

Step 4: Fund More with the Best Leads

Your leads are now way more than a form fill. They are collateral reviewed AND credit enhanced. Leads don't get better than this. Just keep in mind: The iLeads credit leads require that lenders follow FCRA firm offer rules.

Contact our data and lead experts to discuss how you can start driving more revenue today!

We build **smart products** to help **our clients** grow their businesses!

Our Clients

Quicken Loans
Engineered to Amaze


AMERICAN FINANCIAL NETWORK INC.
FINANCING THE AMERICAN DREAM

 **CALIBER**
HOME LOANS

 **NewRez**

loanDepot

 **wyndham**
Capital Mortgage

 **Synergy One Lending**
A Division of OneSource Bank Company

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