

CASE STUDY

How a **Top 30 Commercial Bank** **Reduced Pipeline Fallout**, Elevated Access to Homeownership and **Closed More Loans** with CreditXpert.

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## Overview

**A leading regional bank with over \$100B in assets, faced a familiar yet costly mortgage production challenge:**

Too many credit challenged borrowers were delivered adverse action letters, and experiencing a not so great customer experience **due to marginal credit scores**.

Despite strong financial profiles, many borrowers were just a few points shy of meeting product or pricing thresholds.

**The fallout was impacting both revenue and borrower satisfaction.**

Too many creditworthy wvs were falling through the cracks during prequalification.

# The Problem

**Thousands of potential borrowers were just shy of a qualifiable credit score, in this case below 620, and many applications were being denied due to credit.**

This left potential borrowers feeling unnerved that the bank wasn't providing the path to purchase their dream home, instead they were only told "no" and not given a path forward.

CreditXpert's research shows that typical homebuyers shop at least three lenders during the process, which is likely to result in giving business to a direct competitor.

Internal audits at the bank discovered that many borrowers were denied for reasons that could have been resolved with simple, actionable credit optimization.

Without a structured credit optimization workflow, the bank lacked visibility into each borrower's potential, which hindered potential wallet share growth.

**Credit denials** weren't just a lost loan—they were a **lost relationship**, a **damaged brand impression**, and a **missed opportunity to grow wallet share**.



# 77%

**of those with scores below 620 that could reach that score in just 30 days.**



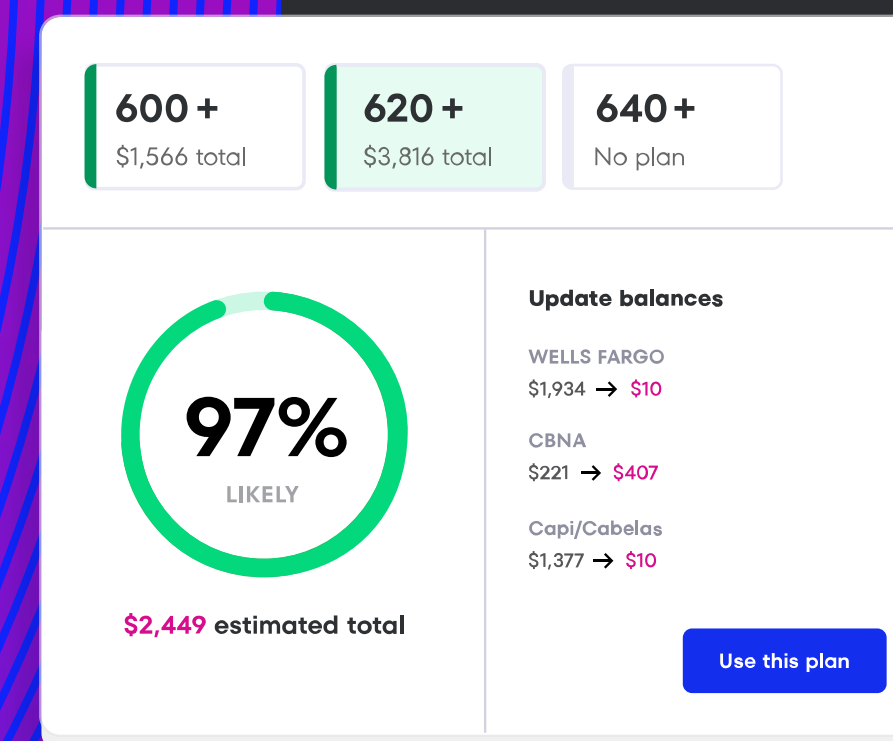
# The Solution

The bank implemented CreditXpert's credit optimization platform across its branches and call center loan origination channels. This gave the bank the ability to analyze all credit reports pulled automatically.

For those with credit scores below 620, the borrower was offered a credit optimization plan, turning what used to be a "no" into a "not now."

Loan officers were trained to incorporate CreditXpert plans early in the origination process and a single processing level employee was cross trained to be the centralized credit lead.

## How it works



The CreditXpert plans delivered **highlighted the target score**, the **likelihood of achieving that score** along with the specific steps needed to reach the target.

# Key results

This case isn't a unique one, it's a snapshot of what's happening at banks nationwide.

This bank's success story demonstrates what many in the industry are just beginning to realize: credit optimization is no longer a "nice to have", it's a competitive necessity.

With thousands of high-potential borrowers overlooked every month, CreditXpert turns missed opportunities into revenue, loyalty, and impact.

Differentiating that optimization is a clear path to lending, there's a lot of gray area in the industry, CreditXpert cuts through the noise with its predictive analytics engine and clear credit optimization plans for every potential homebuyer.

## Compliance team:

Praised the new process as *"clear, consistent, and audit-ready."*

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## Loan officers:

Experienced a streamlined, repeatable process for every borrower under 620.

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## Borrowers:

Said the bank felt *"like a partner, not a gatekeeper."*

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## Lending team:

Reported a reduction in app fallout due to credit and took the guesswork out of credit workflow and lending process.

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# Why It Worked

Implementing CreditXpert was not just a new piece of technology, it represented a significant shift in the bank’s mindset.

They realized that they could implement a compliant, repeatable process that has so far helped thousands of borrowers achieve the dream of homeownership.

The result was not just more closed loans, this mindset shift increased wallet share, improved borrower trust and brand loyalty. Prospective homebuyers not only appreciated the credit transparency, but also saw the bank as an advocate, not just a gatekeeper.

<b>Incubate</b> 360-539 5% Applicants +56 Score Increase \$3,144 Cash Required 3 Account Actions	<b>Qualify</b> 540-619 16% Applicants +40 Score Increase \$2,722 Cash Required 2 Account Actions	<b>Introduce</b> 620-659 14% Applicants +32 Score Increase \$3,113 Cash Required 2 Account Actions	<b>Expand</b> 660-699 15% Applicants +30 Score Increase \$3,788 Cash Required 2 Account Actions	<b>Close</b> 700-850 50% Applicants +21 Score Increase \$2,705 Cash Required 1 Account Actions
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# Homebuyers LOVE Lenders that offer Credit Optimzation

CreditXpert polled homebuyers during the homebuying process and reveled this research. While homebuyers value saving money and getting better rates most, those are sometimes beyond a lender’s immediate direct control. What lenders can influence through credit optimization are the emotional drivers—like confidence, transparency, empowerment, and stress reduction—that make the lending experience feel more positive and complete.

