## **Credit**Services

## ANNOUNCEMENT





## Have You Heard? WE CAN PULL SOFT CREDIT

**NOVA®** is thrilled to announce that it is the newest lender in the country able to soft pull credit with both Experian and Transunion credit bureaus!

## What does that mean for your buyers?

- 1. NOVA® will soft-pull your buyer's credit upfront to determine their creditworthiness. A soft credit pull does not appear on their credit report and does not negatively impact their credit score. Once we are sure they are qualified for a loan, we will hard-pull their credit with the bureaus for the mortgage transaction.
- 2. Our exclusive ability to soft-pull credit upfront will also prevent your buyer's sensitive credit information from being sold to other mortgage companies, creditors, collection agencies and solicitors.
- 3. NOVA® won't need to pull hard credit scores more than once in a transaction which will allow your buyer to keep a higher credit score during and after the loan transaction.

Contact your loan officer for more information!





www.NovaHomeLoans.com Life... It's Yours to wn.