



Turn Loan Officers and Realtors into a Referral Engine

A lender-ready partnership playbook for credit professionals

Presenter: Tiffany Cross



Tiffany Cross, VP of Sales

About Me

- 18+ years in credit repair, debt settlement, and mortgage
- Grew start-up → FinTech acquisition
- My passion is helping lenders and mortgage professionals close more deals while being a consumer advocate



IDIQ[®]

How My Business Was Born

Your Story Builds Trust

Why I started in credit education

The moment that clarified my purpose

Focus on the “WHY”

How your story connects with partners

Define What Sets You Apart

What is YOUR value?

Focus on the impact your value proposition has on **their business.**



Unique process and methodology



Transparent, ethical approach



Speed, communication, results



Systems designed for lenders & realtors

Refine Your Intake Process

Sample Intake Questions:

- ✓ Which loan programs do you focus on most?
- ✓ What does “mortgage-ready” mean for your team? (scores, docs, timeline)
- ✓ Where do deals get stuck most often?
- ✓ About how many borrowers fall out each month due to credit?
- ✓ Which borrower types do you want to send to a credit partner?
- ✓ How do you want updates, and when do you want them?
- ✓ About how many credit reports do you pull each month?

Identify Your Demographic

Who Benefits Most?



- Ideal clients: First-time homebuyers, VA borrowers
- Segment by needs and goals
- Understand lender and realtor profiles
- Match message to audience

Speak the Language of a Lender

Position yourself as a valuable partner by understanding what matters most to them.

What Matters to Them?

- Business goals and pain points
- Loan amounts and target borrower profiles
- How they source their clients
- Loan programs offered + minimum FICO requirements

Preferred Communication Style?

- Monthly reports
- Score updates
- Check-in calls
- Co-branding opportunities



Mortgage Underwriting Guidelines vs. Score Improvement Factors

More Things to Ask a Lender

- How many loan officers?
- How many loan applications were denied in 2025?
- What were those scenarios?
- Of those denied, how many had scores below 620?
- Average loan amount?
- Lead cost / customer acquisition cost?





Understanding an LO's Workflow



Soft Pull – Internal "Wayfinder" Solutions

580 - 620

Lost loans get denied below 580

Recommend Credit Repair

580 - 620



DIY Credit Building Tools

What if you closed just half of your denials?

The math speaks for itself.

$$\begin{array}{ccccccc} \mathbf{100} & & \mathbf{x} & & \mathbf{\$300K} & & \mathbf{=} & & \mathbf{\$30M} \\ \text{denied borrowers} & & & & \text{average loan} & & & & \text{potential volume lost} \end{array}$$

If we help you close 50%, that could be **\$15,000,000 recovered business.**

**Get in front of more
lenders by leading with
education.**



Lunch & Learns

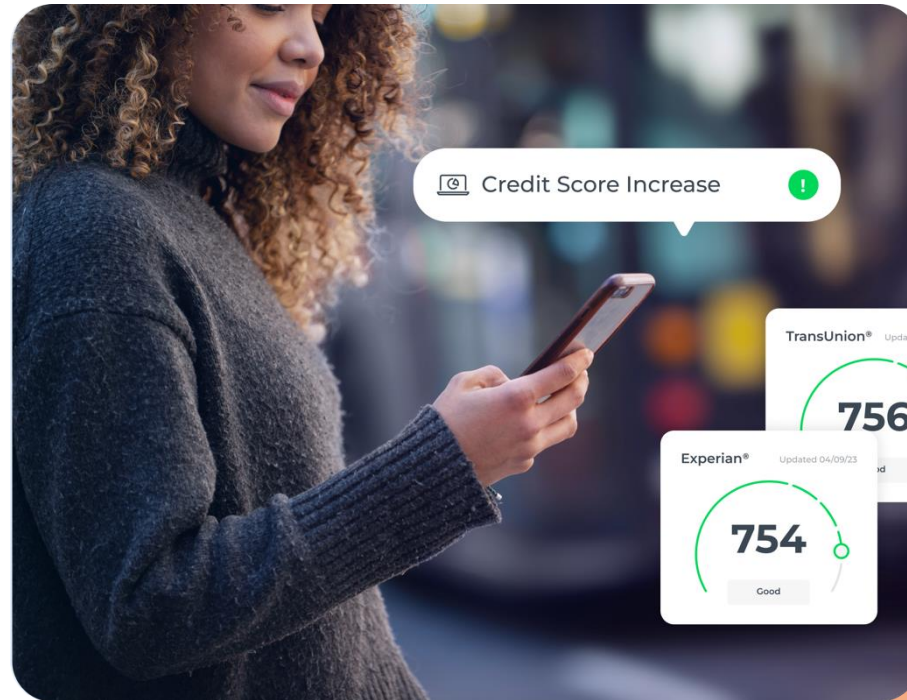
FICO Sense to a White Picket Fence

Educate Without Selling:

- Concept overview for educational events
- What lenders and realtors want to learn
- Topics you can teach that directly help them close more deals
- How to structure and market these events



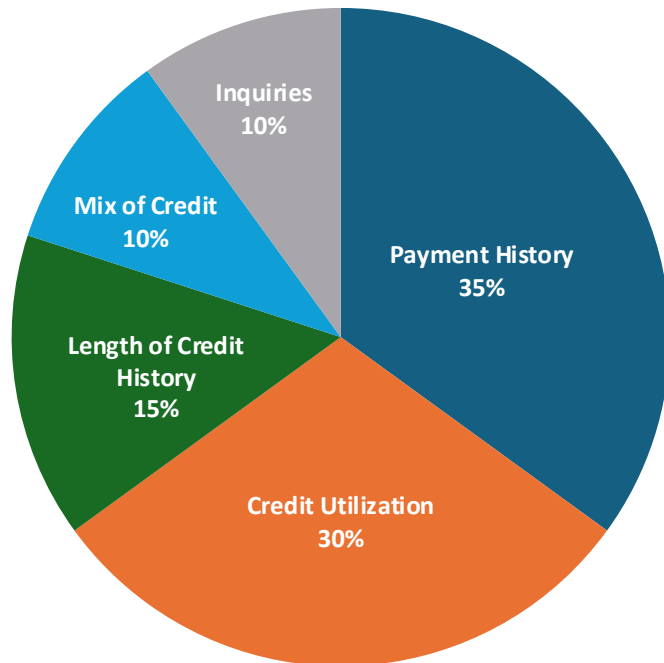
What is the difference between FICO® and VantageScore®?



Know Scoring Models Inside Out

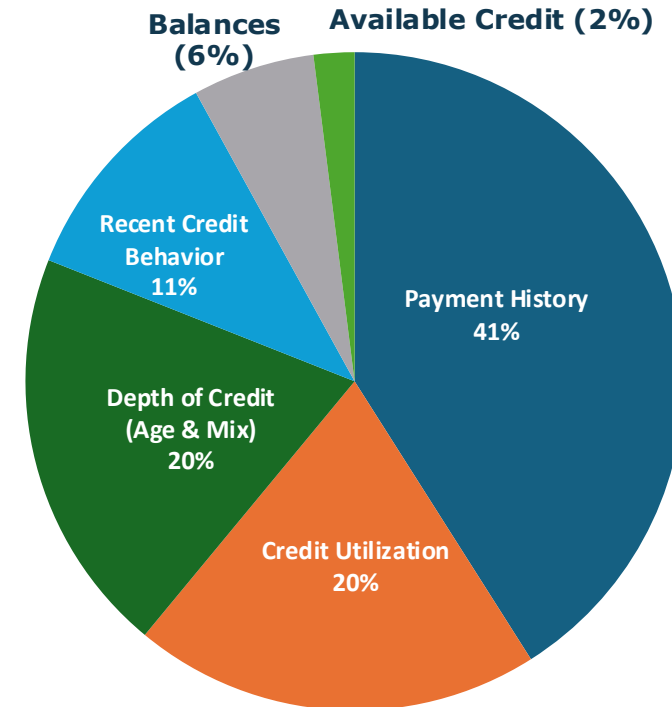
FICO® Score Breakdown

(Used by 90% of top lenders)



VantageScore® Breakdown

(Used by some lenders and most consumer credit tools)



These factor breakdowns reflect population-level averages across the scoreable U.S. consumer population. Individual scores may weigh factors differently.

Source: myFICO.com, VantageScore.com, Academy Bank, Bankrate



New Mortgage Credit

FHFA has validated and approved new models for use by the GSEs. Implementation is in progress.

FICO® Score 10T

- Uses trended data to evaluate credit behavior over time
- Rewards positive credit behavior
- Improves risk assessment for lenders
- Approved for mortgage lending

VantageScore® 4.0

- Uses trended data to evaluate credit behavior over time
- More lenient treatment of medical collections
- Scores available with one month of credit history



Utilization & Installment Debt

- Credit card usage should be below 30% of the limit.
- Installment loans (car loans, mortgages) help build mix and depth.
- Avoid maxing out cards or skipping payments.

Lack of Credit & Inquiries

No credit history = no score. Avoid credit avoidance.

Hard Inquiries

- Such as credit cards or loans
- Do impact your score

Soft Inquiries

- Such as checking your own score
- Do **not** impact your score

What is Alternative Credit?

Alternative credit refers to non-traditional data sources used to assess a person's creditworthiness, especially when they lack a robust credit history.

This can include:



Utility and telecom payments



Rental payment history



Bank account transactions



Employment and income details



Educational background



Device and browser behavior

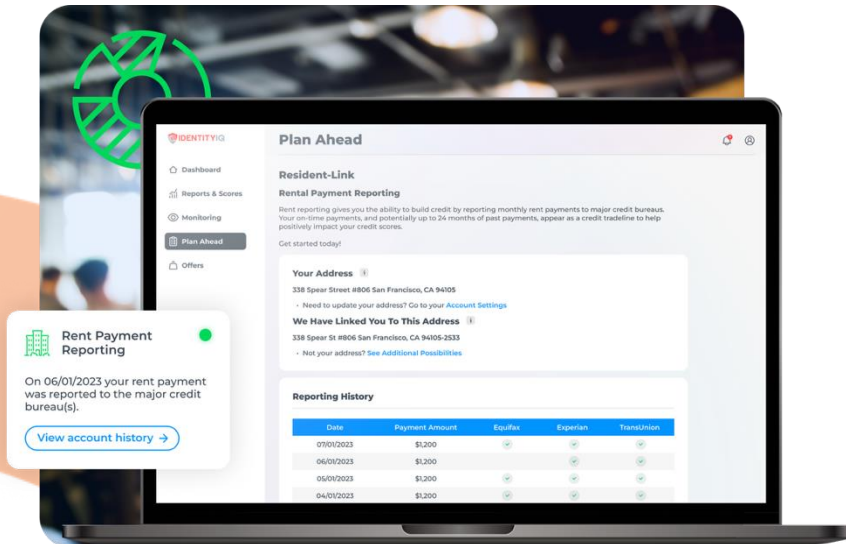
Rent & Utility Reporting: A New Way to Build Credit

Credit reports show debt, not income or rent.

- Rent and utility history were missing ... until now.
- Add tradelines that reflect on-time payments.

Payment → Bank → Credit Bureau

- Utilities (gas, water, internet) count as tradelines.
- Metro 2® format meets bureau standards.



Rent Reporting: What It Impacts

Rent can help when it's reported. Impact depends on the score model.

Models that include rent (when reported):

- FICO® Score 9
- FICO® Score 10 / 10T
- VantageScore® 4.0

Classic mortgage scores today:

- FICO® Score 2 / 4 / 5 don't factor rent directly



Why it still matters:

Builds stronger payment history and supports healthier utilization over time.

Turn education into ongoing lender partnerships.



Build Partnership

Set Realistic Goals

Manage Expectations Upfront:

- Align timelines and score improvement goals
- Explain VantageScore vs. FICO
- Define success metrics
- Build trust through transparency



Learn to Say “NO”

Protect Your Growth

Selective acceptance is a growth strategy. Not every client aligns with your business model or values.



Spot red-flag clients early



Protect lender relationships



Set boundaries professionally



Focus on quality over quantity

Create a Marketing Funnel

Shareable resources for your partners to use

Repeat and consistent messaging
reinforces top of mind

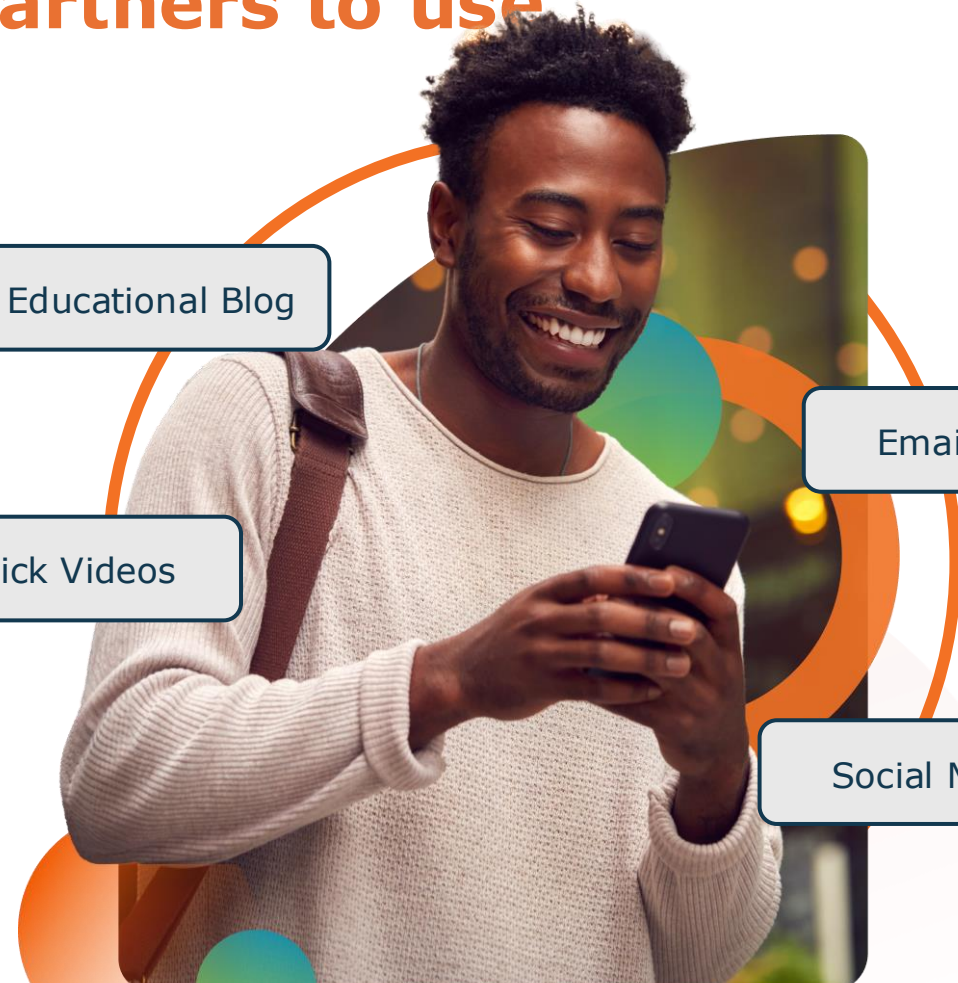
Messaging + Visibility = Conversions

Educational Blog

Email Series

Quick Videos

Social Media





Industry Visibility

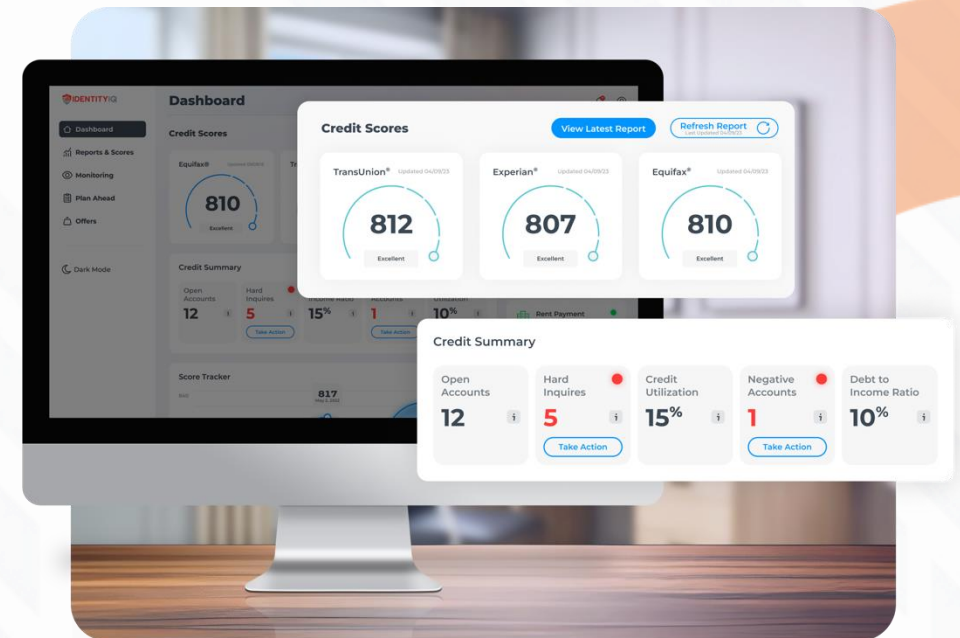
Show up where it counts.

- Caravans, open houses, local events
- Engage without being “salesy”
- Offer real-time credit insights
- Build long-term referral relationships

Become the Expert

Be the go-to-resource

- ✓ Follow FICO, VantageScore, GSE updates
- ✓ Share trends and guideline changes
- ✓ Educate partners regularly
- ✓ Expertise builds trust and credibility



Find Loan Officers

NMLS Consumer Access

Use the public NMLS database to source leads and verify license details before outreach.



A free public lookup for mortgage companies and loan originators



Confirms license status and helps you target the right office and role



Use name, company, location, or NMLS ID to find the right match



Build a clean prospect list for intros, Lunch & Learns, and follow-up tracking

Takeaway:

Plug-and-Play Lender Pitch Deck

A ready-to-use deck to earn lender trust and referrals.

What's Inside:

- Value proposition lenders understand fast
- "How we work together" workflow
- Borrower readiness checklist
- Outreach email and meeting ask
- Lunch & Learn outline you can reuse

How to use it this week:

- Send it to 10 loan officers + 10 realtors
- Book 2-3 intro calls
- Schedule Lunch & Learn

Get your deck →



QUESTIONS?

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