

Reaching the Invisible Prime

MARLETTE FUNDING



FICO 640+

Homeownership - 70%+

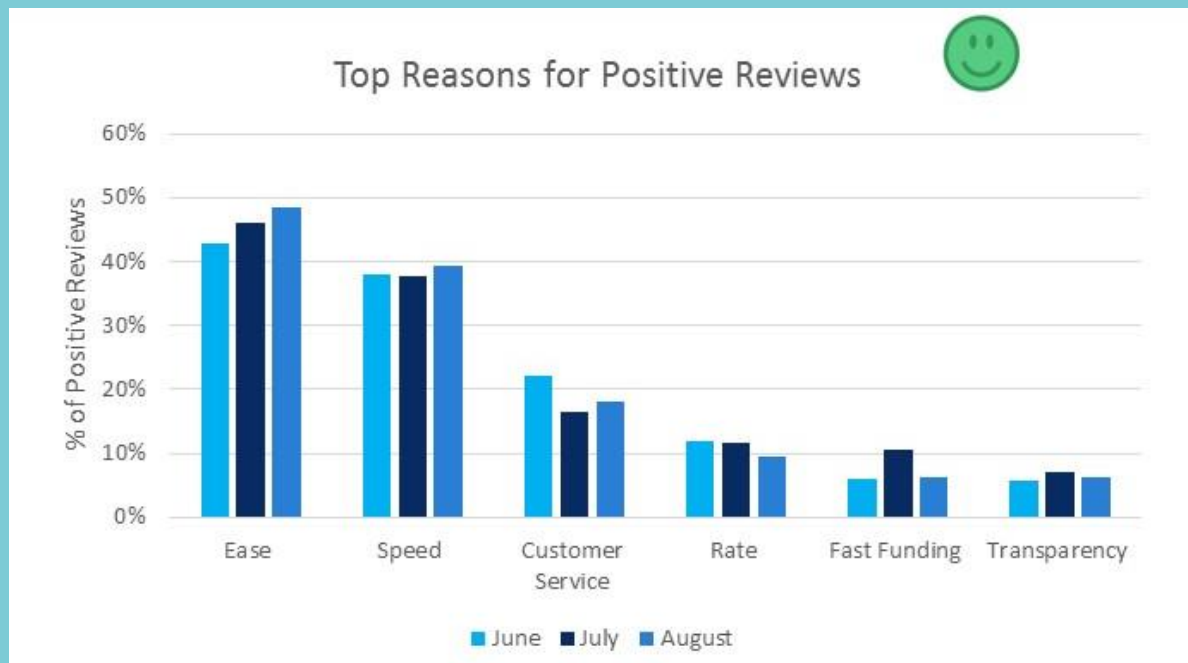
Established credit history

Debt Consolidation



BORROWERS

We capture customer data at over 20 of touchpoints during the customer journey



Venus R. of Orlando, FL

“ This loan was the easiest to apply for, the fastest to get approved, and most prompt for direct deposit into my checking account of any personal loan that I have acquired in recent memory. ”



4.8/5 
904 reviews



4.4/5 
106 reviews



4.8/5 
260 reviews



9.6/10 
1,103 reviews



4.7/5 
245 reviews

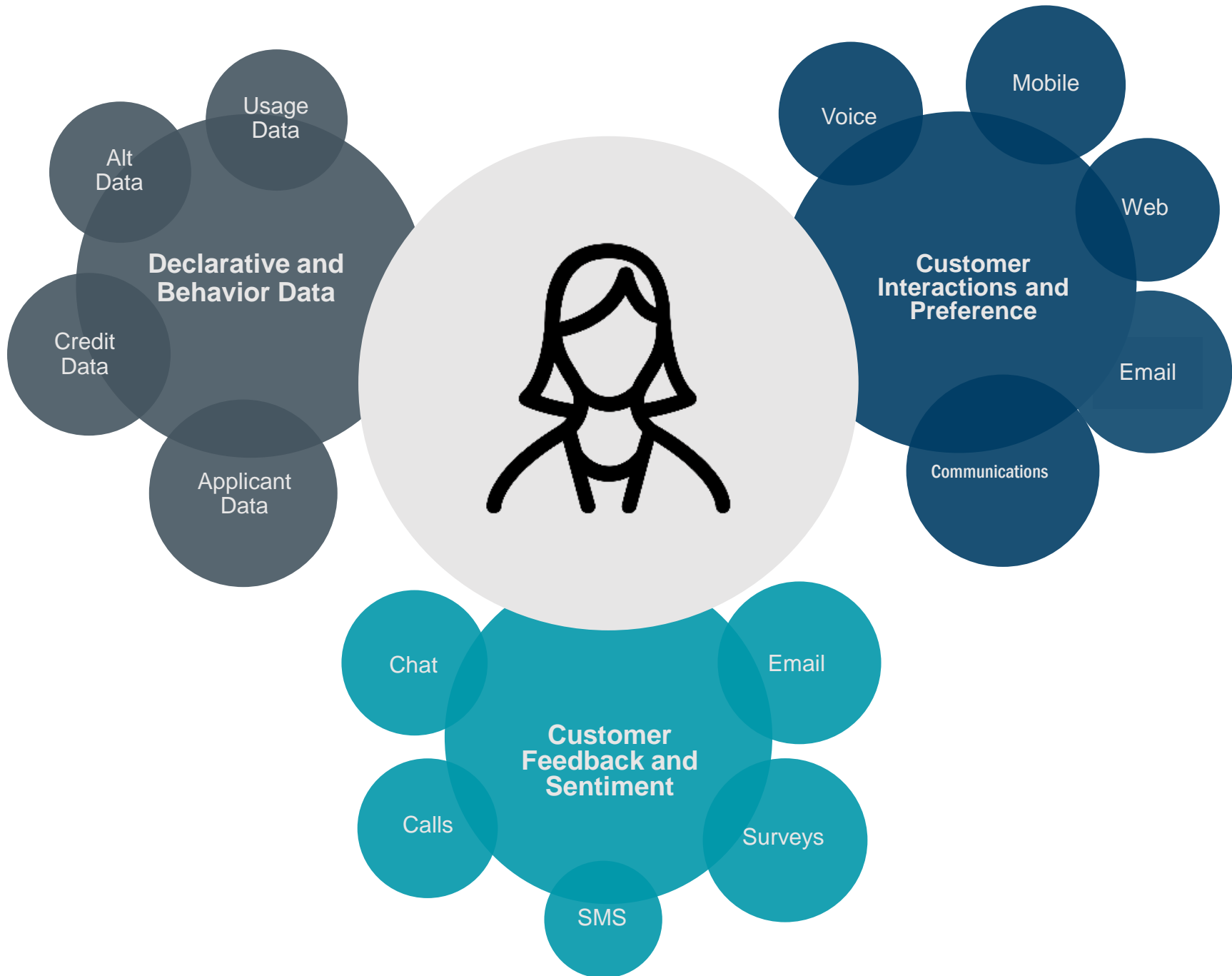


9.6/10 
922 reviews

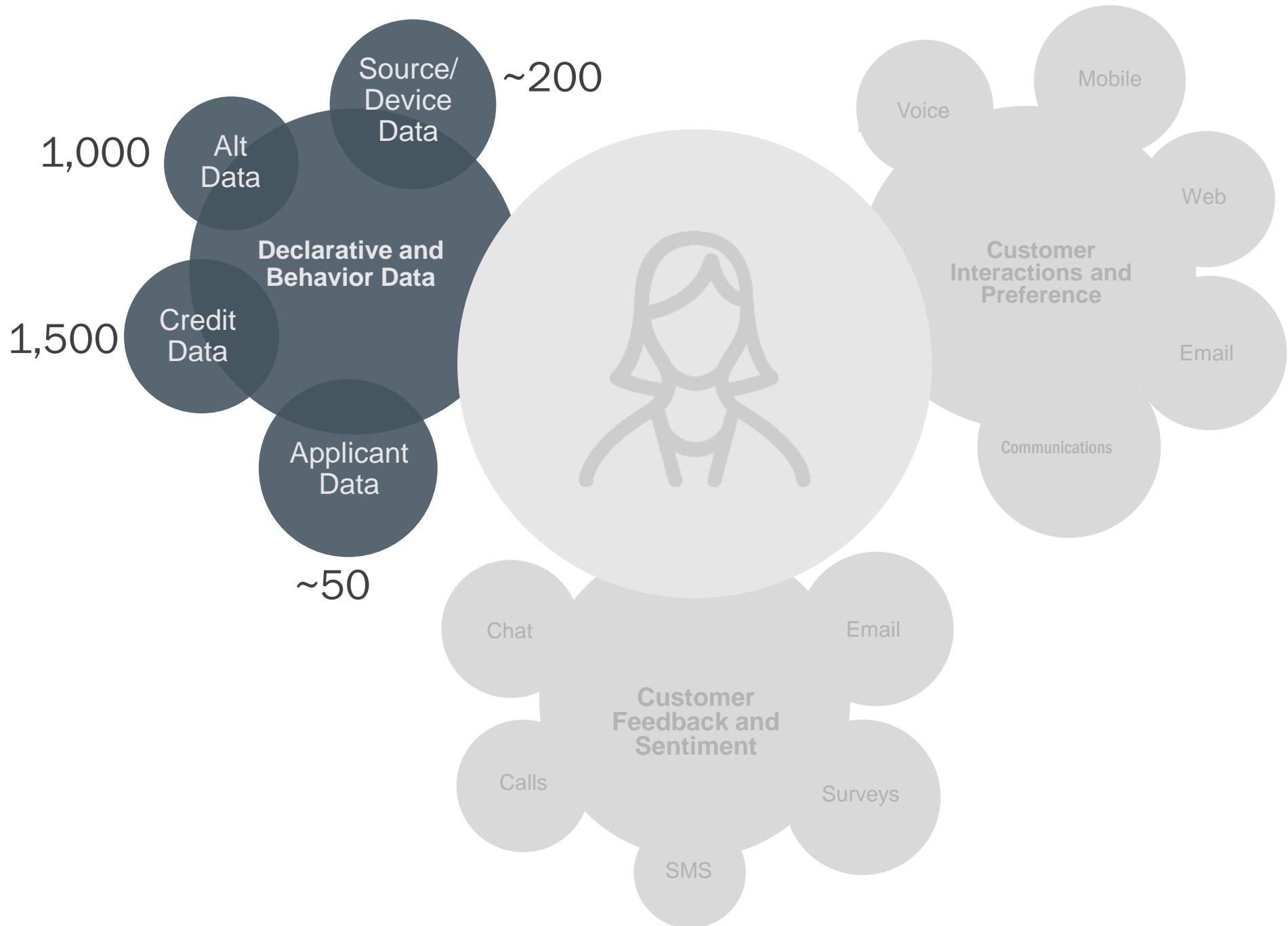


4.8/5 
179 reviews

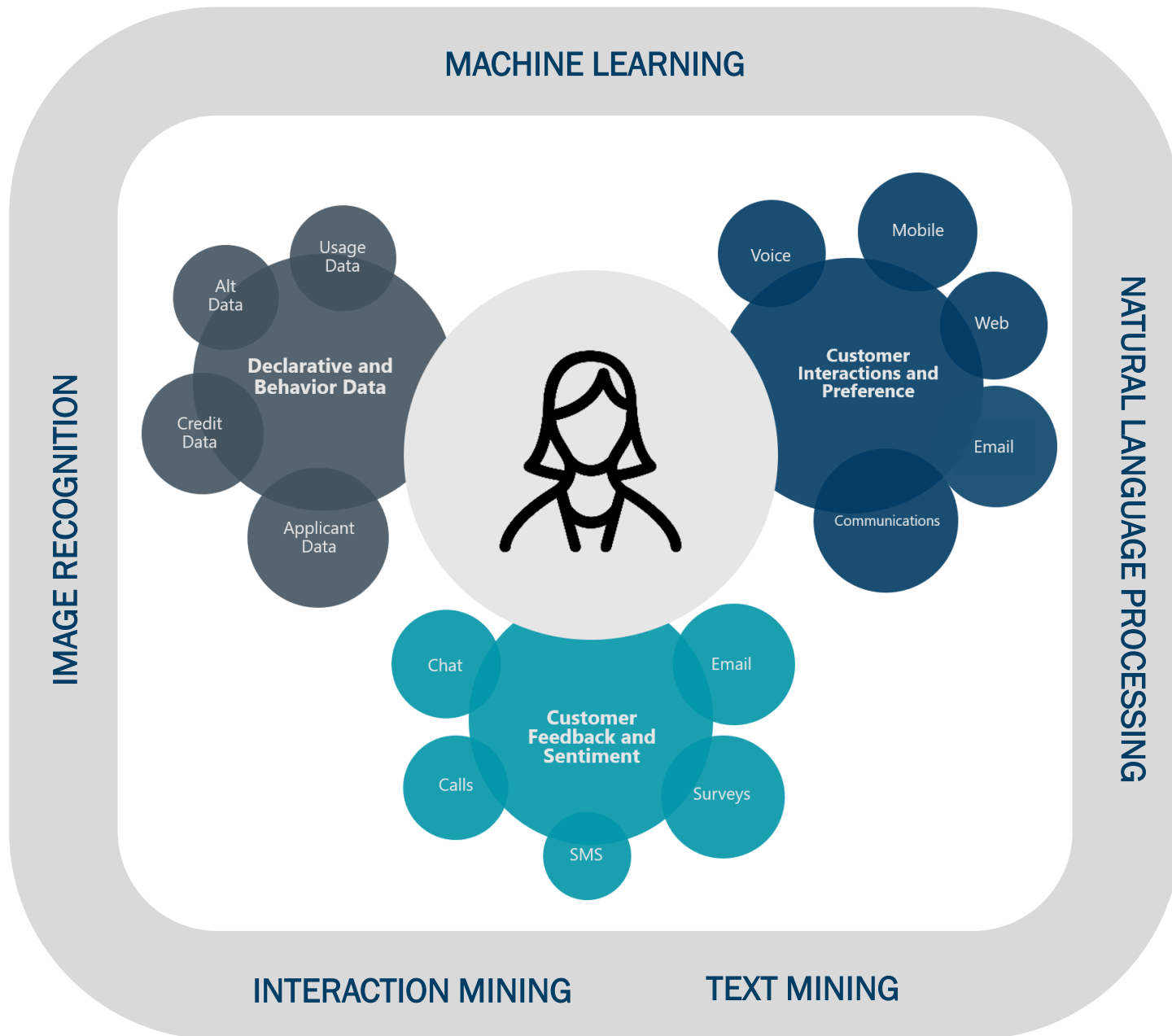
BIG DATA: data lake with over 30 billion events providing a 360° view of our customers

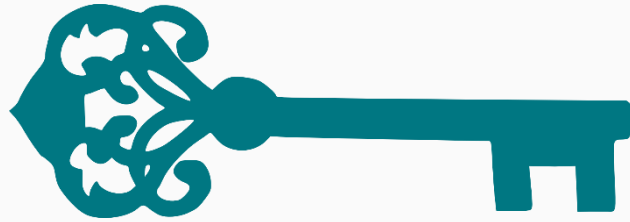


Over 2,500 attributes captured for underwriting



AI: experimenting with a range of tools to improve customer experience





ALTERNATE DATA

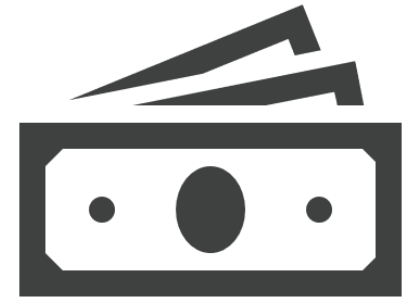


Alternate Data Options



Financial & Wealth

Cash Flow



Lifestyle

Digital Footprint



Social Profile



Thank you