

## **Credit Reports**

We make the process of pulling a credit report\* easy so you can get back to your applicants quickly.

## Here's how:

- Effortlessly blends with most Loan Origination Systems, Point of Sale Applications, Fannie Mae, and Freddie Mac.
- Efficiently modernized through a secure, web-based platform hosted by SharperLending LLC.
- Access to one, two or all three major credit bureaus: Equifax, Experian, and TransUnion.
- Simplified, easy-to-read format.

Whether the Credit Report is a **3-Bureau Merged, Cascading, Mortgage Only, Trended Data, or Non-Trended Data**, Credit Information Systems offers the ability to assess applicants for mortgage and second mortgage loans, agricultural and commercial loans, auto and other installment loan products, or lines of credit. We can even help you with tenant and employment screening.

Questions? You're our priority – call us at 800-782-9094 for answers. We're here to help, Monday through Friday, 8 a.m. – 5 p.m. CST.

\*Credit Information Systems provides credit reports to clients who have met repository end user requirements and have a permissible purpose under the Fair Credit Reporting Act (FCRA).