



# Credit Information Systems

## Products and Services

Yes, we make credit reporting easy. Yes, we are incredibly nimble and remarkably fast.  
Yes, we have products that make your work life easier.

### Origination Products and Services

#### Credit Reports

Whether the Credit Report is a 3-Bureau Merged, Cascading, Mortgage Only, Trended Data, or Non-Trended Data, we offer 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.

#### PreQualification for Mortgage Applications / Soft Pull

For a lender who wants to forgo the expense of a tri-merge credit report before knowing what the potential borrower's credit looks like AND for potential applicants who aren't sure if they will qualify for a mortgage loan, our Pre-Qualification / Soft Pulls are another tool to make your job easier.

#### Public Record Search

Reducing risk is key to any loan process and a third-party Public Record Search is an ideal way to access judgment and tax lien information no longer included on credit reports.

#### CreditXpert®Suite of Products

Access CreditXpert's various products that analyze the applicant's credit and identify opportunities to improve their scores.

- **Credit Assure™** - You're guided to help applicants maximize their credit score. It's that simple.
- **CreditXpert®Wayfinder** - Close more loans and provide applicants with a custom plan of action to achieve their target scores with the CreditXpert tool, Wayfinder. Using Wayfinder helps applicants improve their credit scores by an average of twenty-seven points.
- **CreditXpert®What-If Simulator™** - Use CreditXpert What-If Simulator to predict results, develop plans, and make informed decisions for your applicant.

#### Fraud Detection

It's all about risk reduction and we have the solutions to help. Each of the repositories (Equifax, Experian, and TransUnion) offer a wide variety of fraud products to help detect and mitigate fraud during the account lifecycle.

#### Military Lending Compliance (MLA)

Military Lending Act compliance requires verification of member's military status and protects active-duty military members, spouses, and dependents regarding certain lending practices.

#### Risk-Based Pricing Disclosures

We can help you meet the legal obligations under the Fair Credit Reporting Act (FCRA) and the Risk-Based Pricing Rule. We help you manage the process and ensure all legal obligations are met. If requested, these disclosures can be automatically sent to the applicant/customer on your behalf.

#### Marketing / Pre-Screening Lists

The right prospects at the right time - timing is everything with pre-approved offers.

#### ReadyQual

A prequalification tool to turn consumers into borrowers faster! ReadyQual only requires name and address, so it moves potential applicants quickly through the process and then feeds instantly-prequalified consumers into full loan applications.



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## Processing Products and Services

### Credit Report Supplements

When you need updates - Tradeline verification updates, verify new accounts, Rent verifications, Non-traditional account verifications - on your applicant's credit.

### Rescore

Update credit information from the three national repositories. The Rescore process may help your borrower qualify for a loan or achieve a better rate with an accurate credit score.

### TRV/4506-C

This inexpensive service provides you with official insight into the "ability to repay" question. It's from the IRS and ordered through your LOS or through our ancillary services platform (EPN) and delivered electronically.

### Appraisal Management

Star Appraisal Management Company, a widely respected division of Credit Information Systems, helps make the Appraisal Management process as smooth as possible. By establishing a secure platform with a web-based firewall, Star Appraisal provides a safe harbor between loan production and the appraisal function, assuring compliance with the Dodd-Frank Act, while keeping the appraiser free from any coercion. Our flexibility allows you to create a panel of appraisers you know and trust, or we can assist you in finding a qualified appraiser in a less familiar market. **Currently, we are active in five states: Nebraska, Iowa, Kansas, Missouri, and South Dakota.**

### The Verisite Line of Products by Appraisal Firewall

There's a safer, more efficient way to get property inspection reports and collateral valuation data and that's through Appraisal Firewall's Verisite Line of Products.

### Automated Value Model (AVM)

Automated valuation models (AVM) – used, for example, when ownership is not changing – come with several benefits, all of which save you time and money through instant valuation based on unbiased property assessments.

### Social Security Verification SSA-89

Minimizing risk by detecting fraud is the strength of the SSA-89. Match the applicants name, Social Security Number, and Date of Birth directly with the Social Security Administration (SSA).

### Flood Zone Determination

Industry leader ServiceLink National Flood is utilized to determine flood risk level associated with a property, helping lenders maintain compliance with ever-changing federal regulations

### Comprehensive Suite of Flood Products and Services

Credit Information Systems can provide you with access to ServiceLink National Flood's products and services: Basic and Life-of-Loan Flood Zone Determination, Portfolio Compliance Review, Life-of-Loan Conversion, CertMap®, Secured Data.



## Underwriting/Closing Products and Services

### Undisclosed Debt Monitoring (UDM)

By using Undisclosed Debt Monitoring (UDM), receive early alerts as your applicant's credit report is monitored for changes from the first credit pull all the way to closing.

### Check Up • Refresh Credit Reports

This quick-and-easy recheck of debt-to-income ratios supports the Fannie Mae Loan Quality Initiative (LQI), pulled days before closing and are compared to the applicants original Tri-Merge credit report.

### The Work Number (TWN) Standard VOI - Instant Verification of Income

Verify your applicant's stated income and employment through The Work Number. This includes options for current, previous, or all employers.

### Manual Verification of Employment

The Credit Information Systems Team makes the calls to collect all the required employment information per the client's request

### ADV120

The ADV report analyzes the risk identified from an application for a mortgage. Property, consumer, and corporate information is sourced within fraud detection guidelines to reduce fraud risk.

### Participant Report

Save time in the loan process and ensure the highest level of accuracy with this proprietary filtering and matching logic. Each loan participant is checked against thousands of excluded-party records.

**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.**

Never hesitate to call or email us when you need help,  
or additional products and services.