



Credit Information Systems

Origination



Credit Information Systems

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).***



Credit Information Systems

Pre-Qualification for Mortgage Applications / Soft Pulls

A cost-effective way to test the waters – for you *and* your customers.

How it works:

- It gives lenders an advantage, allowing lenders access to a soft pull for pre-qualification of an applicant.
- A one, two or three bureau pull of a credit report with a score making it less expensive than traditional mortgage credit reports.
- Lenders get the credit and scoring information they need to pre-qualify an applicant without affecting the applicant's credit score.
- Standard application disclosures do not apply since this is not an application for a loan.

For a lender who wants to forgo the expense of a tri-merge credit report before knowing what the applicant's credit looks like AND for 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.

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Public Record Search

Reducing risk is key to any loan process and a third-party Public Record Search is an ideal way to do that.

Here's why:

- Since the credit repositories no longer report judgments and tax liens, and therefore they are no longer disclosed in the Credit Report, your risk is elevated.
- Without a Public Record Search lenders could miss a judgment or tax lien that has been filed against an applicant.

Still not convinced? Consider this – A recent review of 40,000 Credit Reports that were supplemented with a Public Record Search showed:

- 7% had at least one OPEN judgment and/or tax lien.
- 14% had at least one open OR closed judgment and/or tax lien.

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CreditXpert®Suite of Products

Use Credit Information System's secure online platform to 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.

Here's how:

- Automatically scans credit files to simulate an increase in credit scores based upon the applicant's credit data.
- Identifies possible score-increase opportunities, i.e., pay down balances, open new accounts, and possible deletion of authorized user or invalid collection accounts, etc.
- Offers a quick view cover page on the Credit Report and automatically presents findings on most files.

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 27 points.

Here's how:

- It's easy to use.
- Closes more loans by helping applicants get their best credit score.
- Just tell Wayfinder how many FICO points are needed and/or how much money the applicant has available. Then, Wayfinder tests thousands of scenarios, returning a report if the point goal is or is not obtainable. If it is obtainable, the reporting includes details of how to reach the goal, which could include requesting our rescoring services.

CreditXpert®What-If Simulator™

Use CreditXpert What-If Simulator to predict results, develop plans, and make informed decisions for your applicant.

Here's how:

- CreditXpert's What-if-Simulator tool allows the lender to simulate changes to the credit report data and/or project how time would impact these changes so the applicant may achieve the desired score.
- Once the applicant has taken the recommended actions to improve their FICO credit score, our rescoring services may help expedite the loan process.

When an applicant's Credit Score puts their dream home just out of reach, CreditXpert provides solutions to help you make their dream come true.

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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.

For more information, please call us today. We can evaluate your needs and determine what fraud products provide you with the best solutions.

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Office of Foreign Asset Control (OFAC)

Another way to save you time and reduce your risk.

Here's how:

- **OFAC Alerts** provide protection from the time and cost of manually checking an applicant's name against the U.S. Treasury's master list of Specially Designated Nationals and Blocked Persons, which contains thousands of individual names.
- **OFAC Check** (Experian) is needed to comply with the US Treasury Department's requirements to block potential criminal access to lending and credit granting resources.

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Military Lending Compliance (MLA)

When it comes to active military members, accuracy counts.

Here's why:

- Military Lending Act compliance requires verification of member's military status and protects active-duty military members, spouses and dependents in regards to certain lending practices.
- The applicant's name is scrubbed against military databases to determine if the applicant is an active military member.
- This applies to banks and credit unions.

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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](#).

Here's how:

- For companies that use applicant's credit reports to make credit decisions, we provide the appropriate notice as an attachment to the credit report at no cost.
- **For a fee, we can provide to the applicant a copy of the Risk-Based Pricing notice, along with proper tracking for audit purposes.**

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.

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Marketing / Pre-Screening Lists

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

Here's why:

- Maximize profitability and your marketing dollars by sending preapproved offers to prospects who meet your credit risk tolerance. That translates into potential customers with the greatest propensity to buy.
- These lists of prospects are based upon a client's criteria for marketing efforts and must include a firm offer of credit.
- Creates a specific audience for your targeted offer, with clean, updated data that is not limited to one repository – lists can be obtained from Equifax, Experian, and/or TransUnion.

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Processing



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Credit Report Supplements

When you need updates on your applicant's credit, speed and accuracy – hallmarks of customer service – are imperative. We get that. This is why we won't make you wait on hold or for a reply for hours upon end.

When you reach out to Credit Information Systems, we pick up the phone or reply to your email and help you – immediately. You wouldn't ask your customers to put their dream of home ownership on hold, and we won't either.

You can also easily order online through Xpertonline or through your LOS system.

Ask us about:

- Tradeline verification updates.
- Verify new accounts.
- Rent verifications.
- Non-traditional account verifications.
- And more.

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Rescore

We've told you about our knack for speed and accuracy, and here's another example: Our rescore process is updated 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.

Why do a Rescore?

- Update status on accounts via balance or paid in full status.
- Remove an authorized user account.
- Deletion of collection accounts in an expedited time frame.
- And more.

Also, if you use [CreditXpert®Wayfinder](#) and/or [CreditXpert®What-If Simulator™](#) to analyze your applicant's credit and identify opportunities to improve their scores, the rescore process may outline their efforts to obtain the desired projected score recommended by these tools.

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TRV/4506-C

This inexpensive service provides you with official insight into the “ability to repay” question. It’s from the IRS, and it provides a Tax Return Verification (TRV) that can be ordered through your LOS or through our ancillary services platform (EPN) and delivered electronically.

Tax Verification Provider is an all-in-one technology system that automates your processes, reduces paperwork, and delivers better control of your 4506 processes.

- The tax transcript includes salary and wages as well as investment income.
- The 4506-C form provides the lender with transcripts that verify with the IRS the income verification forms provided by the borrower align with the IRS.

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Appraisal Management

Star Appraisal is a widely respected division of Credit Information Systems, which means it operates with the same dedication to excellence, accuracy and agility for which we are known. Star Appraisal staff will always be there to answer your call or email, ready to assist you with your appraisal needs.

[Click HERE](#) to learn more about how we can make your job easier with Star Appraisal.

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[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.

Verisite mobile valuation tools are ideal for equity lending.

Use Verisite's Mobile Inspection Tools on purchase and refi loans and sub-loan products, such as home equity loans, disaster relief inspections, new construction progress evaluations, and portfolio reviews.

Confirm completed insurance repairs and validate internal and external property conditions.

[Click HERE](#) to learn more about the Verisite Photo Report, the Verisite Collateral Data report, and Verisite Plus.

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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:

- Instant valuation based on unbiased property assessments.
- Time-saving market value estimates for residential properties.
- For low-risk loans, AVM values are often sufficient to rapidly originate the loan.
- Extremely easy to use! All you need to get started is internet access and a property address.

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Social Security Verification SSA-89

Minimizing risk by detecting fraud is the strength of the SSA-89.

- The applicant's SSN, name and DOB are submitted to the SSA and will be returned as either "SUCCESSFUL" (Match) or "UNSUCCESSFUL" (No Match).
- "DECEASED" may be reported when applicable if the input matches a record on the SSA's Death Master File.

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Flood Zone Determination

We use industry leader ServiceLink National Flood to determine risk level associated with a property because ServiceLink Flood helps lenders maintain compliance with ever-changing federal regulations by:

- Sourcing the most current FEMA data.
- Advanced technology utilization.
- Comprehensive, nationwide GIS coverage.

We also favor ServiceLink because they are highly accurate, and they have one of the fastest turn-times in the industry.

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Comprehensive Suite of Flood Products and Services

You have a need and we have a solution. 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® – This exclusive product is offered to loan officers and applicants, at no additional cost, when a structure is determined to be “in” a flood zone.
- Secured Data – Lenders can rest assured their data remains protected with the utmost security ServiceLink National Flood's state-of-the-art data center provides.

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Underwriting / Closing



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Undisclosed Debt Monitoring (UDM)

Don't miss a thing. By using our Undisclosed Debt Monitoring (UDM), you will receive early alerts as we monitor your applicant's credit inquiries from the first credit pull all the way to closing. It's just one more way to offer assurance for investors.

UDM:

- Streamlines underwriting and quality control (QC) efforts.
- Supports Fannie Mae's Loan Quality Initiative.
- Ensures all bureau reported consumer liabilities are accounted for prior to the loan closing.
- Get ahead of new consumer debt.

UDM alerts allow you to:

- Be proactive rather than reactive.
- Enhance the quality of your new mortgage loan originations.
- Address issues early rather than a few days before closing.
- Eliminate loans sooner to reduce processing costs.

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Check Up • Refresh Credit Reports

After all the time and care you've taken to ensure your applicant's loan is completed and delivered smoothly, you don't want anything to derail it as it pulls into the station. Check-Up, or Refresh Credit Report, is a soft-pull credit report that ensures no new debt or inquiries have appeared that might affect your applicant's ability to repay the loan. And, it is also used to see if any accounts have become delinquent or if a collection has been added to the file.

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

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Employment Verifications

Improve efficiency and productivity by using an outside source for required verifications.

- The Work Number (Equifax) quickly validates this with automated income and employment verification product, utilizing Day 1 Certainty services from Fannie Mae.
- Verification of Employment by Credit Information Systems is a verbal verification of the applicant's employment direct with the applicant's Employer.

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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.

- The ADV is a single report on the fraud risks identified within the mortgage application.
- Covers the elements required by secondary market investors with alerts against key loan data including: Applicant ID, MERS Liens, Occupancy, SFR Ownership, Employer ID, Property Information, Neighborhood Factors, Watch Lists, FEMA, and Summary of Findings.

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