



Credit Information Systems

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.

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.