



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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