



**Credit Information Systems**

# Processing



# Credit Information Systems

## 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.

**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

## 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.

**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

## 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.

**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

## 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.

**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

## [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.

**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

## 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.

**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

## **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.

**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

## 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.

**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

## 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.

**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.