



Credit Information Systems

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.

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.