

MORTGAGE CREDIT REPORTING

**S1 Is Building a Better
Solution Every Day.**

No matter the lending environment, there are no better hands to place your borrowers or loan manufacturing teams in than Service 1st.

WHO WE ARE

Service 1st is a national consumer reporting agency with multiple locations in New Jersey and California. Our sales and support staff are located throughout the US providing a hands-on experience for our clients. We're a thriving organization - **with proven turn times up to 50% faster than industry benchmarks.**

- 01 SINGLE IN-FILE**
Determine your borrower's creditworthiness with a single bureau soft pull in the beginning of the loan cycle. Streamline time and costs using a cascading credit bureau report option like [Smart Select](#).
- 02 RAPID RESCORE**
Correct the information on a repository credit file within 3 business days, or as a rush within 24 hours at the bureau level.
- 03 TRI-MERGE**
Request 1, 2, or all 3 bureaus. Leverage templates or create your own format and merge optional FICO, OFAC, Fraud, and ID. [Sample](#)
- 04 BUSINESS**
Get qualified income data of verified businesses registered by the Secretary of State from sources including BBB report, state licenses, referenced credit history, and company net worth. [Sample](#)
- 05 QC**
Meet regulatory requirements with this soft inquiry credit report designed for loan servicers and QC companies.



CONTACT US

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