

MORTGAGE CREDIT REPORTING

Loan manufacturing solutions customized to meet your borrower qualification criteria with unmatched customer service, order status transparency, and automated workflows.

WHO WE ARE

Service 1st offers fast, responsive loan origination solutions for mortgage lenders – **with proven turn times up to 50% faster than industry benchmark.** A third-party credit reporting and data-driven verification service provider, we keep loans compliant, processes efficient, and costs competitive.

- 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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