

# 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 benchmarks. A third-party credit reporting and data-driven verification service provider, we keep loans compliant, processes efficient, and costs competitive.

01

### **SINGLE IN-FILE**

Save time, resources, and money by establishing a borrower's creditworthiness in the beginning of the loan cycle.

02

### **TRI-MERGE**

Our intelligent Tri-Merge Credit Report engine provides nearly endless combinations, attributes and decisioning capabilities. Leverage templates or create your own format and merge optional FICO, OFAC, Fraud, and ID. Request 1, 2, or all 3 bureaus.

03

### **BUSINESS**

Providing corporate information on all types of verified businesses registered by the Secretary of State. Qualified income data sources including BBB report, state licenses, referenced credit history, and company net worth. Turnaround time averages five business days.

04

### **QC**

Meet regulatory requirements with this soft inquiry credit report designed for loan servicers and QC companies.



### **CONTACT US**

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