

## Credit Reports | Bureau Express

Kroll Factual Data's **Bureau Express** merged credit report combines the histories from one, two, or all three credit repositories into a single easy-to-read report. Known not only for innovative technology, Kroll Factual Data is also the industry leader in customer service by guaranteeing that any tradeline or verification request will be completed within 4 hours or it's free.

At Kroll Factual Data, we specialize in supporting all phases of the lending process. We created **Bureau Express** because we know the pressure you are under to process an ever-expanding volume of loans.

Our highly efficient web-based service provides the complete credit histories of potential borrowers in seconds and also helps you resolve any data discrepancies before the loan closes.

### How Bureau Express Works

As a **Bureau Express** client, you click to request data from one, two or three credit reporting bureaus. Then, within seconds, we send you a single, merged credit report. This data can be customized to appear any way you wish and populate fields in existing electronic forms.

### The Kroll Factual Data Advantage

**Bureau Express** is highly efficient, allowing you to process more loans in shorter time periods while providing unrivaled access to loan origination systems and data verification services. The result is fewer costly mistakes.

## Why Bureau Express?

### 4 Hours or it's Free Customer Service

Updating or confirming the accuracy of credit data - such as employment and residence history, creditor tradeline data and other public records - is easy. One click initiates the process. Tradeline updates and verification requests are guaranteed to be completed within 4 hours or it's free.

### Integration Leader

**Bureau Express** is available on all major loan origination and automated underwriting systems including Freddie Mac Loan Prospector, Fannie Mae Desktop Underwriter, GMAC Assetwise and private labels, and ARC Systems.

### Customizable Formats

The credit data in our reports can be provided in any format your company needs for efficient review. Data can also be formatted to instantly populate the fields in your electronic forms.

### Efficient Rescoring Service

Lenders often must wait weeks for a loan applicant's credit score to be revised once credit disputes have been resolved. QuickScore speeds up the process, providing an updated score within days so you can close deals faster.

### Click for Additional Services

In addition to mortgage credit reports, Kroll Factual Data provides a comprehensive suite of risk assessment services, flood certifications, automated valuation models, lien protection and title services - enabling you to streamline your lending operations like no other mortgage service provider can.

### Contact Us:

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