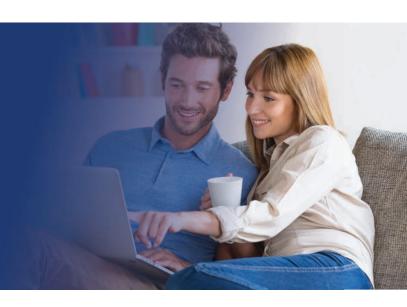


Consumer Profile Credit Report



SettlementOne now offers credit reports for a variety of consumer loans such as unsecured and installment loans.



For more than 20 years, **SettlementOne** has offered credit reports for mortgage lenders. In addition to credit reports for the mortgage industry, we provide consumer credit reports to our valued clients for non-mortgage consumer loans, including unsecured loans and installment loans.

The Experian Consumer Profile report includes:

- Credit profile hit and no hit
- ✓ FICO Score
- ✓ Fraud Shield hit and no hit
- ✓ Social security search
- ✓ OFAC No Record Message

Experian's Credit Profile Report

gives you the accurate, current and complete information you need to:





Acquire new business

Make decisions about new customers and new accounts with speed and accuracy



Manage customers

Monitor, evaluate and make decisions based on changes in the customer profile as they occur



Maximize collections

Detect potential fraudulent activity and take action where your recovery chances are greatest

File One™ is your key to profitable decision making



Complete

File One is the most comprehensive nationwide consumer credit information available.



Easy to read

Our format groups similiar data elements together for faster analysis.



Accurate

High-integrity, current information is provided.



Flexible

Optional display formats are available.



Current and relevant credit information

- Higher hit ratios and more complete files
- Unique file matching system that examines many variables



Saves you time and money

- Eliminates multiple inquiries
- Replaces manual searches for information