

MERGED INFILE REPORTS

- Experian, Trans Union, and Equifax
- EZ to read, "Industry Best" format
- Fico Scores
- Residential Mortgage Credit Reports
- Meeting all Government Agency Standards
- Nationwide Information & Service
- Fraud Alerts

FANNIE MAE

- DO/DU & Home Counselor

FREDDIE MAC

- LP – Loan Prospector

e-PASS – ELLIE MAE

- Fully functional interfaces – Genesis, Contour, etc.

SUPERIOR CUSTOMER SERVICE

- Professional, personable & experienced
- We report to you!

TECHNICAL SUPPORT

- Fully qualified and trained IT staff
- In-house help desk for immediate technical assistance
- Advanced technology
- Knowledge & experience

With CBY you have more than the best source for your mortgage credit reporting information & services – you have a business "partner" that cares about the success of your company. We know you have choices and that is why we are committed to prove ourselves to you to earn and keep your business.

Credit Reporting Services – Since 1927

The screenshot shows the 'MORTGAGE CREDIT LINK' software interface. At the top, there are navigation links for 'Main', 'Download', and 'Logout'. Below this is a 'Credit File' section with a 'File #' field and a 'Go' button. The main form contains fields for 'Reference Number', 'Loan Type', 'Marital Status', and 'Depend.'. Below these are fields for 'First Name', 'M. Name', 'Last Name', 'Suffix', 'SSN', and 'DOB'. There are also fields for 'Spouse Name' with similar sub-fields. Address information is provided in two sections, each with 'Num', 'Dir', 'Street Name', 'Type', 'Apt #', 'Zip', 'City', 'State', and 'Length' fields. A 'CREDIT ORDER' sidebar on the right has checkboxes for 'XP TUEF', 'REPORT', 'SCORE', 'FRAUD', and 'FANNIE', along with an 'Order' button. Below the form is a preview of a 'Mortgage Credit Link CREDIT REPORT' with various data points and a 'SCORE MODELS' section.

*Delivering Mortgage Credit Reporting
Information & Services
via our
Advanced Web-Based Credit Reporting System*

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**JOHNSTOWN CREDIT BUREAU,
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&
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