



PRBC ReportsSM from Credit Plus Your Competitive Advantage.

Qualify More Applicants. Close More Loans.

PRBC[®]  **Payment Reporting
Builds CreditSM**

A Non-Traditional Mortgage Credit Report.

PRBC reports provide trade line data and payment history on rent, mortgage, utility, phone, insurance, childcare, and other recurring bills that are not commonly reported to the traditional credit bureaus.

These reports may be used on a standalone basis as a Non-Traditional Mortgage Credit Report (NTMCR), as defined by the GSE's and FHA, or in conjunction with a traditional Multi-Merged Credit Report (MMCR) to document trade lines and payment history.

PRBC reports contain information from three possible sources:

- Self-reported by a consumer and verified by FCRA Certified specialists using verification procedures that meet and exceed Fannie Mae, Freddie Mac, and FHA standards.
- Reported directly to PRBC by a consumer's bill payment service, such as their bank, credit union, or specialty bill payment processor.
- Reported directly to PRBC by a creditor or service as would be reported to a major credit bureau.

This data is used to produce a Bill Payment Score (BPS) – a three-digit number which reflects a consumer's bill payment history. BPS scores may be used to supplement a traditional credit score, and PRBC reports may be merged to contain in-file credit report information from Experian, Equifax, and or/TransUnion in order to obtain a more complete assessment of an applicant's risk.

**Visit Credit Plus online to learn how PRBC
can help you qualify more applicants and
close more loans – www.creditplus.com.**



CREDIT PLUS^{INC}

The Premier Provider of Mortgage Information Solutions

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PRBC Streamlines Non-Traditional Trade Line Documentation, Verification and Delivery.

When you need to rely on consumer-reported trade line data, you can rely on PRBC and Credit Plus. At www.creditplus.com, you'll find a link that will take you directly to the PRBC website. There, consumers enroll in the program and create a credit file where they can enter their bill payment history and order a trade line verification. They also can keep payment information current each month with PRBC Enabled Bill Pay.

Empowering the Consumer. Labor-saving for Lenders.

The consumer creates a permanent, confidential file at PRBC that they can access any time for no charge, update monthly, and use when they apply for other services, credit, insurance, and employment. Because consumers enter their data online and forward their paper documentation directly to PRBC, lenders avoid time-consuming data entry and the responsibility of archiving paper documentation.

Fast Verifications.

With proper documentation, most verifications are performed within two business days. You can place a standing order to receive a PRBC report as soon as the verified data becomes available, or to be notified when verification is complete. PRBC reports are delivered electronically in the same format and through the same channels as traditional mortgage credit reports.

Low cost. Least risk.

Consumers pay for trade line verifications directly – by credit card, debit card, or e-check. You may also order a PRBC verification on the applicant's behalf.

Build a Better BPS Score.

You can create a PRBC file with unlimited numbers of trade lines and up to 36 months of historical payment data. The more trade lines included, and the longer the history of on-time bill payments, the higher the Bill Payment Score and the more loan products for which the applicant may qualify.

Reliable Data.

PRBC is allied with the National Credit Reporting Association to set the standards for non-traditional trade line verification and consumer protection. Because verifications are performed by FCRA certified third parties, fraud risk is minimized, and lenders and underwriters can be confident in the quality and accuracy of the data received.



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