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With Merchants New Mortgage Solutions, Credit Challenged Customers
Reach Their Home Ownership Dreams

PHOENIX, Arizona (date) — Phoenix-based Merchants Information Solutions has announced two new products for the mortgage industry that will help consumers save money, improve their credit and qualify for home loans.

The company's services are designed to meet the specific needs of credit challenged customers. With over 94 years of experience, a fully bilingual FCRA certified staff, and personalized service; Merchants has the credit tools to help qualify your customers into loan programs with better rates.

The first, Credit Assure™, is the company's newest service. It automatically scans credit files for opportunities to raise credit scores based on accuracy or credit management updates.

Research shows that 25% of all credit reports have inaccurate information that reduces the score, and 80% of borrowers can increase their credit scores within 30 days. Credit Assure™ works behind the scenes to automatically "show" mortgage lenders instances where credit scores are artificially low due to inaccurate information. This helps improve the chances of acceptance for individuals and families because credit professionals approve more applicants, make better offers, and close more loans. Merchants Information Solutions offers this product free of charge to mortgage professionals who access credit reports through Merchants.

The second, Merchants' Turn Down Resolution Services, is designed to provide the prospective homeowner with helpful insights, predictions and analysis related to their credit report and credit score.

The benefits of Turn Down Resolution Services include a personalized one-on-one credit review, assessment of credit standing, help identifying incorrect or missing information, detailed instructions on how to improve the credit score, information about how to file disputes and a detailed action plan on how to improve and manage credit worthiness.

While specific loan approval cannot be guaranteed, with Turn Down Resolution services our mortgage professionals, in most cases, can significantly increase credit scores and help your customers qualify for more loan programs.

"We believe that with these two products, we are offering a breakthrough service that will allow the general public and most importantly credit challenged customers save thousands of dollars on their mortgage and will also help our clients



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close more loans others can't," said Tom Diller, Director of Sales for Merchants Information Solutions.

The company provides these services to its clients in the mortgage industry, who can then provide them to help families who need to improve their credit in order to qualify for a loan or lower their payments.

Great Southwest Mortgage is one of Merchants' most valued clients. Minnie Rahn, a branch manager for Great Southwest Mortgage, said the two services are extremely valuable for lenders and can make all the difference for her clients.

"Merchants has given us a tool that enables our loan officers to give that extra bit of service that has saved us deals," she said. "We are able to see potential rate increases due to errors at the time we are taking the customer's application. Instead of possibly quoting a 'wrong' rate based on inaccurate FICO scores, we are able to provide precise rate information and offer better loan programs."

Merchants also provides information on employment background screening, identity theft monitoring and education.

About Merchants Information Solutions

Phoenix-based Merchants Information Solutions, Inc (MIS) has been in business since 1912, and is a privately held Phoenix-based company with over 2,600 business clients. MIS is a nationally recognized consumer and business credit information company focused on corporate risk reduction.

The company provides consumer, business, and mortgage credit information, employment, resident, background screening services, identity theft management solutions, and full-service collections services. For details, please visit www.merchantsinfo.com or call 602-744-3700.

Because of growth opportunities and continuous expansion of their product portfolio, Merchants welcomes customer focused professionals to inquire about employment opportunities. Merchants is always seeking highly creative and team-oriented individuals who are prepared to make a positive contribution to the company. For more information on employment with Merchants and a list of current job opportunities, visit <http://www.merchantsinfo.com/careers.aspx>.