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Merchants Information Solutions Provides
Personalized Services For Mortgage Companies

*MIS' Products Help Lenders Screen Potential Problem Borrowers —
But Also Helps Customers Improve Their Credit*

PHOENIX, ARIZONA (May 05, 2006) — As the housing market has boomed and then cooled over the past several months, so has the mortgage industry. With this change comes a new set of challenges.

Mortgage companies have had to adapt to providing loans in an age where fraud and misrepresentation by potential customers have become all too common. And at the same time, the intense competition between companies has made it more important than ever for lenders to think quickly in providing customer service.

Merchants Information Solutions has stepped in to provide solutions to problems on both ends of the spectrum, by introducing a variety of new products to the mortgage industry that will help lenders do everything from spot potential problems to help customers with their credit scores.

The company provides several different solutions for mortgage lenders, including:

- A full line of mortgage products and a high level of personalized service that can make the difference on the bottom line. All reports interface with industry loan origination software.
- Fannie Mae and Freddie Mac reports, verification of mortgage documents and flood zone reports.
- A "Sharper Lending" Report, which combines all the relevant pre-mortgage reports into one comprehensive document.
- And, on a different note, Merchants provides solutions for customers who have credit problems that could prevent them from qualifying for loans. Their Credit Detective, Credit Essentials, What-If Simulator and Rapid Re-Score tools allow mortgage lenders to find the source of a customer's credit problems, so that they can be remedied and get them the best loan rate possible.
- Additionally, Merchants offers a comprehensive "Turn Down Resolution Service," which provides an analysis of a prospective customer's credit shortcomings if they are turned down for a loan and provides them with a detailed action plan on how to improve and manage their credit worthiness so



they can reach their home ownership goals. The service can lead to closing 10 to 15 percent more loans for a mortgage company.

"The mortgage industry has seen tremendous change over the past few years," said Tom Diller, Director of Sales for Merchants Information Solutions. "Those changes have created challenges for many lenders in making sure they are conducting due diligence on their customers"

"At the same time, through the use of Merchants' expertise in consumer credit, there are opportunities for lenders to fund more loans than they've ever funded before. Our credit tools and turn-down resolution services can help lenders solve the problems some of their potential customers face with their credit, so that the lender can fund their loans and help them realize their dreams of home ownership," Diller said.

Merchants' mortgage products have proven very popular with mortgage lenders, who are constantly looking to better serve their clients and find ways to increase loan volume.

Mortgage services are one of several product lines Merchants provides, including identity theft resolution services, pre-employment screening, resident screening and business credit information.

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.