



IF YOU DISREGARD NEW REGULATIONS A PENALTY FLAG WILL BE THE LEAST OF YOUR WORRIES.

OUR FLEXIBLE SOLUTIONS KEEP YOU PLAYING WITHIN THE RULES.

The mortgage game just got more complicated. New rules will bring hefty fines for lenders not in compliance.

January 1, 2010 marks the start date for the HUD Good Faith Estimate rule that requires the final price of a credit report be within 10 percent of the quoted price. Lenders and brokers must clearly disclose key loan terms and closing costs.

Closing agents will also be required to provide borrowers with a new HUD-1 Settlement Statement that clearly compares consumers' final and estimated costs.

Penalties for non-compliance may be imposed after May 1, 2010.

INTRODUCING SINGLE-PRICE CREDIT REPORTS.

Now you can be confident that your Good Faith Estimates comply with new HUD requirements. Our optional single-price credit reports are tailored to your needs and include:

- Customizable supplements
- Potential score improvement alerts
- Unlimited secondary use fees
- Unlimited Fannie Mae and Freddie Mac reissue fees

STAY INBOUNDS WITH CREDIT PLUS.

Our tools will help you comply with all the new rules:

- Newest Credit Score Disclosures for Risk-Based Pricing Compliance
- Good Faith Estimates

We also offer scoring tools, Tax Return Verifications, flood reports and other services.

LET CREDIT PLUS KEEP YOU PLAYING PENALTY-FREE.

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