



Non-Traditional Credit Report

Verified Reports for GSE Loan Programs



My borrower doesn't have a FICO score. Now what?

Fortunately, both GSE's recognize this possibility and offer loans through Fannie Mae's MyCommunityMortgage® and Freddie Mac's Home Possible® Mortgage that alternatively use a...

...Non-Traditional Credit Report.

Studies show that over 30% of non-scoring consumers actually have excellent credit – equivalent to a 680 FICO or better – just not the type of credit data needed by FICO to generate a score.

Enter Informative Research.

Informative Research creates Non-Traditional Credit Reports using alternative, manually verified trade data that meet or exceed the guidelines of Fannie Mae and Freddie Mac.

We confirm all past payments and credit agreements with established accounts like utility companies or local store creditors. We use these to create a credit report with ratings sufficient to meet the standards of the GSE programs.

The highest priority qualified accounts are housing or utility related including (at least two of these are required):

- Rent expenses – 12 months minimum (required)
- Utility payments: Phone, Electric, Cable TV, Gas, etc.

Additional non-traditional tradelines may include:

- Insurance payments
- Local trade accounts with businesses
- Recurring payments for child care
- Tuition payments

Take advantage of Informative Research's experience and expertise in manual verification of borrower data. We are available to discuss your non-traditional credit needs in detail. To find out how Informative Research can meet your needs for non-scoring borrowers, please contact our Sales team.

To find out if your borrower's documentation qualifies for a non-traditional credit report, call Customer Service at 800.676.3338

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**The credit you need,
the connections
you want.**

As a leading provider of credit and mortgage-related information to the lending community since 1946, we apply our knowledge and experience to develop progressive technologies and build industry relationships that help you minimize risk, expedite the loan process and increase your profitability. In addition to our credit reporting services, rescoring programs and flood determination products, we offer you time- and money-saving connectivity with a growing list of lending channels in primary and secondary markets. We back our accurate, easy-to-use products with premier customer service and support. © 2008, Informative Research. IR-FNTCR01-V11-18-08