



## Credit Report Integration

Save time and gain peace of mind with NextChapter's seamless Credit Report Integration! Import credit reports directly into the schedules by pulling a credit report for your client.

We've partnered with Universal Credit Services (UCS) to pull reports for your clients. When you order a report through NextChapter, we automatically import the creditor data directly into NextChapter from a tri-merged report from all 3 bureaus:

Transunion®, Equifax® & Experian®.



### Pricing

- Onsite Inspection Fee: \$75.00 one-time charge
- Tri-Merge Credit Report for Individual Filers: \$35.00 per report
- Tri-Merge Credit Report for Joint Filers: \$55.00 per report

### How to get started with NextChapter's Credit Report Integration:

1. Complete the one-time set-up form located in your [Settings Page](#) in the **Credit Report Integration** section.
2. After this application is completed, a third-party inspector will be in touch with you to schedule a time for an on-site inspection.
3. After the inspection is completed and approved, NextChapter will authorize your account to pull credit reports within 24 hours.

**More information about the required on-site inspection:**

An on-site physical inspection by consumer reporting agencies (“CRAs”) was mandated by the credit bureaus in 2003. This requirement was expanded in 2005 to include all clients, with few exceptions. It formalizes the Fair Credit Reporting Act (“FCRA”) requirement that CRAs make a reasonable effort to verify the identity of the end-user prior to providing the credit report. Although the site visit may seem like an added layer to the onboarding process, it is a practical and necessary layer of security for consumer data.

**Pulling a credit report in NextChapter:**

Credit reports can be pulled directly in each case by simply entering the debtor's full SSN. Users can select if they would like the creditors imported directly into Schedules D & E/F, if they would like \$0.00 balances omitted, and if they would like unknown balance omitted.

 **Credit Report**

Tri-Merge Credit Report (TransUnion®, Equifax®, Experian®)

Individual: \$35.00

Joint: \$55.00

### Request Credit Report

Debtor Full SSN 

- Debtor(s) authorize(s) Attorney's Firm to obtain information regarding his/her credit information.
- Import credit report into Schedules D and F
- Omit all \$0.00 balances
- Omit all unknown balances
- I allow NextChapter & UCS to charge my credit card on file to download this credit report

Request Credit Report

Once the report is generated, the creditors are imported into the Secured and Unsecured Nonpriority Claims sections of the application. You can also download a copy of the credit report to be provided to your client.

Credit Report



Phone: 610-284-1000  
Fax: 610-284-1500

TRI-MERGE CREDIT REPORT  
Reporting Bureau certifies compliance contractual requirements governing check of public records with these results.  
Public Records Found For:  Applicant  Spouse

P.O. BOX 187, CLIFTON HEIGHTS, PA 19018

INFILE REPORT					
FILE #	10938452	FNMA #	DATE COMPLETED	8/25/2016	RQD' BY
SEND TO	NEXTCAPTER		DATE ORDERED	8/25/2016	NEXTCAPTER
	CUST. # PAE5000TEST		REPOSITORIES	XP/TU/EF	PRPD' BY
	629 N HIGH ST # 23		PRICE	\$1.35	LOAN TYPE
	COLUMBUS, OH 43215		REF. #	Peter PURCHASER	
PROPERTY ADDRESS					
APPLICANTS					
APPLICANT	PURCHASER, PETER J		CO-APPLICANT		
SOC SEC #		DOB	1986-04-30	SOC SEC #	DOB
MARITAL STATUS	UNMARRIED		DEPENDENTS		
CURRENT ADDRESS	ADDRESS 1, COLUMBUS, OH 43215			LENGTH	
PREVIOUS ADDRESS				LENGTH	
TRADE SUMMARY					
	#	BALANCE	HIGH CREDIT	PAYMENTS	PAST DUE
MORTGAGE	0	0	0	0	0
AUTO	0	0	0	0	0
EDUCATION	0	0	0	0	0
OTHER INSTALLMENT	6	124268	139401	1224	0
OPEN	0	0	0	0	0
REVOLVING	9	7527	28407	289	0
OTHER	0	0	0	0	0

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