



About the National Consumer Reporting Association

Founded in 1992, the National Consumer Reporting Association, (NCRA - Formerly National Credit Reporting Association, Inc.) is a national trade organization of consumer reporting agencies and associated professionals that provide products and services to hundreds of thousands of mortgage lenders and property managers who use consumer reports for housing decisions.

Headquartered in the Chicago suburb of Roselle, Illinois, NCRA's membership includes 70% of the mortgage credit reporting agencies in the United States that can produce a credit report that meets the requirements of Fannie Mae, Freddie Mac and HUD for mortgage lending. NCRA's fastest growing membership category is tenant screening firms due to NCRA focus on housing issues and the education programs designed for multifamily housing needs.

NCRA offers FCRA Certification Programs for both member employees and our clients, the enduser of the consumer information. Our enduser programs are specifically focused for the supporting the needs of mortgage lenders and the multifamily housing industry. NCRA's Comprehensive Information Security Program set one of the most stringent "Best Practices" standards in the industry to assist its members in protecting sensitive consumer data.

NCRA's Education and Compliance committee supports continuing education through NCRA's Annual Conference and regular webinars covering the ever changing industry dynamics. Additionally NCRA offers education articles in the weekly newsletter covering both mortgage and multifamily issues along with a complete economic recap and forecast for the week ahead.

As Congress reviews housing legislation and regulation, NCRA is available to provide our unique industry prospective, that of an organization that is an intermediate between the lenders, landlords and the consumers we serve on issues with a more street level perspective than often provided by the national credit repositories.

Our members review the data provided by all three national credit repositories and work with the consumer on the lenders or landlords behalf to provide the most complete and accurate credit report possible to evaluate the consumer's true risk when securing shelter for the protection of their family, and all other families in the rental community.

See what consumers say about our members on the back of this page...

National Consumer Reporting Association

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www.ncrainc.org

Consumer names edited for financial privacy...

About Advantage Credit – Evergreen CO

I just wanted to take a minute to let you know how thankful I am for all the hard work Jackie had put in on my file. It is hard to come across hard working people who go the extra mile for their customers anymore. Jackie was phenomenal; if it wasn't for her I am not sure we would have been able to close on our house. Thank you!

Zachary H. - Tempe, AZ

About Strategic Information Resources, Inc. – Springfield MA

Julie called to say thank you to Dolly for all of her help... This woman watched the 60 minutes episode and saw how difficult it could be for people and how easy we made things for her... I was explaining a few things to her and she just kept thanking me and saying how great we are and how helpful Dolly was... Great job!!!!!!

Julie S. – Branford CT

Mark called to Thank Kathy for all the help. He called in a consumer dispute, which he's been fighting to get removed for 3 years. He said she's been the only person that's been able to help him and wanted to call to tell her how much he appreciated her help. Just wanted to say GREAT JOB Kathy!

Mark G. - Torrington CT

About Advantage Credit Bureau – Fargo ND

Debbie, you really put forth an effort on this file and I want you to know it is greatly appreciated. Your customer service was excellent. Thank you so very much.

Jon L. - Moorhead, MN

About Birchwood Credit – North Conway NH

In pulling my credit report, we discovered that there are several errors on my report which resulted in a downgrade and negative report. I am writing to tell you that Giselle is an outstanding professional! Literally within one week, she has helped me to clear these mistakes off my credit report. Giselle is knowledgeable, tenacious, and a "take no prisoner" advocate for her client. I must admit that I know nothing about how to navigate the bureaucracy of credit bureaus. Giselle took my hand (figuratively) and walked with me in every step of the way. I am enormously impressed and grateful for her assistance.

Thank you very much for Birchwood's excellent work. Giselle is a gem!

Jackie J.S. - Boston, MA

I just wanted to thank you for your help in getting my credit history related to my Sears Citibank account cleared up. Your experience in dealing with these matter is invaluable. Your calm but straightforward approach spurred me to keep trying and to not give up on something that was in fact Citibank's responsibility. With your help, I was finally able to get this cleared up. Thank you & God bless.

Mark A. H. - North Conway NH

About CIC Mortgage Credit – Nashville TN

Dear Ms. Stringer, Thank you for your help in securing the financing for my real estate interests. Your assistance made it possible for me to qualify for the lowest interest rates available and thereby, allowing me to maintain all of my personal and business accounts and loans with the Whitney. I look forward to working with you again soon.

Warren V. – New Orleans, LA

About Advantage Plus Credit Reporting Inc. – Peoria AZ

This note came with flowers... Delia, Thank you for your quick and expert work! I would not be moving into our new house if it weren't for you! Please know that I am very grateful!

Regan C. - Peoria AZ

Recently we refinanced our mortgage, and the process was held up by a false report of delinquency on my credit report. I tried to straighten it out myself, but was unsuccessful, though I spent many hours on it. I was fortunate to have help from both Angela and Delia. Angela spent well over an hour on conference calls with me and the entities reporting the problem. This help was absolutely essential. In the closing I heard that your agency received only about \$25 for the services rendered. But the help you delivered was far beyond that. So I wanted to make sure that I said thanks, and that there was a record of this good work. Thanks Again,

James C. - Las Cruces, NM

When you need accurate data and Great customer service visit Ncrainc.org to find a member!