



30th National Conference

Hilton Bayfront

St. Petersburg, Florida

November 7-9, 2022



Welcome Messages and Highlights

- ✓ Delia Zuniga
- ✓ Terry Clemans
- ✓ Mission Statement
- ✓ Code of Ethics
- ✓ Exhibitors
- ✓ Sponsors
- ✓ Hotel Maps
- ✓ By Laws and Policy Statement
- ✓ Past Presidents
- ✓ Political Action Committee Pledge
- ✓ 2023 Board of Directors
- ✓ Special Awards Listing
- ✓ Strategic Alliance Programs

Events

Monday

Registration – 1:00 p.m. – 6:30 p.m.
Welcome Reception & Marketplace –
5:00 p.m. – 6:30 p.m.

Tuesday

Marketplace Breakfast – 8:30 a.m. – 9:00 a.m.
General and Split Sessions
Networking Lunch
Feature Event – Poolside – 6:00 p.m. – 9:00 p.m.

Wednesday

Marketplace Breakfast – 8:30 a.m. – 9:00 a.m.
General Sessions
Awards Luncheon





**Are you tired of
dealing with the IRS
and their constant
changes? Try:**

TAX RETURN VERIFICATIONS

Our state of the art technology
provides you with the tax
documents you need as soon as
the IRS releases the transcript.

**D1C APPROVED WITH NO EXTRA COST
FOR 1 YEAR!**

Please sign up today to see just
how easy it is to save on
processing times and overhead!



Contact:

(615) 250-2005
sales@ciccredit.com
taxreturnverifications.com

Our Services are perfect for:

- ✓ Credit Reporting Agencies
- ✓ Wholesale Lenders
- ✓ Correspondant Lenders
- ✓ Mortgage Bankers and Brokers
- ✓ And more...



TaxReturnVerifications.com
INNOVATION DRIVEN

Welcome Everyone to the 30th Anniversary Conference!



Thank you for attending the 30th annual National Credit Reporting Association (NCRA) Conference.

I am pleased to accept the post as the 2023 President of the NCRA. 30 years! WOW. I have been in this industry for 24 years, and each year has its challenges; this year is no exception. About seven years ago, Terry Clemans twisted my arm to join the board. I was initially reluctant, but now that I have served, it has given me much more perspective on the Mortgage Credit and Multi-Family industries. I gained a deeper understanding of the industry and now encourage everyone to consider joining a committee. I started at the committee level myself. We need new ideas and fresh perspectives to keep our association ahead of all the curve balls we get each and every year.

This year our industries face issues from multiple fronts; litigation, regulation, market contraction, and a few more I likely have forgotten. The NCRA is the little train that could, and I know that with the help of everyone and the board, we will again find the solutions to these issues like so many before.

The Tampa Bay St. Pete area is like a second home to me. I have an office in Tampa and Nashville and always visit St. Pete when I am in the Tampa office. I truly hope you enjoy your time at the 30th Annual NCRA Conference and learn something you didn't know before attending. Before leaving, get out and see some of the most beautiful beaches in the world.

I hope I get a chance to meet everyone in attendance this year. If you see me, stop and say hello I am not hard to miss.

~Mike Thomas



IMPORTANT NCRA SURVEY

**Turn your filled out card with your name
for a chance at a \$25.00 gift card!**

Message from NCRA Executive Director, Terry Clemans



Welcome to Sunny St. Pete for NCRA's 30th National Conference

It is impossible to explain how difficult it is to write this message about not being with you in Florida. First, just let me assure you my prognosis is good as I have caught this early both times. By "both times," I am referring to the first sign of cancer, which was detected right before the 25th Anniversary Conference in Baltimore in 2017. I had surgery in 2018 and had hoped that would completely resolve the issue; however, unfortunately, that was not to be and in June I discovered it had returned. While there is never a good time for a cancer diagnosis, this is about the worst time possible, considering our association's milestone anniversary and one of the most challenging crossroads for NCRA and our membership since the association's founding 30 years ago.

As I need and want to be a part of this event, I will be dialing in and participating in the conference for most of the sessions from the NCRA office and then will be receiving Proton therapy radiation treatments each evening. The amazing staff at Northwestern Medicine's Cancer Center are providing excellent care. This facility was the 9th Proton radiation center built in the USA (there are 40 now) and they have treated more than 5,000 patients from 40 states and 16 countries, so I am very confident when they tell me that I will be OK I can trust them. The treatment schedule will not stop me from being available for you during this time. Please do not hesitate to call me as usual, as this is just a very unfortunately-timed speed bump in life and is only a temporary slowdown.

Now, from a business perspective ... WOW! Thirty years ago a group of concerned reseller CRAs gathered with the ACB leadership in June of 1992 to address concerns specific to the "independent" or reseller CRAs. It was clear that those concerns were not important to that group and that a new association to focus solely on the interests of those "independent" or reseller CRAs was needed. Page six of this program shows the letter written by a handful of concerned resellers deemed the "Steering Committee" who each donated \$5,000 to set up a non-profit trade association corporation and reach out to 100 reseller CRA's to explore the potential of forming the "Voice of the Independent Credit Reporting Agencies".

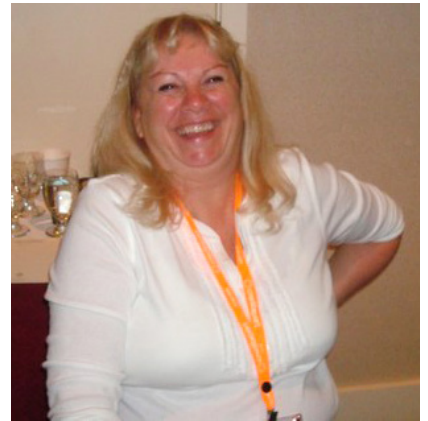
I am proud to say that I was the owner of one of those 100 companies who received that letter, and along with 37 others, sent in \$1,000 and pledged membership, as I believed very strongly that this new "voice" was needed. Deemed charter members, that group with leadership from the Steering Committee created the foundation for the group gathered here today. While the association name has changed, and the membership categories expanded, the core focus and mission has remained the same. The term "Independent" was dropped from the name as former bureau affiliates requested membership as their relationship with the bureaus changed. The "C" for "Credit" was swapped to mean "Consumer" due to the increasing types of consumer data, beyond only credit that our members provide to their customers. The customers, they have remained the same, mortgage lenders, landlords, and property managers, needing quality data and service so that they may serve the American consumer during the most important transaction the average person makes, securing a place to call home.

continued on page 51

Dearest Jan...

Thank you for more than 20 years of dedicated service to the members of NCRA.

Congratulations on your retirement, you will never be replaced or forgotten!



NAICRA

National Association of Independent Credit Reporting Agencies, Inc.

1900 W. Severs Road, LaPorte, Indiana 46350
(219) 326-7754 • FAX (219) 324-6835

Prospective Members of the National Association of Independent Credit Reporting Agencies

Great News! The opportunity to be heard is finally here! A new trade association has been created for independent credit reporting agencies.

The National Association for Independent Credit Reporting Agencies, Inc. (NAICRA) has been formed as a trade association, whose purpose is to promote the general welfare of independent credit reporting agencies, the lending institutions they serve and the borrowing public. An independent credit reporting agency is one that is unaffiliated with the three national credit repositories—Equifax, TransUnion and TRW.

Independents are a distinct and growing segment of the credit reporting industry. Why? Because we provide high quality products and personal service to lenders, consumers and the secondary mortgage market. Yet there are two issues in the marketplace that threaten to drive us out of business. First, certain repository affiliates are engaged in a price squeezing practice on in-file credit reports that is designed to discourage and even eliminate competition for RMCR's. Secondly, some segments of the market believe that a three repository merged in-file is a good replacement for the RMCR. If these issues become common practice, independents will close their doors.

Our survival depends on our organizing efficiently and effectively. We must educate consumers, legislators and mortgage lending industry leaders as to who we are, the services we provide and the value we add to in-files when we prepare RMCR's. More than that we must do it immediately. Six months from now the die may well be cast.

We are seeking the top 100 most forward-thinking independent credit reporting agencies in the country to contribute \$1,000.00 each for seed money to inaugurate this new association. With this money we can begin legislative publicity and legal campaigns to get our message out. Then, as NAICRA gains momentum, we will look to our "founders" to continue their involvement and support, giving influence to our future direction.

Join us today! Your check will signify your commitment to NAICRA's mission and goals. Further it represents a strong first step in assuring your company's future.

Sincerely,



Thomas Dent
President

Steering Committee

Thomas W. Dent
LaPorte, Indiana

Robert Stenger
LaPorte, Indiana

Jerry Dunham
Fort Collins, Colorado

Doreen Manger
Malvern, Pennsylvania

Dave Miller
Indianapolis, Indiana

Karen D. Szalak
West Paterson, New Jersey

Kyle McMahon
Macon, Georgia

Susan D. Hay
LaPorte, Indiana

Craig Buchanan
Jacksonville, Florida

Lisa Fuchs
San Antonio, Texas

John Stanton
Woodland Hills, California



NAICRA FIRST ANNUAL CONFERENCE, NOVEMBER 1993

NCRA Compliance Services (NCRACS)

Vetting third party technology providers (TP)
so you don't have to!



NCRACS, providing resellers state-of-the-art
TP vendor management technology powered by SDS Remote Comply
and onsite inspections from TrendSource



Accelerating the journey to a more inclusive mortgage industry

Enabling the dream of homeownership through:



Differentiated consumer credit data



Deep, powerful consumer and market insights



Income and Employment verification data from The Work Number®

equifax.com/mortgage



Conference Committee

Co-Chairs: Jim Norman – Covius – Jeff Gentry – Service 1st – Terry Clemans – NCRA
Committee members: Debbie Loyning – Alliance 2020 – Kristy Eib – Advantage Plus Credit
Mike Thomas – CIC Credit

Meets fourth Wednesday of each month 11:00 a.m. CT



PITCHPOINT SOLUTIONS PARTNERSHIP UNLOCKS REVENUE GROWTH AND SECURES CUSTOMER RELATIONSHIPS

Contact Us:
8586 Potter Dr.
Sarasota FL 34238
412-564-0339 XT 313
Sales@pitchpointsolutions.com
www.pitchpointsolutions.com

PitchPoint Solutions technology and suite of risk mitigation products, unlocks revenue growth in the Mortgage, Tenant and Background Screening business channels for our partners.

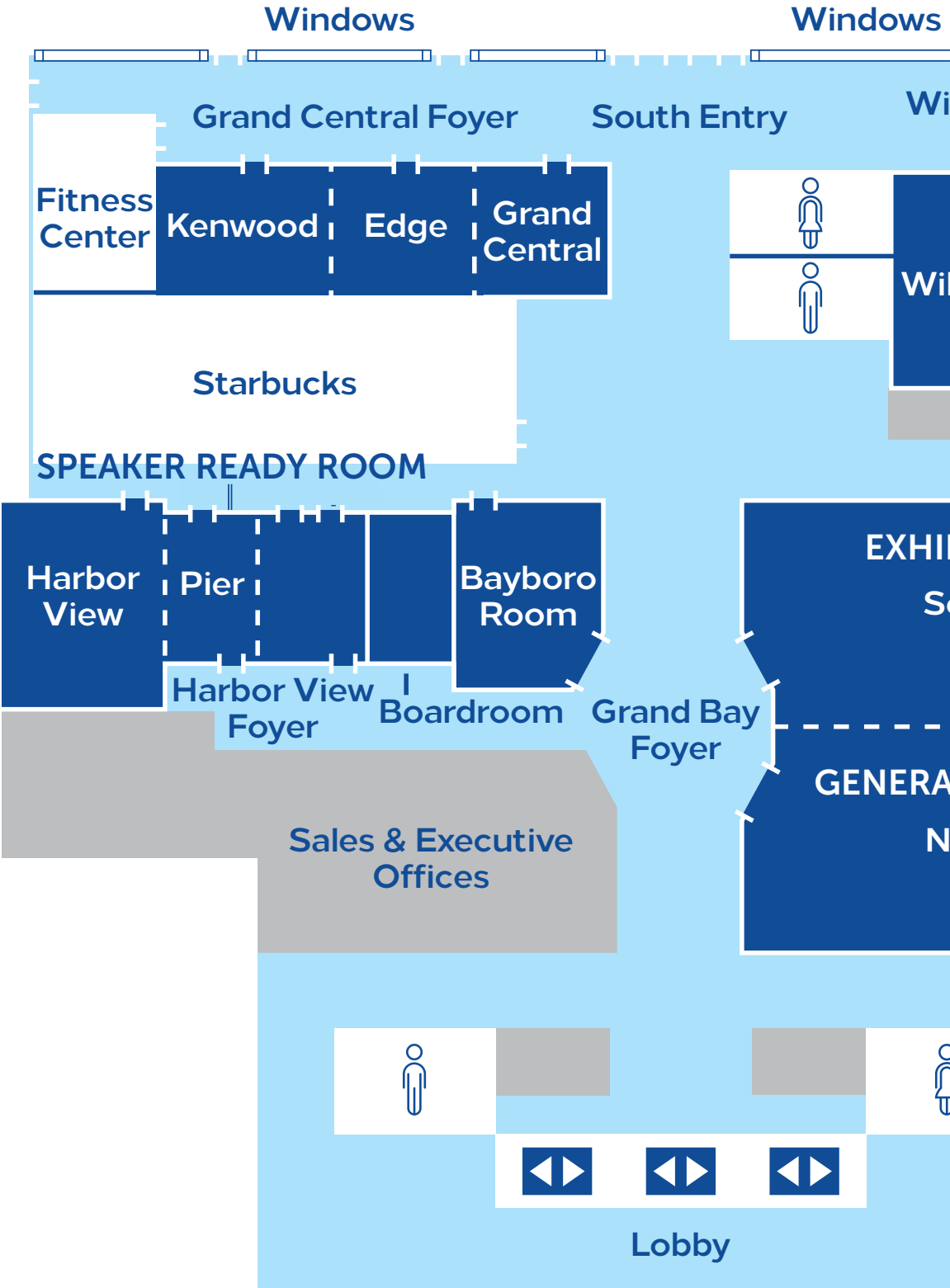
Solidify your customer commitment with our customizable verifications designed to shield your clientele from Identity, Application and Property Misrepresentation with:

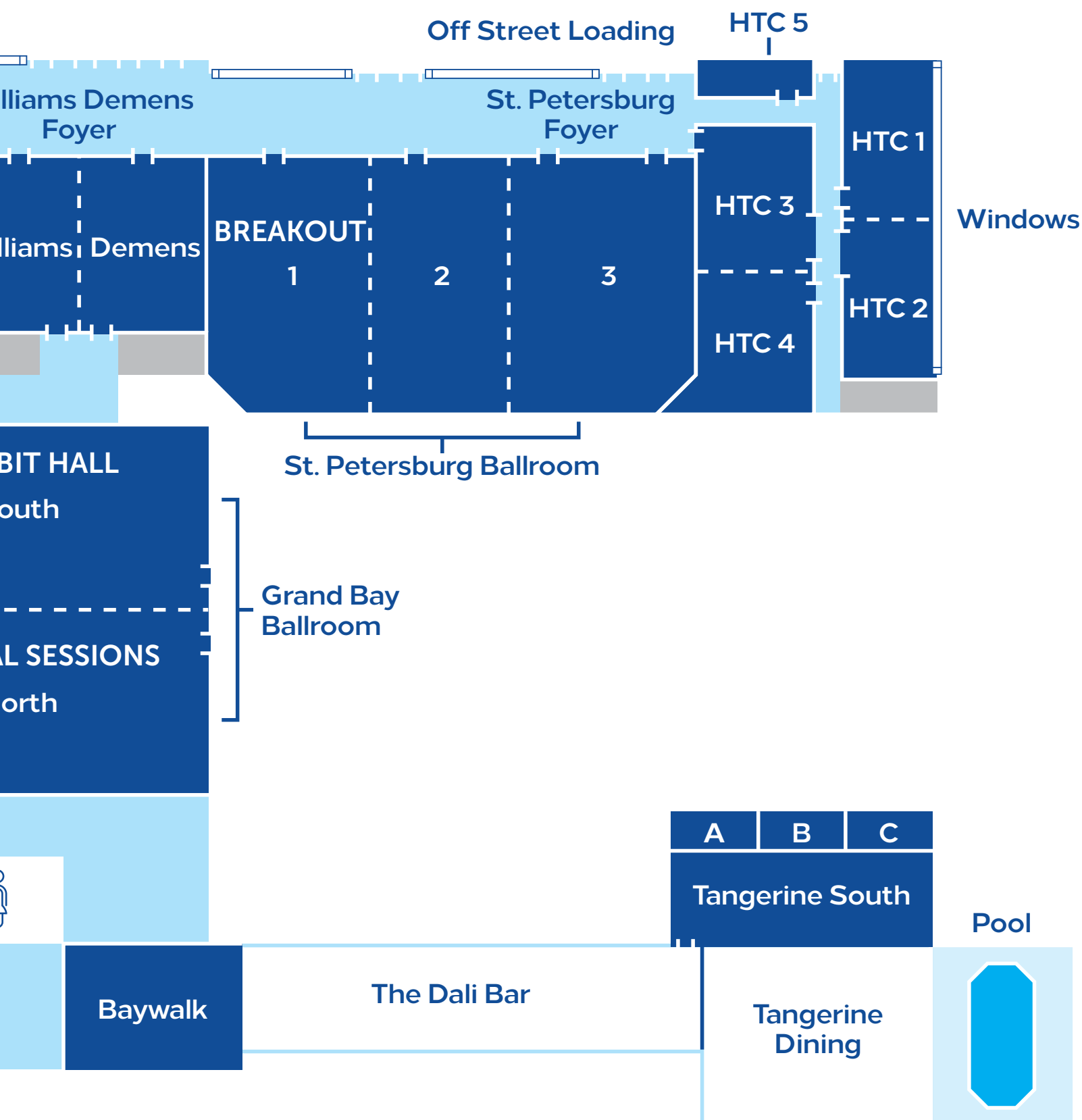
- **Comprehensive & customizable Application Data Verification Report**
- **Wire Transfer Verification & Protection**
- **SSA 89 Verification, E-Signature and Wet Signature**
- **Property Ownership and Foreclosure History**
- **MERS and FEMA History**
- **Watchlist Verification supporting 22 Industry standard and Investor lists**
- **Bankruptcy Liens and Judgment search**
- **Employer Validation**
- **Property description, comparables, and Lien history**
- **Image Deed access**
- **AVM**
- **IRS Tax Transcripts with Day one Certainty**

FLOOR MAP KEY

- Meeting/Conference Rooms
- Amenities
- Public Space
- Private
- ▤ Windows

Lobby Level





NCRA Compliance Services (NCRACS)

Vetting third party technology providers (TP)
so you don't have to!



NCRACS is an option for all resellers (regardless of membership status) to handle the TP vetting and contracting process. The resellers who choose this option will be part of a single TP contract and site inspection vs. each reseller needing to obtain their own contract and site inspection for every TP in use by their end users. NCRACS has identified more than 600 TPs serving the mortgage lending, property management, and employment industries. Using a one-to-many contract feature, NCRACS will create an efficient and less intrusive experience for the technology provider, avoiding the duplication of contracts and site inspections and lowering the cost of compliance to the reseller.

The only portion of the TP vetting process that NCRACS will not handle for the reseller is the contact with the end user to obtain the "End User Technology Provider Addendum" which needs to be signed by all end users as soon as possible. This update to your end user agreement is the very first step in the TP compliance process, and these addendums will be part of future Risk Reviews in compliance with the Federal law, specifically the GLB Safeguard rule, (GLB).



The Technology Vetting Process

NCRACS vs. In-house TP Compliance

NCRACS	In-house TP Compliance
Reseller obtains End-user TP addendum from each of their End-users, identifying all the TPs that have access to Consumer data	Reseller obtains end-user TP addendum from each of their End-users, identifying all the TPs that have access to consumer credit data
Reseller signs TP 3-way agreement with NCRACS to authorize NCRACS to act on Reseller behalf with respect to this TP compliance process and NCRACS Service Agreement with Remote Vender/NCRACS Sub-License	Reseller needs to identify each TP used by each end-user and prepare contract for TP as required by GLB and also defined in Experian Hub for their compliance.
Reseller adds End-user agreements including TP addendum into Remote Vender/NCRACS	Reseller contacts each TP to obtain copy of TP's Self-Assessment Technology Questionnaire
<p>NCRACS contacts, vets, conducts site inspection and contracts with each TP for all resellers choosing this option. See slide 7 of the PowerPoint deck attached.</p> <p>All information is entered into Remote Vender/ NCRACS for both reseller and approved auditors (currently Experian, others pending) to monitor for real time compliance monitoring</p>	Reseller must confirm with the TPs successful passing of Self-Assessment Technology Questionnaire and then send TP contract for review and execution specifically for that reseller
Compliance Peace of Mind for a Fraction of the Cost of the Site Inspections Alone	Reseller coordinates third party site inspection of the TP specifically for that reseller.
	Upon completion of the contract and site inspection reseller can confirm that TP successfully passed final technology review conducted per the GLB.
	Reseller develops system to track, maintain and update all TP vetting documents, contracts, and vetting timeline for proper updates
	Reseller repeats the process as needed for new accounts, for cause reinvestigations, and annually to maintain proper data security compliance.

Choose NCRACS a Non-Profit Solution for Data Protection Compliance!



Mission Statement

The purpose of the National Consumer Reporting Association, Inc. is to promote the general welfare of its members: credit reporting agencies, employment screening services, tenant screening companies and all issuers of consumer reports; as well as the businesses they serve and the consumers whose information they report.

This will be achieved by providing leadership in education, legislation, ethics, and enhanced vendor's relations, all in an effort to enable the members to successfully meet the needs of business and the modern consumer under the terms of the Fair Credit Reporting Act.

Code of Ethics

In keeping with the Mission of NCRA, to further and promote the general welfare of its members, credit grantors and consumers, members of NCRA pledge to promote and uphold the following Code of Ethics and obligate them:

- ✓ To fully understand and strictly follow all applicable federal and state laws relating to the consumer credit and credit reporting industries.
- ✓ To maintain procedures, including the refusal to delete or change information obtained from reliable sources, which will result in the provision of credit reports to our customers, which meet the highest standards of accuracy for the mutual benefit of the customer and the consumer.
- ✓ To fully and accurately disclose credit-reporting information to consumers who are the subjects of credit reports in order to further promote the accuracy of our data and the trust of the public.
- ✓ To treat all information with the utmost confidentiality and adopt appropriate procedures to that end.
- ✓ To conduct our business in a manner reflecting honor and integrity, and report fraudulent and unethical practices to the appropriate authorities.
- ✓ To recognize our obligations to our communities as active citizens and keep fully informed on the economic and legal conditions and responsibilities affecting the industry.
- ✓ To compete in an ethical manner and make no misrepresentations about others or ourselves.
- ✓ To resolve disputes between members in a dignified and professional manner.

FICO scores MORE PEOPLE. PERIOD.

In credit scoring, being the industry leader means being inclusive, reliable, and innovative.

At FICO, that's what we do every day –
and that's why lenders, investors,
and consumers count on FICO.



Thank You 2022 Sponsors

PLATINUM LEVEL

MeridianLink

Tuesday Evening — Feature Event

GOLD LEVEL

TransUnion

Keynote Speaker: Lisa Demmi

FICO

Welcome Reception/Marketplace

SILVER LEVEL

CreditXpert

Lanyards

Experian

Room Key Cards

Equifax

Welcome Bags

ServiceLink

Steps to the Future

New Vista Solutions

Tuesday Breakfast

TaxReturnVerifications

Wednesday Breakfast

Foley & Lardner

Tuesday Networking Luncheon

PitchPoint Solutions

Wednesday Awards Luncheon

BRONZE LEVEL

Lexis Nexis

Accurate Information Group

Tuesday AM Break

ApplyConnect

Closing Refreshment Break

New Vista Solutions

National Credit-Reporting System

Specialized Data Systems

Accurate Information Group

Thank You 2022 Sponsors

PLATINUM LEVEL



GOLD LEVEL



SILVER LEVEL



BRONZE LEVEL



Thank You 2022 Exhibitors

Meridian Link

Cameron Bell
1124 Bristol Street
Costa Mesa, CA 92626
714-708-6950

Owen & Associates

Daniel Owen
274 North Marietta Parkway, NE
Marietta GA 30060
770-422-0456

LexisNexis® Risk Solutions

Susan Downey
1000 Alderman Drive
Alpharetta, GA 30005
866-277-8407

ServiceLink

Judy Lesch
1521 North Cooper Street—
Suite 400
Arlington, TX 76001
800-833-6347

New Vista Solutions

Tim Carroll
14101 Highway 290 – Ste 900 B
Austin, TX 78737
315-512-1028

Accurate Information Group/ Talkuments

Allen Johnson
50 Alberigi Dr.
Suite 106
Jessup, PA 18434
Direct Line 917-757-6424

Fintech Payments

Shay Horseman
5923 Klingston Pike #303
Knoxville, TN 37919
540-346-8324

NCRA

Terry Clemans
701 E. Irving Park Rd –
Suite 306
Roselle, IL 60172
630-539-1525

New Image Youth

Dr. Shanta Barton-Stubbs
212 S Parramore Ave.
Orlando, FL 32805
321-805-6908

NCRA's 2023 Philanthropic Partner

New Image Youth Center is organized and operated exclusively for charitable purposes in accordance with Section 501(c)(3) of the Internal Revenue Code. New Image Youth Center improves the lives of youth by providing an environment where students feel safe to dream, and to support the realization of dreams through programs designed to foster academic, social, and physical well-being.

Our mission is to provide a safe place to dream that fosters academic, social, physical and mental well-being for our youth.



NEW IMAGE YOUTH CENTER

<http://newimageyouth.com/>

Strategic Alliance Committee

Chair: Debbie Loyning – Alliance 2020

Terry Clemans – NCRA

Delia Dominga – Dylan Henderson – Shonda Mullins

Meets fourth Thursday of each month 11:00 a.m. CT

Publications Committee

Chair: Sarah Boyd – Acutraq Background Screening

BOD Liaison: Terry Clemans – NCRA

Committee members: Lynn Pearson – Pearson and Graham Graphic Art Services

Jan Gerber – NCRA – Roy Goodwin – NCRA – Lucy Ramos – NCRA

Meets on the second Wednesday at 2:30 p.m. CT

Please join the committees you're interested in.

Send Jan an email at jgerber@ncrainc.org to be added to the committee list!

JOIN A COMMITTEE!

We need good people for our future Directors!

Contact Jan Gerber at jgerber@ncrainc.org



- Strategic Alliance
- Resident Screening
- Education/Compliance
- Membership
- Technology
- Conference
- Publicity
- TBA – What do we need?



By-Laws and Policy Statement

In addition to the Association's Corporate Mission and Membership Code of Ethics printed on the previous pages, NCRA has numerous policies in place for the management of the association that are available for review by the membership upon request.

Please send a written request to the NCRA office or any current officer of the association to obtain a copy of any of the following:

- ✓ Antitrust Policy
- ✓ By-laws of the Corporation
- ✓ Certification of Non-discrimination
- ✓ Code of Conduct—For Directors, Officers and Staff
- ✓ Conflict of Interest—For Directors, Officers and Staff
- ✓ Document Retention Policy
- ✓ Ethics Committee, Policy, Inquiry form and Procedures
- ✓ Federal and State Tax Returns
- ✓ Privacy Policy
- ✓ Whistleblower Policy

Antitrust Reminder

This is a reminder that it is NCRA's policy to strictly comply with all applicable antitrust laws. Under no circumstances shall members exchange competitively sensitive information, such as prices charged, revenues earned, or volumes delivered. Further information regarding compliance with the antitrust laws is available from NCRA staff.

CUSTOMER SERVICE APPRECIATION



Forward your letters, emails and thank you cards, to the NCRA office. We need your help to show the value of our services.

NCRA will send a formal recognition certificate to the person identified by each consumer for their outstanding service!

Resident Screening Committee

Co-Chairs: Caryl McMains – CIC Credit and Jeannie Baker – Acutraq Background Screening

BOD Liaison: Jeannie Baker – Acutraq Background Screening

Committee members: Bryan Faulkes – Alliance 2020 – Caryn Bennett – Contemporary Information Corp.
Debbie Loyning – Alliance 2020 – Denielle Amunds – Advantage Credit Bureau – Gio Guerra – Alliance 2020

Kristi Mergenhagen – RentPrep – Lisa Legere – Yardi/RentGrow

Sarah Boyd – Acutraq Background Screening – Scott Ledbetter – LCG Solutions

Tammy Long – TransUnion – Tom Raleigh – RentButter – Ian Bower – Contemporary Information Corp.

Angie Jenkins – Xactus – Gary Glucroft – Katie Douglas – Cleara – Chris Papastathas – Experian

Meets third Thursday of each month 11:00 a.m. CT

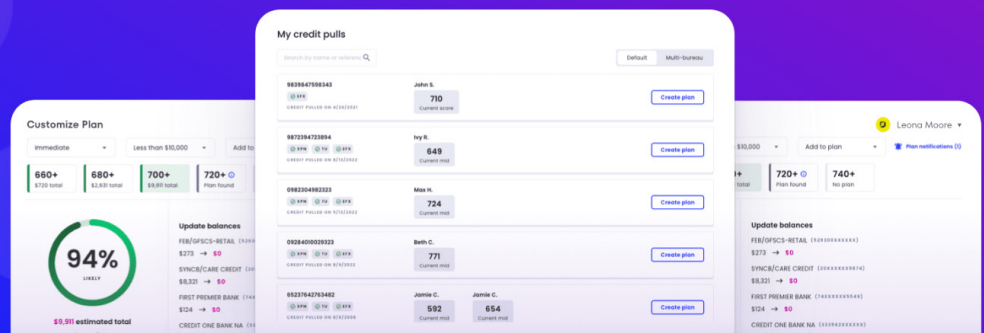
Please join the committees you're interested in.

Send Jan an email at Jgerber@ncrainc.org to be added to the committee list!

The new enterprise platform built to turn credit into a strategic growth engine.

Competitive markets call for innovative solutions. We've worked with top lenders to build a platform that utilizes credit to qualify more applicants, make better offers and close more loans.

For more information visit us at:
creditxpert.com/enterprise





National Credit Reporting Association, Inc. 10th Annual Conference 2002. Boca Raton Resort and Club.





Past Presidents

Thomas W. Dent (1993–1994)[†]
Mortgage Reporting Service – LaPorte, IN

Jerry Donnan (1995)
Factual Data Corporation – Fort Collins, CO

Jim Fuchs (1996)
Advanced Credit Technology – San Antonio, TX

Rita Flynn (1997)
Pacific Credit Information – San Francisco, CA

Richard T. Meriage (1998–1999)
Mortgage Information Service, Inc. – St. Louis, MO

Karen P. Slezak (2000)
Credit Resources, Inc. – West Paterson, NJ

Barton Taylor (2001–2002)
Far West Credit, Inc. – Salt Lake City, UT

Gary Kassan (2003–2004)
Standfacts Credit Services – Chatsworth, CA

Paul J. Wohkittel III (2005)
Lender's Credit Services – Baltimore, MD

Renee Cooper (2006)
Credit Plus – Salisbury, MD

Susan Cataldo (2007)
CDS Mortgage Reports, Inc. – Atlanta, GA

Judy Ryan (2009)
Kroll Factual Data – Loveland, CO

Marty Flynn (2010)
Credit Communications, Inc. – San Ramon, CA

Thomas Conwell III (2011)
Credit Technologies – Wixom, MI

Don Unger (2012)
Advantage Credit, Inc. – Evergreen, CO

Daphne Large (2013)
Data Facts, Inc. – Cordova, TN

Maureen Devine (2014)
Strategic Information Resources – Springfield, MA

Mike Brown (2015)
CIS, Inc. – Allamuchy, NJ

Bill Bower (2016)
Contemporary Information Corp. – Lancaster, CA

Julie Wink (2017)
Data Facts, Inc. – Cordova, TN

Paul Wohkittel (2018)
CIS, Inc. – Baltimore, MD

Mary Campbell (2019)
Advantage Credit Bureau – Fargo, ND

William Bower (2020)
Contemporary Information Corp. – Lancaster, CA

Debbie Loyning (2021)
Alliance 2020 – Renton, WA

Delia Zuniga (2022)
Advantage Plus Credit – Peoria, AZ

Executive Directors

William Greene (1993–1995)[†]
Indianapolis, IN

Jim Sutton (1996–1998)[†]
Richardson, TX

Doreen Murner (1999–2000)
Malvern, PA

Terry Clemans (2001–Present)
Roselle, IL

[†]Deceased



Thank You to Our Annual PAC Contributors for 2022

Anonymous 1	3000
Anonymous 2	2500
Lucy Kereta-Block	5000
Tom Conwell	1200
Mike Brown	1200
Bill Bower	1200

Call to Action

Lucy Kereta-Block	1500
-------------------	------

Coin Toss for PAC

John Rogers
Sabrina Bower
Christi Lawson
Peter Moraga
Sarah Boyd
Daniel Owen
Brian McKinney
Russ Donnan
Delia Zuniga
Tim McQuillan
Nick Warrick
Lucy Kereta-Block
Mary Campbell
Eric Wimsatt
Mike Brown
Debbie Loyning
Jackie Drziak
Lisa Legere
Jeannie Baker



Back the PAC! Make 2023 a record PAC year!

Please fill out the form and support NCRA's legislative activities. We can't protect your business without your financial backing. We need your voice heard in Washington, DC and in State Legislature throughout more of America than ever before.



Count me in as an Annual PAC Supporter!
Help your voice be heard in DC!

☐ One-time Donation of: \$ _____

☐ Don Miller Challenge: \$100/month via credit card on file—\$1200

Name: _____

Company Name: _____

Contribution Year: _____

Company Address: _____

City: _____ State: _____ Zip: _____

Contact Phone: _____

Contact Email: _____

Name on credit card: _____

Signature: _____

For security reasons we will call you for the credit card number.
Please do **not** list your credit card number on this form

Make checks payable to NCRA

Mail to: NCRA | 701 E. Irving Park Rd, Suite 306 | Roselle, IL 60172

PLEASE NOTE:

PAC donations are not deductible for tax purposes
No NCRA dues revenue are used for PAC purposes
Your dues remain 100% tax deductible

***Dedicated to meeting the demands and needs of the
Housing Reseller Consumer Reporting industry!***



Call to Action: Help us End Harassment Litigation via FCRA Legislative Solution

☐ One-time Donation of: \$ _____

☐ Additional donation when successful: \$ _____

Name: _____

Company Name: _____

Contribution Year: _____

Company Address: _____

City: _____ State: _____ Zip: _____

Contact Phone: _____

Contact Email: _____

Name on credit card: _____

Signature: _____

For security reasons we will call you for the credit card number.
Please do **not** list your credit card number on this form

Make checks payable to NCRA

Mail to: NCRA | 701 E. Irving Park Rd, Suite 306 | Roselle, IL 60172

PLEASE NOTE:

PAC donations are not deductible for tax purposes
No NCRA dues revenue are used for PAC purposes
Your dues remain 100% tax deductible

***Dedicated to meeting the demands and needs of the
Housing Reseller Consumer Reporting industry!***



2023 Board of Directors

Mike Thomas (President)

CIC Credit
327 Caldwell Dr. - Suite 100
Goodlettsville, TN 37072
Tel: 615-386-2285 – ext. 285
E/M: mthomas@ciccredit.com

Heather Russell-Schroeder (Vice President)

Credit Information Systems
225 S. Main St.
Council Bluffs, IA 51503
Tel: 712-328-1581
E/M: heather@creditinfosystems.com

Jeff Gentry (Treasurer)

Service 1st
2285 Hilltop Drive – Suite 200
Redding, CA 96003
Tel: 877-814-1178
E/M: jgentry@service1st.com

Delia Zuniga (Ex-Officio)

Advantage Plus Credit
7998 W. Thunderbird Rd. – Ste 109
Peoria, AZ 85381
Tel: 623-889-8999
E/M: Delia@mycreditsources.com

Mary Campbell

Advantage Credit Bureau
112 North University Drive – #322
Fargo, ND 58102
Tel: 701-239-9977
E/M: mary@advantagecreditbureau.com

Debbie Loyning

Alliance 2020
304 Main Ave. S – Suite 202
Renton, WA 98057
Tel: 425-264-1024
E/M: Debbie@alliance2020.com

Jeannie Baker

Acutraq Background Screening
PO Box 766
Elkins, AR 72727
Tel: 479-439-9174
E/M: Jeannie@acutraq.com

Jim Norman

Covius
12410 E Mirabeau Parkway –
Suite 100
Spokane Valley WA 99216
Tel: 509-499-7028
E/M: Jim.Norman@covius.com

Lisa Legere

RentGrow, Inc. / Yardi
400-5th Ave. – Suite 120
Waltham, MA 02451
Tel: 800-736-8476
E/M: lisa.legere@yardi.com

Mike Brown

Xactus
370 Reed Rd – Suite 100
Brommal, PA 19008
Tel: 908-813-8555
E/M: Mike.Brown@Xactus.com

Kristi Mergenhagen

RentPrep
1821 Como Park Blvd.
Lancaster, NY 14086
Tel: 888-877-8501
E/M: kristi@rentprep.com

NCRA Staff and Counsel

Terry Clemans (Executive Director)

Tel: 630-539-1525
E/M: Tclemans@ncrainc.org

Roy Goodwin – (Compliance Services Director)

Tel: 630-539-1525
Cell: 630-707-7091
E/M: RGoodwin@ncrainc.org

Lucy Ramos – (Compliance Services Coordinator)

Tel: 630-539-1525
E/M: LRamos@ncrainc.org

NCRA

701 East Irving Park Road
Suite #306
Roselle, IL 60172
Phone: 630-539-1525
Fax: 630-539-1526

Christi Lawson (Legal Counsel)

Foley & Lardner
111 N. Orange Avenue – Ste. 1800
Orlando, FL
Tel: 407-244-3235
E./M: Clawson@foley.com

Larry Henry (Legal Counsel)

Law Office of Rhodes Hieronymus
P.O. Box 21100
Tulsa, OK 74121-1100
Tel: 918-582-1173
E/M: lherry@rhodesokla.com

Agenda—Monday, November 7, 2022

Member user group and various client meetings – times set by the hosts

Registration – 1:00-6:30 p.m.

Welcome Bags – *Sponsored by Equifax*

Lanyards – *Sponsored by CreditXpert*

Room Key Cards – *Sponsored by Experian*

Footsteps to the Future – *Sponsored by ServiceLink*

5:00-6:30 p.m.

Welcome Reception and Marketplace – *Sponsored by FICO*

Grand Bay South Ballroom .



New Vista Solutions is pleased to announce that we will be an exhibitor at the National Consumer Reporting Association's 30th Annual Conference, November 7-9, 2022, in St. Petersburg, Florida.

We will be sharing an exciting revenue opportunity for credit reporting agencies that features our exclusive Quick Summary and Green Report, powered by the only national database for real estate and home improvement incentives, which connect property owners to over 520,000 green incentives worth about \$70 billion dollars annually.

Credit Reporting Agencies can provide this valuable green incentive information to their customers through the Quick Summary which summarizes the incentives available to property owners. This product provides the property owner the ability to upgrade to the detailed Green Report to capture these incentives.

Please stop by and visit New Vista Solutions at the conference to learn more.

For more information, email New Vista Solutions at info@newvistasolutions.com or call us at 866-721-9295.

We look forward to meeting with you in St. Petersburg!

Agenda—Tuesday, November 8, 2022

Master of Ceremony – Maureen Devine

8:30 – 9:00 a.m.
Grand Bay South Ballroom

Breakfast – *Sponsored by New Vista Solutions*

9:00 – 9:30 a.m.
Grand Bay North Ballroom

2022 Conference Open

Grand Bay North Ballroom

Messages of Welcome and Association Business

Terry Clemans – Executive Director

Delia Zuniga – 2022 President

Mike Thomas – 2023 President

9:30 – 10:15 a.m.
Grand Bay North Ballroom

Keynote Address – Lisa Demmi – *Sponsored by TransUnion*



Lisa will provide two sessions on subjects she is passionate about:

AM Session – The Magic of Goal Setting

PM Session – Everyday Customer Service

The Small Magic of Goal Setting

These days, our lives are busier and busier and we often ignore our goals, even avoiding them altogether!

This stops us from growing and moving to the next level. It can cost us our careers, our relationships, and even our happiness. That's all going to change and "SMALL MAGIC" is the reason.

Join Lisa Demmi as she shares her "SMALL MAGIC" process for creating goals that challenge and push you. AND then breaking each one into small manageable chunks that, when done daily, help you achieve them!

Her training will empower you to break through the wall that's been holding you back from attaining your career and personal goals. Ready to grow? This is only the beginning!

PARTICIPANT OUTCOMES:

- Creating your list
- Breaking your goals down
- Doing one thing every day
- Celebrating everything
- Reminders

Lisa L. Demmi | 813.361.2626 | lisa@lisademmi.com | www.lisademmi.com

10:15 – 10:45 a.m.
Grand Bay South Ballroom

Refreshment Break – Special Guest: Dr. Stubbs – New Image Youth Center
– NCRA 2023 Philanthropy Partner – *Sponsored by Accurate Information Group/Talkuments*

10:45 – 11:30 a.m.
Grand Bay North Ballroom

FICO® Research: FICO® Score Trends, Buy Now Pay Later, Medical Debt Reporting, and FICO® Score 10 T

Tommy Lee – FICO®, Senior Director, Analytics and Scores Development

In this session, we'll explore the current lending landscape by sharing recent insights into how FICO® Score dynamics have been changing since the onset of the pandemic. We'll explore FICO® Score trends and recent changes in key credit metrics, including a focus on the population of consumers who are still in and/or recently exited payment accommodation. We'll also share important insights gained from recent FICO® Resilience Index research examining delinquency rank ordering results for the total borrower population and those exiting accommodations.

11:30 a.m. – 12:00 p.m.
Grand Bay North Ballroom

Update – NCRA – Compliance Services Panel Discussion

Mary Campbell – Advantage Credit – Chair NCRACS

Roy Goodwin, Director NCRACS and Terry Clemans

12:00 Noon
Grand Bay South Ballroom

Networking Lunch – *Sponsored by Foley & Lardner, LLP*

1:00 – 1:45 p.m.
Grand Bay North Ballroom

Lisa Demmi Second Session – Every Day Customer Service

Everyone talks about how important customer service is more than ever these days. We go out for dinner; we expect good customer service. We have someone come to our home to clean or fix something; we expect good customer service. We go to the grocery store, the doctor, the dry cleaners and so many other places. We expect good customer service.

I'm going to challenge you in a couple ways. First, I think customer service should happen everywhere, every day with everybody. Next, I think we can ALL exhibit customer service in every aspect of our lives.

Why is this program important? It'll change everything you do and your perspective on the world.

You'll learn and do the following:

INTERNAL CUSTOMER SERVICE – your team members. If they're happy, your business is more successful.

EXTERNAL CUSTOMER SERVICE – your clients, happy clients come back and tell others, better bottom line.

PERSONAL – outside of your workplace, the person in the grocery, elevator, etc. Be kind to others and feel good.

RELATIONSHIPS – families & significant others, when our relationships are out of whack, chances are we are too.

YOU – too often we neglect to give ourselves the proper attention and “customer service” we deserve. If we don’t take care of us, we won’t be able to take care of others.

THE WORLD – if we all gave everyone the “best customer service” we could. This world would be a different place.

2:00 – 2:45 p.m.

Split Sessions

Resident Screening
St. Petersburg

The Local Landscape – Changes at the State, County and City Regulation Level

Christi Lawson, John Attallah and Sharal Henderson – Counsels with Foley & Lardner

Guest Presentation – Tim Carroll – 5 minutes on New Vista Solutions and The Green Report for Property Managers

Mortgage
Grand Bay North Ballroom

A Discussion on the Future of the Tri-merge

There is more discussion at the GSE’s, FHFA and the CFPB about the end of the Tri-merge than ever before. The pros and cons of the potential earthshaking change to our industry.

Robert Dunskey – FHFA – Tim McQuillan – CreditXpert

Guest Presentation – Tim Carroll – 5 minutes on New Vista Solutions and The Green Report for Lenders

2:45 – 3:15 p.m.
Grand Bay South Ballroom

Refreshment Break

3:15 – 4:00 p.m.

The Annual State of the Industry Address from Our Regulators

Tiffany George - FTC

4:00 – 4:45 p.m.
Grand Bay North Ballroom

NCRA Committee Review and Strategic Alliance Meeting

Each NCRA Committee Chair and Board of Director Liaison will provide a 2–3-minute review of the committee’s mission and how you can help. You get out of any trade association or business group what you put in. Get involved in one of the committees to improve your personal position in the industry and our industry as a whole.

A review of the importance of the Strategic Alliance Partners for both your and NCRA’s bottom line.

6:30-9:30 p.m.

Feature Event – *Sponsored by MeridianLink and TazWorks*
A fun musical evening poolside with sounds from Colt Clark

<https://www.tampabay.com/arts-entertainment/fun/kids-family/2020/05/29/tampa-band-colt-clark-and-the-quarantine-kids-go-viral-perform-on-ellen-show/>

<https://www.themusicman.uk/colt-clark-and-the-quarantine-kids/>



Agenda—Wednesday, November 9, 2022

Master of Ceremony – Maureen Devine

8:30 – 9:00 a.m. **Breakfast** – *Sponsored by TaxReturnVerifications.com*
Grand Bay South Ballroom

All sessions will be in the Grand Bay North Ballroom

9:00 – 9:45 a.m. **And We Thought Inflation Was High Last Year!**
The Impact of Record Inflation and Rising Interest Rates on Housing and All Aspects of Life
Robert Strand – Senior Economist – American Bankers Association

10:00 – 10:40 a.m. **The Equifax Update**
Craig Crabtree – Senior Vice President and General Manager – Equifax Mortgage and Housing Solutions
Bobby Deery – Vice President, Mortgage Products – USIS
JT Edelen – Sr. Director of Mortgage Verification Services – Equifax

10:50 – 11:30 a.m. **The Experian Update**
Mick Tondreau – Director Mortgage Sales – Experian
Ken Tromer – Director, Mortgage Market Engagement – Experian
Gio Bautista – Client Principal – Experian

11:40 a.m. – 12:20 p.m. **The TransUnion Update**
Kerry Acker – Sales Manager, Tenant and Employment
Nathan Clixby – Major Account Executive – TransUnion

12:30 – 1:30 p.m. **Awards Luncheon** – *Sponsored by PitchPoint*
Grand Bay South Ballroom

1:30 – 2:15 p.m. **CFPB and FTC – The Annual State of the Industry Address from Our Regulators**
The latest regulatory concerns from one of the industries key regulators on multiple fronts of interest to the consumer reporting industry and the American consumer.
Sumeet Ajmani – Senior Policy Fellow – CFPB
Tiffany George – Senior Attorney in the Division of Privacy and Identity Protection – FTC
Heather Russell-Schroeder and Terry Clemans – Referees/Moderators

2:15 – 3:00 p.m.

Inside the Beltway – The Election Review – A Report and Discussion with NCRA's Lobby Team

Mike Chapman – Registered Democrat Lobbyist – Partner DC Strategies

Jeff Kramer – Registered Republican Lobbyist – Partner DC Strategies

Terry Clemans – Referee/Moderator – NCRA Executive Director

3:00 – 3:30 p.m.

Grand Bay South Ballroom

Closing Refreshment Break – *Sponsored by ApplyConnect*

3:30 - ???

Closed Door Session with NCRA's Leadership and Legal Counsel

What you want from NCRA in 2023 – a discussion with the Association's leadership to set our future path

Terry Clemans – NCRA Executive Director

Mike Thomas – 2023 NCRA President – CIC Credit

Christi Lawson – NCRA General Counsel

Heather Russell-Schroeder – Vice President – C.I.S.

Send Us Your News!



**Submit press releases,
news articles and company
announcements you would
like included in the bi-weekly
newsletter to:**



Jan Gerber

jgerber@ncrainc.org

Speaker Biographies



TOMMY LEE
SENIOR DIRECTOR
FICO

Tommy Lee is a Senior Director and has been with FICO® since 2003. In his current role in the Analytics and Scores Development team, Mr. Lee is an analytic reviewer for FICO® Score model developments in the U.S. and internationally. Tommy's recent accomplishments include playing an integral part in the research, design, and development of FICO® Score 10 and FICO® Resilience Index.

Mr. Lee holds a B.S. in Business Administration and a B.A. in Statistics from the University of California, Berkeley.



MARY CAMPBELL
PRESIDENT OWNER
ADVANTAGE CREDIT BUREAU

Mary Campbell has over 40 years of Credit Bureau experience starting with the Credit Bureau of Fargo 1971-1987, CBC Companies 1987-1990, Trans Union 1990-1992 and started Advantage Credit Bureau in 1992. She also started Advantage Payment Services in 2010 serving the pre-paid market.

Mary has served on the NCRA board since 2013. Vice President 2018, President 2019 and ExOfficio in 2020. She is also chair of the National Credit Reporting Association Compliance Services (NCRACS) committee.

Advantage Credit Bureau's primary market is in the Midwest providing services in Mortgage Lending, Business Banking, Consumer Lending, Tenant Screening, Employment Screening, Flood Determinations, Tax Return verification, Appraisal ordering, ID Screening, along with Device ID Screening in various markets.



TIFFANY GEORGE
SR. ATTORNEY
FEDERAL TRADE COMMISSION

Tiffany George is an Acting Assistant Director in the Division of Privacy and Identity Protection in the Bureau of Consumer Protection at the Federal Trade Commission. She focuses primarily on enforcement and policy issues relating to consumer reporting, data security, algorithmic decisionmaking, artificial intelligence, and privacy, including health privacy and children's privacy. Ms. George also manages the division's identity theft program.



ROBERT W. STRAND
VICE PRESIDENT AND SENIOR ECONOMIST
AMERICAN BANKERS ASSOCIATION

At the ABA, **Rob Strand** is a senior policy analyst for regulatory and legislative issues, as well as on the condition of the economy, credit conditions, and banking industry. He runs a committee of bank chief economists that meets biannually with the Federal Reserve Governors and President's Council of Economic Advisors, and banker committees that deal with regulatory and risk management issues.

He specializes in bank risk management and supports conferences and schools on this issue. Before joining the ABA in 1986, Dr. Strand worked for the U.S. Governmental Accountability Office, University of North Texas, Denton, University of Arkansas, Fayetteville, Federal Reserve Bank of Richmond, and National Institute of Environmental Health Sciences.

He writes and speaks to groups on economic, financial and credit conditions and bank risk management. He received a Ph.D. in Economics from the University of North Carolina, Chapel Hill,

Speaker Biographies



CRAIG CRABTREE **SENIOR VICE PRESIDENT AND GENERAL MANAGER** **EQUIFAX MORTGAGE & HOUSING SOLUTIONS**

Craig Crabtree is the Senior Vice President and General Manager of Equifax Mortgage & Housing Solutions. In this role, Craig manages the company's mortgage, rental and real estate business across all solution and product categories. Since joining the company in 2010, Craig has expanded the capabilities that service these industries to include Employment and Income Verification Services, Capital Markets, and Property and Data Analysis.

Craig has over 25 years of mortgage industry experience, including origination, servicing, loss mitigation and capital markets expertise. He was recently named a 2020 Lending Luminary Award winner by Progress in Lending, which recognizes executives for their mortgage industry vision and leadership.

Formerly, Craig was instrumental in the multi-year planning, development and execution of trended credit data and verification services as part of Fannie Mae's Desktop Underwriter® (DU®) 10.0 release in 2016. He led an industry initiative that has now significantly changed how lenders consume and utilize data to originate and process loans.

Prior to joining Equifax, Craig spent nearly 18 years in senior leadership roles with SunTrust Mortgage, Crestar Mortgage and Strategic Insight Corporations.

Craig earned a B.B.A. from Elon University and an MBA from Virginia Commonwealth University and is a Certified Mortgage Banker (CMB) and an Accredited Mortgage Professional (AMP).



BOBBY DEERY **VICE PRESIDENT, MORTGAGE PRODUCTS** **USIS**

Bobby Deery is the Vice President of Mortgage Products for USIS. In this role, Bobby manages the company's mortgage, rental and real estate products across all solution and product categories for USIS. Since joining the company in 2022, Bobby has expanded the capabilities that service our mortgage partners focusing on credit, undisclosed debt monitoring and capital markets.

Prior to joining Equifax, Bobby spent nearly 10 years in leadership roles with financial services companies focused on Mortgage, Investments and Healthcare over that span. Bobby earned a B.B.A. from the University Of Georgia.



JT EDELEN **SR. DIRECTOR OF MORTGAGE VERIFICATION SERVICES** **EQUIFAX**

JT Edelen holds his B.S. from Purdue University in West Lafayette, Indiana. Prior to joining Equifax in April of 2022, he spent nearly 8 years at Wells Fargo Advisors, as a licensed financial advisor, and then managing a portfolio of Securities-Based Lending (SBL) products. In this role, he worked across both bank and brokerage to strengthen relationships and increase adoption of SBL by the firm's financial advisors. His division was also responsible for the delivery of bank originated mortgages and other credit products to the clients of the brokerage firm.

JT resides in Saint Louis City with his wife, Christa, who is a Real Estate agent, and their 5 year old son. They enjoy being actively involved in his sports which include soccer, tee-ball, and ice hockey. They are also heavily involved in their community improvement efforts. JT enjoys traveling, old architecture, mountain biking, golf, and Notre Dame football.

Speaker Biographies



MICK TONDREAU
DIRECTOR OF MORTGAGE SERVICES
EXPERIAN

Mick Tondreau is a seasoned mortgage and credit veteran with nearly 30 years combined experience. Roles held include retail and wholesale mortgage sales, mortgage underwriter, product management and sales with two of the three credit repositories. Mick is well-versed in all facets of the mortgage lifecycle, from lead generation to loan closing. Areas of specialty are pre-close loan review and monitoring, verification of employment and income, and data analysis.



KEN TROMER
DIRECTOR, MORTGAGE MARKET ENGAGEMENT
EXPERIAN

Ken Tromer is responsible for mortgage strategy and business development in Experian's mortgage channel.

Prior to joining Experian in 2018, Ken spent three and half years at LexisNexis Risk Solutions where he was New Business Development Manager for mortgage and real estate. Tromer was responsible for driving multi-year sales opportunities focusing principally on the largest financial institutions. Helping the company in identifying and establish large partnerships and strategic alliance that drove

incremental revenue.

Before joining LexisNexis, Tromer spent five years at Equifax Mortgage Solutions. His role was Senior Account Manager responsible for growing revenue in strategic accounts through the sales of EMS products.

Tromer has been in the mortgage space for over 27 years and has held many Senior Executive positions at some of the top lenders in the country. He has both retail and wholesale experience, as well as extensive training background.



GIO BAUTISTA
CLIENT PRINCIPAL
EXPERIAN

Growing up in Chicago exposed Gio to the melting pot of culture and food that makes Chicago great. Most of his childhood was spent in apartment complexes full of laughter and adventures with neighborhood friends.

His passion for the rental industry goes back a decade to his college years when he began investing in a 2 unit home which not only helped offset living expenses but also provided him invaluable landlord experience.

Gio is on a mission to demonstrate how Experian's robust data and analytics turn into actionable insights. For the last 5 years, he's worked as a Client Executive with businesses in several industries to help solve modern business needs by implementing data.

His current focus is his favorite one as he exclusively works in the rental industry with many prop tech, screening and rental space startup companies as his partners and prospects.

Experian's mission to be the consumer bureau aligns well with his consumer first approach. He's always open and eager to discuss how Experian's ever expanding solutions help mitigate credit and fraud risks while improving top line revenue in the rental industry.

Speaker Biographies



KERRY ACKER
SALES MANAGER
TRANSUNION

Kerry Acker is the Sales Manager for the tenant & employment reseller vertical at TransUnion. Kerry has been with TransUnion for 11 years, having spent the last 8 years successfully supporting our screening and financial services reseller partners.

Kerry, his wife Amanda and his two twin girls, Sloane and Scarlett live in the Philadelphia area. When not keeping track of two rambunctious 4-year olds, Kerry is an avid sports fan and enjoys building out his well-deserved reputation as an authority on microbrews.



NATHAN CLIXBY
MAJOR ACCOUNT EXECUTIVE
TRANSUNION

Nathan Clixby is a Major Account Executive for Reseller/Channel Partner vertical within TransUnion. Nathan has been with TransUnion for 10 years, and has spent that time supporting our Financial Services Reseller/Channel Partners.

Nathan resides in Missoula, Montana, with wife Jessica and daughters Shelby and Addison. When not chasing his girls around to volleyball tournaments, track meets and barrel races, Nathan and family are enjoying the outdoors, skiing, camping, hiking, hunting and golfing.



SUMEET AJMANI
SENIOR POLICY FELLOW
CFPB

Sumeet Ajmani has worked over a decade in banking and consumer financial services.

Currently he works at the Consumer Financial Protection Bureau (Bureau), an independent federal agency created after the 2008 financial crisis to protect consumers.

Since 2021, Sumeet has served at the Bureau's Division of Research, Markets & Regulations as a Senior Markets & Policy Fellow in the Consumer Reporting Markets Program. The program originates and delivers market research and analysis for internal and external audiences. Recent content include the Bureau's 2022 "List of Consumer Reporting Companies," which helps consumers understand and act on the data consumer reporting companies collect about them; "Payment Amount Furnishing & Consumer Reporting;" a report that describes the prevalence of actual payment information in consumer credit reporting; and "Credit Card Line Decreases," a report that describes the impact of credit card lines decreases on consumers.

Previously, Sumeet served as General Counsel for the fintech start-up Nova Credit, where he supported the launch of a "cross-border credit bureau" focused on helping immigrants get access to credit. He has also worked as a product and regulatory counsel at Credit Karma and a staff attorney at the Board of Governors for the Federal Reserve System.

Sumeet started his financial services experience at FICO, leading analytical design and development efforts for custom credit and insurance risk scoring models.

Sumeet is a graduate of Stanford University. He received his J.D. from University of California, Berkeley – School of Law.

For more information: <https://www.linkedin.com/in/sumeet-ajmani>

Speaker Biographies



ROBERT M. DUNSKY
PRINCIPLE ECONOMIST, OFFICE OF POLICY, ANALYSIS AND RESEARCH
FHFA

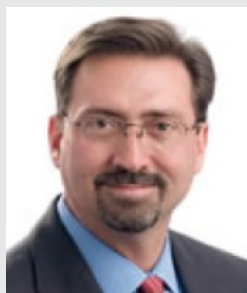
Robert M. Dunskey is a Principal Economist at the Federal Housing Finance Agency and is passionate about developing actionable economic research that informs policy. Robert was the principal designer of an analytic tool that received a U.S. Patent in 2019. For over 20 years, Robert has published and presented mortgage finance research at national and international conferences. Prior to joining the Federal Housing Finance Agency, Robert worked at PricewaterhouseCoopers where he designed and developed financial risk management models. Robert earned a Ph.D. in Economics from the Maxwell

School of Syracuse University. Robert is an avid sailor.



TIM MCQUILLAN
MANAGER, STRATEGIC PARTNERSHIPS
CREDITXPRT

For over 18 years, Tim has served as a liaison in many facets of a mortgage CRA's partnership with CreditXpert Inc. He looks forward to continuing to help you and your customers as the manager of strategic partnerships at CreditXpert Inc.



MIKE CHAPMAN
DC STRATEGIES – NCRA'S REGISTERED DC LOBBY TEAM

Mike Chapman is a public affairs consultant with extensive policy and political experience at the highest levels of government. A partner in D.C. Strategies, Chapman is expert at finding solutions to difficult problems for his clients utilizing relationships developed over decades on Capitol Hill and within the administration. Chapman is currently working on behalf of a range of clients and has been cited by Roll Call newspaper as one of Washington's power lobbyists.

Mike Chapman served as the first Legislative Director for recently retired U.S. Senator Tim Johnson, and worked closely with Senator Johnson over the 28 years he served in the U.S. House and U.S. Senate.



JEFF KRAMER
PUBLIC AFFAIRS CONSULTANT

Jeff Kramer is a public affairs consultant with extensive policy, legislative and regulatory experience. He has a strong ability to translate complex issues into easily understood and actionable causes and can manage the often-conflicting views of draft legislation and proposed regulation from the consumer and the business sides.

Over the years, first at AARP and then at Verizon, he has a proven track record of success in working with national legislative and regulatory bodies to help mold public policy to embrace the interests of business while recognizing the needs of the underserved. As an example, he led the coordination of an

effort to draft legislation that led to the passage of the Communications and Video Accessibility Act (CVAA) which among other things required access to closed captions and user guides for television for the blind. He also served as a U.S. Non-Governmental Observer (NGO) at the United Nations and at the Earth Summit during Global Climate Treaty negotiations while a lobbyist for the Edison Electric Institute. He began his Washington, D.C. in the Political Affairs office of the U.S. Chamber of Commerce.

A graduate of the University of Virginia, Jeff received his J.D. from the Antonin Scalia School of Law at George Mason University.



meridianlink[®]
connecting you to better

mortgage credit link[™]



better together!

NCRA, Mortgage Credit Link[™] and TazWorks[®] working together to provide you better via a special marketing partnership



Mortgage Credit Link (MCL), the browser-based API fulfillment hub for consumer data verification and analytics provides a complete, easy-to-use front-end for CRAs to automate and securely manage order fulfillment from any device, anywhere.

TazWorks, the creator of TazWorks Software[™] and TazCloud[™], a powerful background and tenant screening platform with its suite of screening applications, integrations, and advanced business intelligence tools helps consumer reporting agencies make better decisions at modern business speed.

To learn more about how TazWorks[®] and Mortgage Credit Link[™] can raise the level of your consumer reporting operations:

NCRA would like to say "thank you" to MeridianLink for our long-term partnership.

Or contact salesupport@meridianlink.com, visit us online at meridianlink.com/lets-talk, or call **714.415.4375**.



B2B Savings Portal – <http://membersavingsprogram.com/NCRA/join.cfm> –
Business Savings Programs for U.S. and Canadian Members.

B2C Savings Portal – <https://ncra.benefithub.com> –
Consumer Savings for members, their staff and family members.



Client First

Our legal teams bring rich industry knowledge to every engagement and relationship, delivering comprehensive solutions to fit your specific needs. Make critical business decisions with confidence.

For more information about Foley, please contact:
Christi Lawson in our Orlando office at clawson@foley.com.

FOLEY.COM

AUSTIN | BOSTON | BRUSSELS | CHICAGO | DALLAS | DENVER | DETROIT | HOUSTON | JACKSONVILLE
LOS ANGELES | MADISON | MEXICO CITY | MIAMI | MILWAUKEE | NEW YORK | ORLANDO | SACRAMENTO
SAN DIEGO | SAN FRANCISCO | SILICON VALLEY | TALLAHASSEE | TAMPA | TOKYO | WASHINGTON, D.C.

©2019 Foley & Lardner LLP | Attorney Advertisement
Images of people may not be Foley personnel | 111 N Orange Ave.,
Suite. 1800, Orlando, FL 32801 | 407.423.7656 | 19.MC23167

FOLEY
FOLEY & LARDNER LLP



The **SALA Healthcare Program** is brought to you by our sponsor, the Small Association Leadership Alliance (SALA). It is a proven alternative for members to consider for their healthcare.

The program has several components to choose from to customize your healthcare. When each component is brought together, the result is a unique and affordable option for your healthcare. The program components include:

- **Apex Preventative Care Plan** that best fits your needs, family, and budget (2 Choices)
 - **Basic** – The Apex HDHP (High Deductible High Premium) Plan provides the Minimum Essential Coverage at a lower monthly cost but does not include a prescription plan or coverage for specialists. The Apex HDHP plan does allow for the addition of a Health Savings Account (HSA).
 - **Advantage** – Apex Advantage provides 100% coverage for preventive care, copayments for small and medium cost medical expenses, and prescription coverage.
- Add-on a **Sedera** membership for Medical Cost Sharing to be used for accidents, illness, and unforeseen medical needs.
 - The **Sedera** Medical Cost Sharing model boldly challenges the status quo. Through an innovative layering of healthcare services, we enable individuals and family's access to high quality healthcare that is affordable, flexible and effective.
 - There are 5 IUAs (Initial Unshareable Amount) to choose from - \$500, \$1,000, \$1,500, \$2,500 & \$5,000
 - The IUA you select is what you are agreeing to be financially responsible for if you have an eligible Need with the community. For example, if you break your leg and the total costs are \$10,000 and you have the \$1,000 IUA membership, you are responsible for paying the first \$1,000 towards your medical bills and the rest is shared with the community.
 - NOTE: There are restrictions on pre-existing conditions, please contact us to review as these conditions may not be shareable.
- Take advantage of **Teladoc** telemedicine for increased savings and services
 - **Sedera** members have 24/7/365 access to a board-certified physician through **Teladoc** telemedicine. This service provides on-call physicians available to help resolve routine medical issues by phone or video consultations.
- The comfort of **2nd.MD** to ensure you and your family receive the most up-to-date medical treatment available
 - We've all faced challenges of getting a correct diagnosis for ourselves or someone we love and searched the web for answers to medical issues. As a member of Sedera, you can bypass these frustrating steps through a program called **2nd.MD**. **2nd.MD**. helps tens of thousands of people on their medical journeys with second opinions from leading experts on every healthcare condition, from the courtesy of your own home.
- **RCI Dental** through Aetna
 - **RCI** is a leading third-party administrator that is here to provide you with comprehensive dental coverage. Negotiated rates make the dental network Aetna Dental Administrators program, powered by the national Aetna Dental Access® network, very competitive. In most instances, savings range from 15-50 percent on services from general dentistry and cleanings to root canals and crowns.

For more information, please contact SALA: (e) hpsupport@smallassociations.org | (p) 888-994-4979

WARNING: SEDERA, INC. IS NOT AN INSURANCE COMPANY AND THE SEDERA MEDICAL COST SHARING MEMBERSHIP IS NOT ISSUED OR OFFERED BY AN INSURANCE COMPANY. WHILE EVERY EFFORT IS MADE TO MEET MEMBER'S MEDICAL NEEDS, SEDERA, INC. AND THE SEDERA MEDICAL COST SHARING COMMUNITY DO NOT GUARANTEE PAYMENT OF ANY MEDICAL EXPENSE.

Program Not Available in VT, AK, WA, IL, NY

You asked.... WE LISTENED!

Our innovative member program includes preventative care, prescription plans, telemedicine and medical cost sharing.

**Affordable Healthcare
is a Challenge**

and we've got you covered!
Our members can now participate
in our exciting

NEW HEALTHCARE PROGRAM

and save an
average of **60%!**

What our members are saying

- ✓ "I get the care I need, but at half the price. Thank you so much!"
- ✓ "Sedera has been responsive and extremely helpful with my needs. I also like the 2nd. MD service. I couldn't be happier."
- ✓ "You definitely have the right idea and the program is well thought out."
- ✓ "Thanks for all you do! This has been an incredible health care option."



Real life plan member savings

- Individual in Washington, DC- saving \$497 or 55% per month
- Couple in Douglasville, GA- saving \$1,395 or \$61% per month
- Family of four in Lafayette, CA- saving \$1,225 or 64% per month
- Individual in Gaithersburg, MD- saving \$390 or 64% per month



82% meets their needs very or extremely well



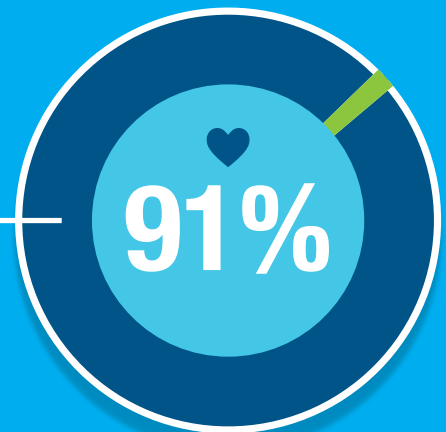
9 in 10 find high value for their money



73% extremely likely to recommend



99% of customers find us very or extremely responsive



of our Program Participants
are very or extremely satisfied

Education and Compliance Committee

Co-Chairs: Michele Streeto – Xactus and Lisa Legere – Yardi/RentGrow

BOD Liaison: Lisa Legere – Yardi/RentGrow – Terry Clemens – NCRA

Committee members: Angela Jenkins – Xactus

Barrett Elliot – Birchwood Credit Services – Bill Barnett – Advantage Credit Bureau

Caryn Bennett – Contemporary Information Corp. – Curt Knuth – NCS/TRB

Charlene Reidel – Advantage Plus Credit – Curt Knuth – NCS/TRV

Debbie Loyning – Alliance 2020

Delia Zuniga – Advantage Plus Credit – Evon Butterworth – Advantage Credit Inc.

Jackie Drziak – Credit Information Systems – Jennifer Lord – Birchwood Credit Services

Jessica Hernandez – Credit Information Systems – Julie Wink – Xactus

Kathleen Brady – Birchwood Credit Services

Kristi Mergenhagen – Roofstock – Kristie Price – UniversalCIS/CreditPlus

Mary Campbell – Advantage Credit Bureau – Matt Gillespie – Covius

Stephanie Mejia – Advantage Plus

Meets third Wednesday of each month 12:00 p.m. CT

Membership and Elections Committee

Co-Chairs: Jackie Drziak – DataFacts and Kristi Mergenhagen – Roofstock

BOD Liaison: Kristi Mergenhagen – Roofstock – Terry Clemans – NCRA

Committee members: Debbie Loyning – Alliance 2020

Angela Kimble – Advantage Plus Credit

Jeannie Baker – Acutraq Background Screening

Meets third Wednesday of each month 2:00 p.m. CT

NCRACS Committee

Chair: Mary Campbell – Advantage Credit Bureau/Roy Goodwin – NCRA – Terry Clemans – NCRA

Committee members: Chelsea Lyons – SDS – Heidi Smith – Specialized Data

Maryjane Nipstad – Advantage Credit Bureau – Michael Sullivan – Specialized Data

Meets third Thursday of each month 1:30 p.m. CT

Please join the committees you're interested in.

Send Jan an email at Jgerber@ncrainc.org to be added to the committee list!

Hall of Fame Award Winners

Year	Location	Award	Name
2005	Hilton Head Marriott Beach and Golf Resort, Hilton Head	President's Award	Nancy Fedich – CIS, Inc.
2006	Renaissance Esmeralda Resort and Spa, Indian Wells, CA	President's Award	Don Unger – Advantage Credit Inc.
		Special Appreciation Sponsor	Paul Capobianco – Credit Systems Design
2007	Hyatt Regency Coconut Point Resort & Spa, Bonita Springs, FL	President's Award	Gary Kassan – Standfacts Credit Services
2008	Carefree Resort and Villas, Carefree, AZ	President's Award	Daphne Large – Data Facts
		Special Thanks Education and Compliance Committee	Eileen Lenahan – Credit Lenders Lenders Service Agency
2009	Kiawah Island Golf Resort, Kiawah Island, SC	President's Award	Dave Miller – Land America
2010	Monte Carlo Casino, Las Vegas, NV	President's Award	Tom Conwell – Credit Technologies
2011	Astor Crowne Plaza, New Orleans, LA	President's Award	Nancy Fedich – CIS, Inc.
2012	Saddlebrook Resort, Tampa, FL	President's Award	Maureen Devine – Strategic Information Resources Susan Catalto – CDS
2013	Embassy Suites Albuquerque, NM	President's Award	Bill Bower – Contemporary Information Corp.
2014	Riviera, Palm Springs, CA	President's Award	Nancy Fedich – CIS, Inc.
2015	Omni Shoreham Hotel, Washington, DC	President's Award	Jackie Drziak – Strategic Information Resources
		Director's Award	Caryn Bennett – Contemporary Information Corp.
2016	Hilton Palacio Del Rio, San Antonio, TX	President's Award	Angie Jenkins – CIS, Inc.
		Director's Award	Peter Fitton – CreditXpert
2017	Renaissance Harborplace, Baltimore, MD	President's Award	Mary Campbell – Advantage Credit Bureau
		Director's Award	Scott Ledbetter – LCG Solutions
2018	Atlantis Casino Resort Spa, Reno, NV	President's Award	Mike Thomas – CIC Credit
		Director's Award	Maureen Devine – Strategic Information Resources
2019	The DeSoto Savannah, Savannah, GA	President's Award	Gary Glucroft
		Director's Award	Michele Streeto – Avantus
2020	Virtual Conference	President's Award	Christi Lawson Foley & Lardner LLP
		Director's Award	Bill Bower – Contemporary Information Corp.
2021	Hilton El Conquistador, Tucson, AZ	Presidents Award	Jan Gerber – NCRA, Inc.
		Directors Award	Caryl McMains – CIC Credit

BRB PUBLICATIONS and NCRA Strategic Alliance Program

The State Rules Register

*Online Guide of State Laws Which Impact Consumer
Reporting Agencies (CRAs) and Hiring Managers*

**10% discount
on all
BRB subscriptions**



Email Alerts Included –
An added benefit: Receive
alerts on pending laws



Easy to Use

Practical

Current

What records cannot be reported by CRAs...

When state restrictions are placed on the use
of record information by employers...

When special state forms and required
wording must be used by CRAs or employers...

*Quite simply, the Register is designed for those
needing an uncomplicated explanation in "Plain
English" of state laws. The content is written and
updated by attorney Larry Henry.*



**To take advantage of the NCRA discount
call BRB at 800-929-3811 and mention
you are an NCRA Member.**

**See the web page for a
working demo»**

The annual fee includes unlimited access.

Legal Committee

Co-Chairs: Christi Lawson – Foley & Lardner PLC and Jeff Gentry – NCS/Service 1st

BOD Liaison: Terry Clemans – NCRA

Committee members: Angela Jenkins – Xactus – Ben Sergi – Origen Financial Services

Carolyn Casey – Xactus – Caryn Bennett – Contemporary Information Corp.

Christie Casuga-Nguyen – Advantage Credit Inc. – Cindy Powers – Credit Plus

Dan Firestone – Contemporary Information Corp. – Debbie Loyning – Alliance 2020

Don Unger – Advantage Credit Inc. – Evon Butterworth – Advantage Credit Inc.

Gio Guerra – Alliance 2020 – Heather Russell-Schroeder – Credit Information Systems

Jackie Drziak – Credit Information Systems – Jeff Gentry – NCS/Service 1st

Jennifer Lord – Birchwood Credit Services – Joan Archie – Alliance 2020

John H. Williams – Xactus – Judy Ryan – Xactus – Julie McClellan – Xactus – Julie Wink – Xactus

Kathryn Owen – Contemporary Information Corp. – Kim Shaw – Alliance 2020

Mary Campbell – Advantage Credit Bureau – Michele Streeto – Xactus – Mike Brown – Xactus

Mindy Leisure – Advantage Credit Inc. – Mike Thomas – CIC Credit

Paul Capobianco – Xactus – Phil Karbo – Partners Credit and Verification Solutions

Renata Sheyner – CreditXpert – Renee Erickson – ACRAnet – Robert Herada – USB Corp.

Ross Gloudeman – Xactus – Tom Conwell – Credit Technologies – Thomas Gunnerson – Entrata

William Bower – Contemporary Information Inc. – Tom Raleigh – RentButter

Meets fourth Thursday of each month 1:00 p.m. CT

Please join the committees you're interested in.

Send Jan an email at Jgerber@ncrainc.org to be added to the committee list!



Accelerating growth through innovation across all your markets



**Unparalleled data
and analytics**



**Smarter
decisioning**



**Reliable
solutions**

There is no better partner than Experian

© 2022 Experian Information Solutions, Inc. All rights reserved.

Experian and the Experian trademarks used herein are trademarks or registered trademarks of Experian.
Other product or company names mentioned herein are the property of their respective owners.

Legislative and Regulatory Committee:

Chair: Heather Russell-Schroeder

BOD Liaison: Heather Russell-Schroeder

Committee members: Terry Clemans – NCRA, Adam Madison – MeridianLink

Angela Jenkins – Certified Credit Reports – Barret Elliot – Birchwood Credit Services

Becky Bower – Contemporary Information Corp. – Ben Sergi – Origen Financial Services

Briana Johnson – Advantage Credit Inc., – Caryl McMains – CIC Credit

Caryn Bennett – Contemporary Information Services – Chad Hartnett – Credit Information Systems

Christie Casuga-Nguyen – Advantage Credit Inc. – Cindy Powers – Xactus – Curt Knuth – NCS/TRV

Dan Firestone – Contemporary Information Corp. – Dano Lym – MeridianLink – Dave Koch – ACRAnet

Debbie Loyning – Alliance 2020 – Delia Zuniga – Advantage Plus Credit

Don Unger – Advantage Credit Inc. – Evon Butterworth – Advantage Credit Inc.

Jackie Drziak – Credit Information Systems – Jeff Gentry – Service 1st

Jennifer Lord – Birchwood Credit Services – Joshua Dill – MeridianLink – Judy Ryan – Xactus

Julie McClellan – Xactus – Julie Wink-Davis – Xactus – Lee Mikkleson – Rental Research

Maricela Cazares – MeridianLink – Mary Campbell – Advantage Credit Bureau – May Warrick – ACRAnet

Michele Streeto – Xactus – Mike Brown – Xactus – Mindy Leisure – Advantage Credit Inc.

Nick Warrick – ACRAnet – Renata Sheyner – CreditXpert – Robert Harada – usbscorp

Thomas Gunnerson – Entrata – Tom Raleigh – RentButter

William Bower – Contemporary Information Corp.

Meets fourth Wednesday of each month 1:00 p.m. CT

Please join the committees you're interested in.

Send Jan an email at Jgerber@ncrainc.org to be added to the committee list!

ASK AN ATTORNEY

If you have an FCRA or other general interest legal question you would like answered, submit it to the NCRA office for consideration for a segment in the newsletter and to be added to the NCRA members only section of the website for informational and education purposes only. The source of all the questions provided will be kept confidential. Submit questions to NCRA.inc.org.



**Answered by: Larry Henry – lhenry@rhodesokla.com – (918) 582-1173
and Christi Lawson – Clawson@foley.com – (407) 244-3235**

Resident Screening Committee

Chair: Caryl McMains – CIC Credit

BOD Liaison: Jeannie Baker – Acutraq Background Screening

Committee members: Amber Fleming – Contemporary Information Corp.

Bryan Faulkes – Alliance 2020 – Caryn Bennett – Contemporary Information Corp.

Cole Hockett – ACRAnet – Debbie Loyning – Alliance 2020

Denielle Amunds – Advantage Credit Bureau – Gio Guerra – Alliance 2020 – William Hope – Experian

Jamis Gardner – Entrata – Jean Zoeller – Experian – Jeannie Baker – Acutraq Background Screening

Jennifer MacDonald – Contemporary Information Corp. – Joan Archie – Alliance 2020

Kim Shaw – Alliance 2020 – Kristi Mergenhagen – RentPrep – Lisa Legere – Yardi/RentGrow

May Warrick – ACRAnet – Ken Pruett – Experian – Sarah Boyd – Acutraq Background Screening

Scott Ledbetter – LCG Solutions – Tammy Long – TransUnion – Thomas Gunnerson – Entrata

Tom Raleigh – RentButter – William Bower – Contemporary Information Corp.

Angie Jenkins – Certified Credit Reporting – Gary Glucroft – Ian Faulkes – Alliance 2020

Meets third Thursday of each month 11:00 a.m. CT

Please join the committees you're interested in.

Send Jan an email at Jgerber@ncrainc.org to be added to the committee list!



THE WARNING LIST

New Options for Industry Specific Listing Featuring
Mortgage / Property Manager / Employer Categories

Have you seen this email?

[Warning List](#)

NCRA Warning List Alert

Important Update—

When you see this email that means an NCRA member company added at least one (and sometimes dozens of new companies as the Warning List allows for batch loads from Excel) new entry into the NCRA Warning List. That new entry is a company that an NCRA member is trying to “warn” you about as they had to have their service with another member disconnected.

Please make sure your compliance team is actively using the Warning List as part of your new account onboarding process and your accounting team is actively using the Warning List as part of its collections program.

Thank you,
~NCRA

STRATEGIC ALLIANCE PROGRAMS

I H P - In House Programs – In House Programs helps your CRA's Operations

Program – Product or Service	Contact	Email	Phone
CRA Helpdesk – On Line Tracking of State CRA Laws	Larry Henry	lhenry@rhodesokla.com	918 582-1173
Meridian Link – Fannie Mae Access	Cameron Bell	Cameron.Bell@meridianlink.com	888-593-8970
SALA – Employee Healthcare Insurance	Rich Lawson	rich.lawson@smallassociations.org	303-963-6441
SALA – M \$ P - Members Savings Program	Rich Lawson	rich.lawson@smallassociations.org	303-963-6441

MRP – Mortgage Resale Programs needed by Mortgage Originators

ServiceLink National Flood – Flood Certifications	Judy Lesch	Judy.Lesch@svclnk.com	800-833-6347 Ext 52078
Specialized Data Systems – RemoteComply Suite	Marc Riccio	mriccio@specializeddata.com	203-468-3400 Ext 302
Talkuments – Accurate Information Group	Allen Johnson	allen.johnson@accurateinformationgroup.com	917-757-6424
New Vista Solutions – The Green Report	Jessee Rivera	jrivera@newvistasolutions.com	866-721-9295

RSRP – Resident Screening Resale Programs needed by Property Managers and Landlords

ApplyConnect – Connecting Landlords and Renters for an Alternative in Tenant Screening	Jennifer MacDonald	Jennifer@cicreports.com	888-316-4242
Specialized Data Systems – RemoteComply Suite	Marc Riccio	mriccio@specializeddata.com	203 468-3400 Ext 302
ServiceLink National Flood – CA Required Rental Flood Certificates	Judy Lesch	Judy.Lesch@svclnk.com	800-833-6347 Ext 52078
New Vista Solutions – The Green Report	Jesse Rivera	jrivera@newvistasolutions.com	866 721-9295

Strategic Alliance Partnership provide NCRA members a special discount on products and services used by your company, your employees (via SALA Small Association Leadership Alliance) and/or products and services to expand your company's revenue. In addition to this special pricing for you, each of these organizations provide NCRA a revenue share to assist in our representation of your business interests.

Message from Terry Clemans, continued from page 4

Another thing that remains the same is the passion in this group for doing a great job at an incredibly difficult and constantly undervalued task. I believe that passion comes from a firsthand understanding of the passion of the consumer whose future home is at the heart and hearth of the transaction. We provide the single document that can make or break the deal at the first step. Be it purchase or lease, the reports issued by NCRA members give the lenders and property managers the information required to make an informed decision on the transaction. That is a transaction that deserves people involved to have a passion about doing it the right way, which from the first NAICRA conference in Miami was as obvious then as it is now.

Fast forward to today, we are faced with some of the greatest challenges since the association's founding. Ironically the tri-merge that we said would not work and would create competitive issues in the industry, did not work without alterations and added services that were part of the RMCR it replaced (VOE/VOI/Rescores/etc.), and it was just recently announced that it would be done away with in coming months. Sadly, the competitive balance concerns were correct as well and the fallout from decades of that imbalance is the fact that the only charter member company still in business is Factual Data, and that is by name only. Factual Data has changed ownership (both private and public) a couple of times since the Donnan family owned it and played a key role in the formation of this association. Note the group photos in the program of NCRA over the years and all the former faces who are all retired or moved on to other industries as the association membership shrank due to industry consolidation. From 2500 plus mortgage reseller CRA's 30 years ago, to less than 30 today...and consolidation continues.

Each year conference time provides an opportunity to reflect upon the year and make plans for the coming year, this year many members are having serious concerns about their survival. I am sad to report that the association is having those same concerns. As members continue to face greater and greater legal threats from meritless FCRA consumer litigation, the primary industry regulatory seems to be siding with plaintiff bar requiring resellers to do things from which they are contractually and technically prohibited. We have made great strides in layout and building support for a legislative solution to this baseless harassment, and hopefully this week Congress changes to a less hostile majority to our industry, and we can see that support turn into a technical correction to the FCRA to help fight those cases. However, to do that we need your support more than ever.

On the resident screening front, that legal concern for the first time brought a Fair Housing violation claim to actual trial, versus a reseller. This is a case which we have discussed at length in the Legal Committee meetings, and we are waiting for the trial to resume any day in Connecticut. This comes as we know from conversations with HUD Fair Housing officials that there will be new proposed Fair Housing rules that will go beyond the re-instated President Obama HUD's "Affirmatively Furthering Fair Housing" (AFFH) impacting the screening industry. We have set the table with HUD to work on this with them, we are just waiting for the details about how far it is going to go to restrict the use of public record data when the proposed rule gets published for comment.

continued on page 52

With all those issues needing attention, NCRA, the "Voice of the Housing Consumer Reporting Industry", needs to be here as much as ever before. To do that, the NCRA board of directors have some difficult decisions to make about restructuring the association to accommodate the reduced number of participants in the industry combined with the reduction of some key sponsorship and strategic partner revenues. If members want NCRA to have a 31st conference next November, we need you to help your own bottom line by signing up and promoting the non-dues revenue Strategic Alliance programs that provide royalties to NCRA. As we celebrate 30 years, a shining example of a hugely successful strategic alliance is with ServiceLink for flood certificates. For nearly 25 years NCRA members have had a profitable relationship with ServiceLink (or via their previous names) in their portfolio, earning them added revenue from their client bases as well as helping to keep NCRA dues down. Talkuments, The Green Report, ApplyConnect, all those programs can help secure our future – but only when you use them to help secure your future and profit by promoting them to your clients. Please look at these programs as there are great opportunities for new revenues for all.

As always, we need your PAC support to continue to address the issues we face. Mike and Jeff will provide a breakdown of the election, as we know it, as of Wednesday, and if Congress "turns red", we have a great opportunity to solve some longtime industry legal concerns, if we are here to do so. We will show you some wonderful developments on this front in the coming days.

In closing, I would like to extend a huge "thank you" to our sponsors. As you all know, without the support of our sponsors this event would not have been possible. Thank you also to all the committee members and those who chair them and work to support the association all year long. We will be going over the committees and their responsibilities – we need your participation. A special thanks to the Board of Directors for their leadership throughout the year and please talk to them about your thoughts about NCRA continuing to be your association. They have a difficult task ahead in guiding us through a restructured future.

"Thank you" to Roy Goodwin, NCRA Compliance Services Director, and Lucy "Luz" Ramos who had an extra hard job this year in working with Jan to bring this conference together in Florida, while I remain in Illinois. I am so sorry to not be there to help. Thank you to Lynn Pearson, for all the hard work with the desktop publishing for this program, and putting out our publications all year long. Which brings me to my next "thank you" to Jan Gerber, who at the end of 2022 will be shooting off into retirement after more than 20 years of service to NCRA's members. There is no replacement for Jan's dedication to handling all the daily tasks that the operations of the NCRA office demands. Roy and Luz have some really big shoes to fill. *Jan, we wish you the very best in retirement and you will never be replaced or forgotten for all that you have done. THANK YOU!!!*

Lastly, most importantly, and as always, "thank you" to you, our members. You are the reason we are here reflecting on our past and collaborating about our future. Thank you for your continued support, dedication and passion, it truly is inspiring! I hope the conference is educational and enjoyable. I am honored and grateful to serve as your executive director and look forward to working with you to overcome the challenges we face and make the correct moves to navigate this very critical crossroad.

~Terry

Smarter Data. Better Decisions.

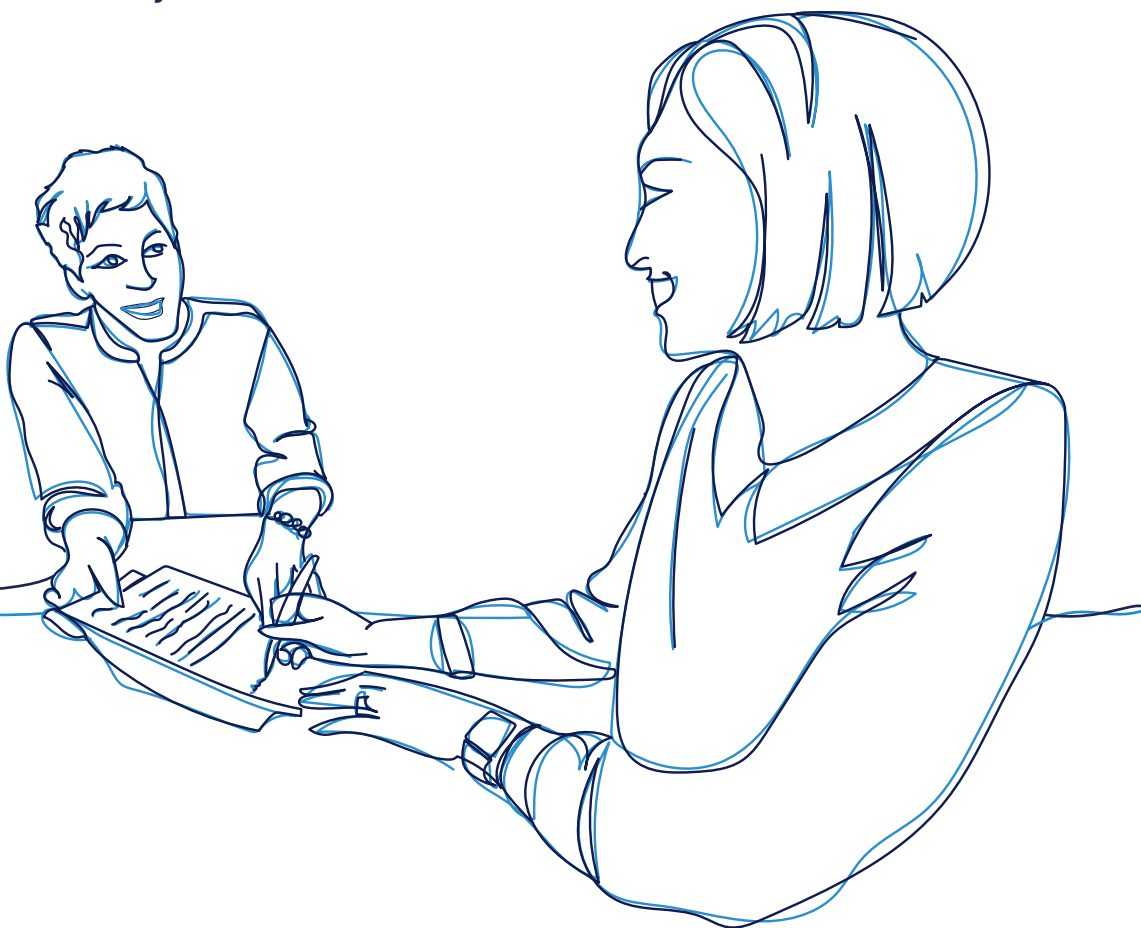
TransUnion offers intelligent credit, criminal and evictions data to help you gauge risk and opportunity, and respond more effectively.

- Full credit reports and scores; ancillary compliance and fraud solutions
- Credit data for tenant and employment screeners
- Easily identify covered borrowers to be compliant with the Military Lending Act
- Criminal and evictions data for tenant and employment screeners
- Identity management and authentication solutions
- New ID report with expanded address history
- Data assets for mortgage resellers
- Tenant screening includes verification of income and verification of employment on every credit report
- TransUnion offers both Fair Credit Reporting Act (FCRA) and Gramm-Leach-Bliley Act (GLBA) criminal data solutions
- ResidentScore multifamily-industry score model for tenant screeners

Visit transunion.com/dataresellers to learn more.

Congratulations on your 30th anniversary

ServiceLink National Flood thanks the NCRA
for being an advocate for our industry.
Here's to another 30 years!



ServiceLink has designed a Business Partner Program for NCRA Members who offer flood zone determinations as part of their bundle. Let us tailor a program that meets the needs of you and your clients for decades to come.



Linking What Matters™ | svclnk.com