



Open

CREDIT BUREAU REPORT

The purpose of this technical assistance piece is to provide you with guidance regarding the use of credit bureau reports in your Ways to Work loan program.

Each Ways to Work program must determine if and how it will use credit bureau reports. Can information obtained from the credit bureau report be used to determine if a loan application is approved or denied? Will the credit bureau report be used solely to help the applicant develop a plan to restore his or her credit? These are questions that the local program needs to ask, answer and act upon.

Obtaining a Credit Bureau Report

One option with respect to obtaining a credit bureau report is to have the bank that the local program partners with obtain the credit bureau report and provide it to the loan coordinator. Considering the mission of the loan program, the bank may consider providing the report gratis.

A second option is to contact a local credit bureau reporting agency and seek their assistance with creating a process that enables the loan coordinator to pull the credit bureau report at the local agency. A representative from the local credit bureau can install the credit bureau report software and also instruct the loan coordinator on how to access the reports. This is a good time for the loan coordinator to meet with the credit bureau representative to learn how to read that specific credit bureau's report format.

Authorization and Limitations

The loan coordinator can obtain and review the report at any juncture in the process after an authorization to release information is signed by the applicant. This authorization can be a separate document or included in the application. It is recommended that the release of information be a separate release form as opposed to implied consent by the client. The release of information does not have to be notarized.

How to read equifax credit report australia. How to get my equifax credit report and score.

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