



# National Consumer Reporting

A S S O C I A T I O N

## 29th National Conference

Hilton El Conquistador

Tucson, AZ

November 16-18, 2021



### *Welcome Messages and Highlights*

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- ✓ NCRA Hall of Fame
- ✓ Strategic Alliance Programs





**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!

### **Our Services are perfect for:**

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



**Contact:**

(615) 250-2005

[sales@ciccredit.com](mailto:sales@ciccredit.com)

[taxreturnverifications.com](http://taxreturnverifications.com)



**TaxReturnVerifications.com**  
INNOVATION DRIVEN

## Welcome everyone to the Wild West once again...



Greetings to all of our Members, Sponsors, Exhibitors, Speakers, Partners and Guests!

I am so happy to see all of you, and that we are able to have a live conference this year!

2020-2021 has been quite a journey for all of us! Needless to say, we have all now lived through a Pandemic, something we are still trying to figure out, or not. Either way these past 2 years have been the busiest and best of all time! For all of us in the Mortgage Industry and Resident Screening.

We Thank God for all of our Blessings!

I wish to start by saying "Thank you" to our Executive Director Terry Clemans and his team, Jan, Roy and Lucy.

Also, "Thank you" to our Legal Counsel, Christi Lawson and Larry Henry, they too have been a great support in our Industry, as we all know.

Everything that they do, helping us and guiding us through all the challenges we encounter, and supporting our Industry with solutions, as always, their work is amazing!

As we look forward to 2022, I would like to reiterate that NCRA's goal is to keep fighting for all of our member's best interest. The Housing Market is the backbone of America, and we all play a major role in it. By providing accurate Credit Reports to Mortgage Lenders that help them make the right decisions for the borrowers. And the Background Reports that we provide to Resident Screening Companies to help keep neighborhoods safe.

Both Industries face many challenges ahead, but together as an Association we stand stronger and have a big voice. Let us continue to work together for "Our Association". Bring your thoughts, your vision, your commitment to NCRA. Being involved and a member of NCRA, is the best thing we can do for our Industry and our business.

It is an honor to be your 2022 President this coming year. I will be leaning on the Members and Leadership for help to make the best decision for our association.

Our goal is that all of you see our purpose as we continue in our journey together.

Again, we are so happy to see all of you in person, enjoy the conference!

~ Delia Zuniga

Advantage Plus Credit Reporting



## Message from NCRA Executive Director, Terry Clemans



### Welcome to Sunny Tucson for NCRA's 29th National Conference

In the words of the Grateful Dead, "What a long strange trip it's been," since we last gathered in person for NCRA's 27th Annual Conference in historic Savannah. It is still a challenge to comprehend everything we have been through as a nation and the world dealing with COVID-19. Thankfully, it finally appears that we are getting closer to an end to the pandemic, and I offer my sincere condolences to all those who have lost loved ones, friends, and associates to the virus. It is so nice to be hosting the conference in person and I hope each of you get some time to enjoy this beautiful desert location and to unwind a little while we address the business issues our industry is dealing with today, as well as the issues headed our way in the new post-COVID era ahead.

As every November brings, the NCRA conference provides an opportunity to reflect upon the preceding year and to make plans for the coming year, and unfortunately 2022 is already shaping up to be one of significant challenge to our industry. The current legislative and regulatory landscape is a challenging one as we have seen from the recent CFPB Advisory Opinion on name match only FCRA compliance (with its implications well beyond how it was framed), in addition to the tone of the hearing in the House Financial Services Committee and letter last week from members of the Senate Banking Committee referring to our "broken" industry. As we know, our industry is far from "broken!" As a matter of fact, it provides the data used to offer Americans the widest access to credit at the lowest cost on the planet. Are there issues? Yes, there are always ways to improve, and we are always working on those ways as NO ONE wants to see a report issued with an error. One of NCRA's 2022 challenges will be working with the powers that be to understand how to use their position to provide the industry better access to the data and to continue to improve what is already a quality system.

This year, NCRA is continuing with a housing based philanthropic partner as we did for the 1st time in Savannah with Homes for the Troops. See page 6 for information about "The Care Fund" and please consider donating to this worthy cause. On Thursday during the morning break we will be offering two, three-night weekends in Las Vegas (Thank you John Benson of tenantdata for donating his condo!) via a Heads/Tails game and via live auction for both PAC and The Care Fund.

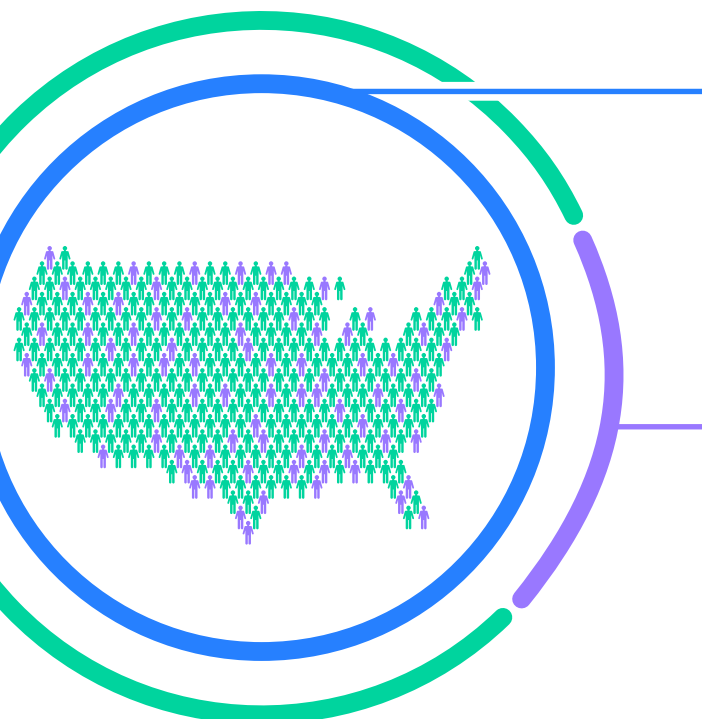
In closing, "thank you" to all the committee members and those who chair those committees for their support of the association all year long. A special thanks to the Board of Directors for their leadership and guidance of the association's actions; to Jan, Roy, and Lucy for handling all of the daily tasks of the NCRA business and, most importantly, "thank you" to you, our members. You are the reason we are here. Your support continues to make our industry better for everyone it touches. I hope the conference is educational and enjoyable. I am grateful to serve as your executive director for another year and look forward to our times together as we overcome challenges, explore opportunities, and bring about another successful year of providing the critical data needed by property managers and mortgage lenders to make sound decisions regarding our national housing needs. ***Have a great conference and please let me know what I can do to help you be successful in 2022.***

# Expanding Credit Access With Alternative Data

The “credit invisible” can’t be reached through credit bureau data alone. FICO is leading the way using alternative data as part of a FICO® Score Suite that scores 90% of US adults. That’s how we score more people.

**FICO**  
scores  
**MORE**  
**PEOPLE.**

PERIOD.



**258M**

US Credit eligible population (18+ years old, 2020 US Census)<sup>1</sup>



## Who can't receive a score based on credit bureau data?

**53M**

consumers have only scant credit bureau data or no credit bureau data at all.



**25M**  
(OUT OF 53M)

are “credit invisible” with no credit bureau record.<sup>2</sup>



## How FICO scores more people

Innovative scores as part of the FICO® Score Suite use expansive, FCRA-compliant alternative data sources. FICO® Score XD and the UltraFICO™ Score augment the traditional credit bureau data available on consumers with rich alternative data.

### DATA SOURCES:

- ✓ TELECOM PAYMENTS
- ✓ PUBLIC RECORDS
- ✓ CABLE PAYMENTS
- ✓ DDA DATA (CHECKING/SAVINGS)



**27+ MILLION NEWLY SCORED CONSUMERS**



**USING ALTERNATIVE DATA, FICO SCORES OVER 27 MILLION OF THE 53 MILLION UNSCOREABLE POPULATION TODAY,**

including “credit invisible” consumers who can't be scored via alternative scoring methods based on credit bureau data.

**90% OF THE CREDIT ELIGIBLE US POPULATION (232 MILLION) CAN BE SCORED BY THE FICO® SCORE SUITE.**

FICO scores more people than alternative scoring methods that only lower minimum scoring criteria and erode the reliability of the scoring model. That means FICO's approach can help more consumers begin their credit journey, expanding financial inclusion without compromising the score that lenders and investors trust.

**FICO**

For more information on how FICO is using alternative data to expand access to credit, please visit: [www.fico.com/inclusion](http://www.fico.com/inclusion)

**PROVEN | INCLUSIVE | RELIABLE | INNOVATIVE**

<sup>1</sup> <https://www.census.gov/newsroom/press-releases/2021/population-changes-nations-diversity.html>

<sup>2</sup> CFPB Corroborated: [https://files.consumerfinance.gov/f/201505\\_cfpb\\_data-point-credit-invisibles.pdf](https://files.consumerfinance.gov/f/201505_cfpb_data-point-credit-invisibles.pdf)



# CARE FUND

We care for your home, while you care for your family

## ABOUT CARE FUND

Care Fund is a 501(c)3 nonprofit that provides mortgage and rent assistance to Arizona families who are experiencing the devastation and financial hardship of their child's unforeseen medical crisis.



## ROBERT'S STORY

Born in 2006, Robert's physical disabilities prevent him from many activities, and his health is declining over time. On top of this, his single mother is fighting Stage 3 breast cancer.

Robert was born with a rare form of dwarfism. Complications from his disease are many: Severe scoliosis has displaced his hips and knees, he has restrictive lung disorder, he faces intermittent paralysis, and his cardiac functioning is limited.

At this point in Robert's health journey, this truly social boy is no longer able to leave home, as he has trouble breathing when walking a short distance. He and his family face extreme decisions regarding risky surgical procedures. As you can imagine, the emotional toll on this family is immense and continuous.

*Care Fund has been such a relief financially to my family. I am so grateful and appreciative to be a recipient. With your help I have been able to concentrate on my son and his recovery and stay by his side during the most painful journey in his life. Thank you for being so supportive and getting my family through these difficult times.*

— Care Fund Kid Robert's Mom Sylvia



## YOU MAKE A DIFFERENCE!

Caring for a child with an extended illness or injury is emotionally, socially and financially devastating for the entire family. But you can help! The support our Care Fund families feel when we carry just part of their burden is immense.

**DONATE TODAY!** | [thecarefund.com/donate](http://thecarefund.com/donate)



**NCRA PAC**



**One weekend will be won by an NCRA member for \$100 in a Heads or Tails Fundraiser for the NCRA PAC. A second weekend will be sold via Live Auction, to the highest bidder; paid directly to "The Care Fund"**

**VEER TOWERS  
LUXURY CONDOMINIUMS - CITYCENTER RESORT, LAS VEGAS**



**tenantdata**

**Thank you** John Benson of tenantdata for donating two three-night weekend stays at his fabulous Las Vegas Condo. Not sure what this is? [Click here](#). The second weekend will be auctioned off to the highest bidder with payment going to "The Care Fund."

**Exclusive condo *directly* on the Las Vegas Strip**

This multi-billion resort complex is mere steps away from nightlife, fine dining, luxury retail shopping and of course, world-class gaming and entertainment

- One Bedroom, 720 square feet
  - Unit features include range, refrigerator, convection & microwave ovens, dishwasher, washer/dryer, small appliances, queen sofa sleeper
  - Flat screen HD television with DVR
  - Bose home theater sound system
  - Sony PlayStation 3 Blu-ray DVD
  - Separate shower and deep soak bathtub
  - Fully equipped with dishes, cookware, glass & silverware, linens
  - Complimentary snacks & beverages
  - Floor-to-ceiling windows with remote control shades
  - Free secure WiFi network
  - Spectacular view of the Strip
  - No smoking please
- Building amenities:
  - Condo is on the 16th of 37 floors
  - Rooftop pool and hot tub
  - 24 hour gym on top floor with saunas & steam rooms
  - Billiard room
  - Theater media room
  - Valet parking or taxi hailing
  - 24hr security with front desk/doorman
  - Concierge for dinner & show reservations
  - Stunning architectural design where the buildings lean more than the Tower of Pisa!
  - Fine art collection throughout the public areas of the resort



# 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
<p><b>Compliance Peace of Mind for a Fraction of the Cost of the Site Inspections Alone</b></p>	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.

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## 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.



## Thank You 2021 Sponsors

### PLATINUM LEVEL

#### **MeridianLink**

Tuesday Evening – Feature Event

### GOLD LEVEL

#### **TransUnion**

Keynote Speaker: Dave Rosenberg

#### **FICO**

Welcome Reception/Marketplace

#### **TaxReturnVerifications.com**

Master of Ceremonies

### SILVER LEVEL

#### **CreditXpert**

Lanyards

#### **Experian**

Room Key Cards

#### **SharperLending Solutions**

Welcome Bags

#### **VantageScore**

PPE Supplies

#### **ServiceLink**

Steps to the Future

#### **Uiniversal CIS/CreditPlus**

Wednesday P.M. Break

#### **Foley & Lardner**

Wednesday Networking Luncheon

#### **PitchPoint Solutions**

Thursday Awards Luncheon

### BRONZE LEVEL

#### **Equifax**

Thursday A.M. Break

#### **Lexis Nexis**

#### **ApplyConnect**

#### **New Vista Solutions**

#### **Specialized Data Systems**

#### **Accurate Information Group**



# Thank You 2021 Sponsors

## PLATINUM LEVEL



## GOLD LEVEL



## SILVER LEVEL



## BRONZE LEVEL



To become a reseller email: [talkuments@accurategroup.com](mailto:talkuments@accurategroup.com)

## Thank You 2021 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

### Data Diver Technologies

Mark Weinberg  
7135 South Harl Avenue  
Tempe, AZ 85283

### NCRA

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

### The Care Fund

Beverly Damore  
480-305-8607



# Put Credit First Close More Loans

As the market rapidly shifts to a purchase-heavy mix, now is the time to better understand how a credit first strategy can help qualify more applicants and retain more approvals.



Download the guide  
[creditxpert.com/CreditFirst](https://creditxpert.com/CreditFirst)





# KEY

- Swimming Facilities
- Food & Beverage
- Amenities, Meeting/Conference Rooms
- Accessible Paths
- Restrooms
- Ice Machine
- Age Restricted Pool Area (16 and older)



CONVENTION CENTER MAP

## Strategic Alliance Committee

Chair: Maureen Devine – Devine Consulting

Terry Clemans – NCRA

Maureen Devine – Devine Consultants – Board Liaison

**Meets fourth Thursday of each month 11:00 am 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 pm CT**

**Please join the committees you're interested in.**

**Send Jan an email at [Jgerber@ncrainc.org](mailto: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](mailto: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

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 am CT**

**Please join the committees you're interested in.**

**Send Jan an email at [Jgerber@ncrainc.org](mailto:Jgerber@ncrainc.org) to be added to the committee list!**

**EQUIFAX**

*Celebrating life's  
defining moments*

Whether it's starting a new business, graduating from college,  
purchasing a new car, or moving into a new home, Equifax helps  
your business when it matters the most to your customers.

[equifax.com/mortgage](https://equifax.com/mortgage)

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## Past Presidents

Thomas W. Dent (1993–1994) <sup>†</sup> Mortgage Reporting Service – LaPorte, IN	Marty Flynn (2010) Credit Communications, Inc. – San Ramon, CA
Jerry Donnan (1995) Factual Data Corporation – Fort Collins, CO	Thomas Conwell III (2011) Credit Technologies – Wixom, MI
Jim Fuchs (1996) Advanced Credit Technology – San Antonio, TX	Don Unger (2012) Advantage Credit, Inc. – Evergreen, CO
Rita Flynn (1997) Pacific Credit Information – San Francisco, CA	Daphne Large (2013) Data Facts, Inc. – Cordova, TN
Richard T. Meriage (1998–1999) Mortgage Information Service, Inc. – St. Louis, MO	Maureen Devine (2014) Strategic Information Resources – Springfield, MA
Karen P. Slezak (2000) Credit Resources, Inc. – West Paterson, NJ	Mike Brown (2015) CIS, Inc. – Allamuchy, NJ
Barton Taylor (2001–2002) Far West Credit, Inc. – Salt Lake City, UT	Bill Bower (2016) Contemporary Information Corporation – Lancaster, CA
Gary Kassan (2003–2004) Standfacts Credit Services – Chatsworth, CA	Julie Wink (2017) Data Facts, Inc. – Cordova, TN
Paul J. Wohkittel III (2005) Lender’s Credit Services – Baltimore, MD	Paul Wohkittel (2018) CIS, Inc. – Baltimore, MD
Renee Cooper (2006) Credit Plus – Salisbury, MD	Mary Campbell (2019) Advantage Credit Bureau – Fargo, ND
Susan Cataldo (2007) CDS Mortgage Reports, Inc. – Atlanta, GA	William Bower (2020) Contemporary Information Corp.
Judy Ryan (2009) Kroll Factual Data – Loveland, CO	Debbie Loyning (2021) Alliance 2020 – Renton, WA

## Executive Directors

William Greene (1993–1995) <sup>†</sup> Indianapolis, IN	Doreen Murner (1999–2000) Malvern, PA
Jim Sutton (1996–1998) <sup>†</sup> Richardson, TX	Terry Clemans (2001–Present) Roselle, IL

<sup>†</sup>Deceased



### Thank You to Our Annual PAC Contributors for 2021

Tom Conwell	Credit Technologies
Sean Buckner	Informative Research
Mike Brown	CIS, Inc.
Lucy Kereta-Block	Certified Credit Reports
Brad and Kathy Faulkes	Alliance 2020
Mary Campbell	Advantage Credit Bureau
Paul and Louis Capobianco	Avantus
Bill and Sabrina Bower	Contemporary Information Corp.
Pete and Delia Zuniga	Advantage Plus Credit
Mike Thomas	CIC Credit
David Chung	CreditXpert
Julie Wink	Data Facts
2 – Anonymous Donors	

### PAC Call To Action 2021 Drive to End Harassment Litigation

Thank you to the following contributors to our special fund:

<b>Mike Thomas</b>	<b>CIC Credit \$100 per employee challenge</b>
Mary Campbell	Advantage Credit Bureau
Delia Zuniga	Advantage Plus Credit
Jeannie Baker	Acutraq Background Screening
Brad and Kathy Faulkes	Alliance 2020
Jackie Drziak	Data Facts
Lee Miakelson	Rental Research
Don Unger	Advantage Credit Inc.
Nick Warrick	ACRAnet
Perry Steiner	CIS, Inc.
Maureen Devine	Devine Consulting



## Back the PAC! Make 2022 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

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



## Board of Directors

### **Delia Zuniga (President)**

Advantage Plus Credit  
7998 W. Thunderbird Rd., Ste 109  
Peoria, AZ 85381  
Tel: (623) 889-8999

### **Mike Brown (Vice President)**

UniversalCIS | Credit Plus  
600 Saw Mill Road – Ste. 202  
West Haven, CT 06516  
Tel: 800-275-7722, ext. 3020

### **Jeff Gentry (Treasurer)**

Service 1st  
2285 Hilltop Drive – Ste. 200  
Redding, CA 96003  
Tel: 877-814-1178

### **Debbie Loyning (Ex-Officio)**

Alliance 2020  
304 Main Ave. S – Ste. 202  
Renton, WA 98057  
Tel: 425-264-1024

### **Jeannie Baker**

Acutraq Background Screening  
P.O. Box 766  
Elkins, AR 72727  
Tel: 479-439-9174

### **Heather Russell-Schroeder**

Credit Information Systems  
225 S. Main St.  
Council Bluffs, IA 51503  
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Lancaster, NY 14086  
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## NCRA Staff and Counsel

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### **Larry Henry (Legal Counsel)**

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## Agenda—Tuesday, November 16, 2021

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

**Registration** – Hotel Foyer/Art Gallery

**Welcome Bags** – *Sponsored by SharperLending*

**Lanyards** – *Sponsored by CreditXpert*

**Room Key Cards** – *Sponsored by Experian*

**Footsteps to the Future** – *Sponsored by ServiceLink*

**PPE Supplies** – *Sponsored by VantageScore*

**Master of Ceremony** – Dave Rosenberg – *Sponsored by TaxReturnVerifications.com*

5:00 – 6:30 p.m. CT

**Poolside Welcome Reception and Marketplace** – *Sponsored by FICO*

Poolside in the center of the resort



### Market Growth and Increased Revenue through PitchPoint Solutions Technology and Verification Report Analytics

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[sales@pitchpointsolutions.com](mailto:sales@pitchpointsolutions.com)

412-564-0339 XT 313

## Agenda—Wednesday, November 17, 2021

8:30 – 9:00 a.m.

### Breakfast

**2021 Conference Open** – General Session Room

9:00-9:30 a.m.

### Messages of Welcome and Association Business

Terry Clemans – Executive Director

Debbie Loyning – 2021 President

Delia Zuniga – 2022 President

9:30 – 10:15 a.m.

### Keynote Address – *Sponsored by TransUnion*

#### **Dave Rosenberg – CPBA | CPDFA – Speaker – Author – Business Coach and Landlord**

Dave's biggest challenge as a Naval Officer didn't come in the cockpit of his F-14, the fighter jet made famous by the movie *Top Gun*, but rather as a leader of people. It was under the pressures of combat where he grasped how the right words at the right time inspire and not merely motivate people.

He thought it would be easier in the private sector, he couldn't have been more wrong! Without the urgency of combat, he found it difficult to get his team to do more than go through the paces. He knew he had to figure out how to inspire them or his career would stagnate. The breakthrough came after he realized his team was simply struggling to survive!



An engineer by education, Dave has trained in martial arts since the age of 13 and holds black belts in two different disciplines. He has been the President of four companies and in senior management of two others. In his 30+ years in leadership, he combined the systematic approach of an engineer with the disciplined learned from his martial arts to develop his *Locked On Leadership* process.

Today, Dave share's these secrets with companies and organizations around the world, guiding them to transform their teams into radically-accountable, high-performance forces that consistently shatter organizational goals. He is the author of *Locked On Leadership: The Tactical Business Guide to Creating a Culture of Consistency, Courage, and Caring* as well as the co-host of the internationally popular podcast, *Disarming Persuasion*.

#### **Discover How To:**

- Lead effectively in any environment
- Keep your team productive in uncertain times
- Increase retention of high performers
- Find the hidden opportunities in change
- Develop programs to drive long term success

<https://lockedonleadership.com>



10:15 – 10:45 a.m.

**Refreshment Break**

10:45 – 11:30 a.m.

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

**Emerging Consumer Credit Risk Trends and Resilience Insights**

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.

**Update – NCRA – Compliance Services Panel Discussion**

Mary Campbell – Advantage Credit Bureau, Chair, NCRACS  
Roy Goodwin, Terry Clemans, NCRA

12:00 Noon

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

1:15 – 2:00 p.m.

**Split Sessions**

**Mortgage**

**Fannie Mae Update**

Mark Fisher, Sr. Director Product Development/Management Single Family Digital Product

**Resident Screening**

**Panel Discussion with NCRA's Legislative and Regulatory Team**

The Biden/Fudge HUD and the Return of Affirmatively Furthering Fair Housing and beyond.

Terry Clemans – Moderator – Christi Lawson, NCRA Legal Counsel –  
Foley & Lardner

Mike Chapman – Registered Democrat Lobbyist – Partner DC Strategies

Jeff Kramer – Registered Republican Lobbyist – Partner DC Strategies

The Biden/Fudge HUD and the Return of Affirmatively Furthering Fair Housing and beyond.

A review of the AFFH, statements from HUD Secretary Marcia Fudge about a new AFFH coming soon. A discussion about a new concept in challenging the opposition to the use of criminal records and eviction data in resident screening.

2:15 – 3:00 p.m.

## **Split Sessions**

### **Resident Screening**

#### **A Panel Discussion with Legal Counsel**

From NJ to CA, the fragmented local resident screening landscape

Christi Lawson – Partner, Foley & Lardner, LLP

Sharal Henderson – Foley & Lardner, LLP

John Atallah – Foley & Lardner, LLP

Michael J. Saltz, Esq. – Partner – Jacobson, Russell, Saltz, Nassim & de la Torre, LLP

### **Mortgage**

**Tim McQuillen and the CreditXpert team provide some cutting edge new insights**

3:00 – 3:30 p.m.

**Refreshment Break** – *Sponsored by UniversalCIS /CreditPlus*

### **General Session**

3:30 – 4:15 p.m.

#### **The Credit Score Outlook from VantageScore**

Phil Bracken, CMB – Managing Director – VantageScore

The credit score outlook from VantageScore regarding the GSE application process, credit score work with the National League of Cities, Historically Black Colleges and Universities, the Private Label MBS market, Capital Markets/Wall Street and much, much, more.

4:15 – 5:00 p.m.

#### **NCRA Committee Review and Roundtable Strategic 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.

6:30-9:30 p.m.

#### **Feature Event** – *Sponsored by MeridianLink and TazWorks*

Located on resort property in “The Last Territory”

Grab a golf cart shuttle from the Bell Captain desk.

A western feast cooked over an open Mesquite fire with music from Tucson’s most popular Country/Western, Hispanic and Pop band, Badlands!

Western/Southwest attire encouraged – *Sponsored by Meridian Link/Tazworks*

## Agenda—Thursday, November 18, 2021

- Master of Ceremony      Dave Rosenberg – *Sponsored by TaxReturnVerifications.com*
- 8:00 – 9:00 a.m.      **Breakfast**
- 8:45 – 9:30 a.m.      **The Experian Update**  
Peter Moraga – Client Executive, SPM  
Debbie Sutherland – Vice President of the Specialized Partner Markets  
Felicia Peng – Vice President of Strategic Mortgage Sales  
Ken Tromer – Director, Mortgage Market Engagement
- 9:45 – 10:30 a.m.      **The Equifax Update**  
Denise M. Wunderlich – Sr. Director, Mortgage and Housing Partners – CSM Manager  
Wendy Hannah-Olson – Vice President – Strategy Execution Leader  
Ashley Wood – Vice President, Mortgage Verification Services
- 10:30 – 11:00 a.m.      **Refreshment Break** – *Sponsored by Equifax*  
Veer Tower Las Vegas Strip Condo Fundraisers – Two, three-night weekends  
1st weekend to be won via \$100 Heads/Tails coin toss NCRA PAC Fundraiser  
2nd weekend to be won via a live auction to the highest bidder for “The Care Fund”  
*Veer Tower Condo donated by NCRA member John Benson of tenantdata*
- 11:00 – 11:45 a.m.      **Inflation is How High???**  
Robert Strand – Senior Economist – American Bankers Association  
Back by Popular Demand – Our economy continues to be at a historically interesting place! Record highs in the stock market continue while record lows for interest rates continue despite inflation rearing its ugly head throughout every sector of our economy. We have gone from massive unemployment numbers to business closings due to the inability to maintain a staff. As before, Robert will provide his insights into where we are and what could be ahead for the economy in general and the housing markets specifically as it impacts NCRA members.
- 12:00 – 1:15 p.m.      **Awards Luncheon** – *Sponsored by PitchPoint*

1:30 – 2:15 p.m.

**CFPB – The Annual State of the Industry Address from Our Regulators**

Hear the latest from one of the industries key regulators on multiple fronts of interest to the Consumer Reporting Industry.

Jonah Kaplan – CFPB – Consumer Reporting Markets Program Manager

Elizabeth Spring – CFPB – Regulatory Implementation Fellow

2:30 – 3:15 p.m.

**Inside the Beltway – A DC Report and Discussion with NCRA’s Lobby Team DC Strategies**

From Afghanistan to Inflation and the early thoughts on the 2022 mid-term election, the Beltway battles never seem to end. The 117th session of Congress is in midsession and we will address how this impacts our society in general and industry specifically.

Mike Chapman – Registered Democrat Lobbyist – Partner DC Strategies

Jeff Kramer – Registered Republican Lobbyist – Partner DC Strategies

Terry Clemans – Referee/Moderator – NCRA Executive Director

3:15 - 3:30 p.m.

**Closing Refreshment Break**

3:30 - ???

**Closed Door Session with NCRA’s Leadership and Legal Counsel**

What you want from NCRA in 2022 – a discussion with the Association’s leadership to set our future path

Terry Clemans – NCRA Executive Director

Delia Zuniga – 2022 NCRA President – Advantage Plus Credit

TBD – 2022 NCRA Vice President

Christi Lawson – NCRA Legal Counsel – Foley & Lardner, LLP



# 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 & 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.



**MARK FISHER**  
**VICE PRESIDENT**  
**LOAN SOURCING DIGITAL SOLUTIONS**

**Mark Fisher** is Vice President, Loan Sourcing Digital Solutions, Fannie Mae Single-Family. Mark oversees the front-end digital products and solutions that enable a full-digitized mortgage experience for lenders and borrowers. Initiatives under Mark's direction include: Day 1 Certainty and the DU Validation Service, eMortgage, the Fannie Mae Credit Service, and the Closing Solutions Suite, including EarlyCheck and UCD (Uniform Closing Dataset). Mark and his team partner closely with the Fannie Mae Desktop Underwriter and Loan Delivery teams to bring these solutions to market. They are responsible for new

product development in the Loan Sourcing arena, developing innovative concepts that increase support and adoption of Fannie Mae's suite of digital solutions.

Prior to his current role, Mark spent the last 19 years at Fannie Mae working on a variety of Desktop Underwriter-based initiatives, including underwriting modernization and flexibilities aimed at improving operational efficiency in the mortgage origination space, including work on our Day 1 Certainty program. He also oversees the Fannie Mae Credit Service, which lenders use to order and reissue credit reports from Fannie's network of Credit Reporting Agencies.

# Speaker Biographies



**CHRISTI LAWSON**  
**PARTNER**  
**FOLEY & LARDNER LLP**

**Christi A. Lawson** is a partner and litigation lawyer in the Orlando office of Foley & Lardner LLP. She has first chair experience representing Fortune 100 companies. Christi is a member of the firm's Consumer Financial Services, Labor & Employment and Privacy, Security & Information Management Practices, as well as the Trade Secret/Noncompete Specialty Practice.

As a member of the Litigation Department, Christi has experience working with all aspects of complex litigation and trial matters, and with preparing briefs for matters before appellate courts in Florida, Nevada, the United States Court of Appeals for the Fifth and Eleventh Circuits, and the United States Supreme Court.

Christi maintains a broad-based consumer financial services practice. She has substantial experience litigating claims under and counseling clients regarding compliance with federal and state consumer lending laws including the Truth in Lending Act, the Fair Credit Reporting Act, the Fair Credit Billing Act, "fair lending," the Electronic Funds Transfer Act, the Real Estate Settlement Procedures Act, the Home Mortgage Disclosure Act, and other federal and state unfair trade practice and consumer protection laws. In addition, Christi handles regulatory enforcement actions and provides general compliance counseling for lenders (banks and non-banks), servicers and consumer reporting agencies. Christi's work with consumer reporting agencies focuses on the resellers and background screening companies and the unique legal and regulatory issues that those companies face.



**MICHAEL J. SALTZ**  
**NAME PARTNER**  
**JACOBSON, RUSSELL, SALTZ, NASSIM & DE LA TORRE**

**Michael J. Saltz** is a name partner at Jacobson, Russell, Saltz, Nassim & de la Torre, LLP, and is the head of the firm's litigation department.

Mr. Saltz's aggressive and pragmatic approach to resolving disputes through litigation has established him as both an effective and successful attorney in the panoply of civil litigation forums.

Mr. Saltz has achieved extraordinary results in numerous civil trials, arbitrations, appeals, and mediations in the areas of business, entertainment, class action, mass tort, real estate, intellectual property, employment, insurance defense and consumer reporting litigation. What is more, Mr. Saltz's cases have yielded judgments and settlements for his clients valued at nearly a billion dollars, and has otherwise set national legal precedent on important issues of law.

In addition to lecturing on various aspects of the law for trade and bar associations across the nation, and being quoted by nearly every major national news source in the country, Mr. Saltz has authored numerous articles in various trade and legal publications. Further, Mr. Saltz is the co-author of the Matthew Bender Practice Guide: California Landlord-Tenant Litigation, published by Lexis-Nexis.

Mr. Saltz has also been named as a Super Lawyer Rising Star and a Lawyer of Distinction multiple times, and is a Master Mason who has achieved the 32nd Degree within the Scottish Rite.

After graduating from the University of Arizona, wherein he lettered as a collegiate athlete competing nationally in Fencing, Mr. Saltz received his Juris Doctor from the University of West Los Angeles. He is a member of the State Bar of California and is admitted to practice before all courts of the State of California, the California Central District Court, the California Northern District Court, and the Ninth Circuit Court of Appeals.

# Speaker Biographies



**SHARAL HENDERSON**  
**SPECIAL COUNSEL**  
**FOLEY & LARDNER, LLP**

**Sharal L. Henderson** is a special counsel with Foley & Lardner LLP. Her practice focuses on transactional and regulatory matters, with an emphasis on consumer finance law. She has experience counseling clients regarding compliance with federal and state consumer lending laws including state licensing requirements, the Truth in Lending Act, the Fair Credit Reporting Act, the Fair Credit Billing Act, Equal Credit Opportunity Act, the Electronic Funds Transfer Act, the Real Estate Settlement Procedures Act, and other federal and state unfair trade practice and consumer protection laws.

Sharal provides general compliance counseling for lenders (banks, nonbanks and retail sellers), servicers and consumer reporting agencies. Sharal is a member of the Firm's Hospitality and Leisure Industry Team and provides consumer finance and general compliance counseling for vacation ownership projects.



**JOHN ATALLAH**  
**SENIOR COUNSEL**  
**FOLEY & LARDNER, LLP**

**John J. Atallah** is senior counsel with Foley & Lardner LLP, where he has litigated cases in both state and federal courts across the country and represented clients in a variety of consumer protection, fraud, misappropriation, and breach-of-contract disputes. John has substantial experience litigating claims under and counseling clients regarding compliance with the Fair Credit Reporting Act and other federal and state unfair trade practice and consumer protection laws. He regularly handles complex commercial and class action litigation matters on behalf of consumer reporting agencies, insurance

brokers, manufacturers, research institutions, health care plan providers, financial institutions, and local government agencies, among other clients. John is a member of the firm's Business Litigation and Dispute Resolution Practice.

Pro bono service makes up an important part of John's practice. He has represented clients in connection with disability rights and immigration matters, including asylum appeals, applications for adjustment of status, and petitions for alien relatives, as well as various arts-related matters.



**TIM McQUILLAN**  
**MANAGER, CLIENT SUCCESS**  
**CREDITXPERT**

Tim has worked with mortgage professionals and CRA teams around the value of CreditXpert Inc. for over 17 years. He looks forward to helping you and your clients with our mission to make housing more accessible and affordable for all.



**SHONDA MULLINS**  
**DIRECTOR, SALES AND CLIENT SUCCESS**  
**CREDITXPERT**

Shonda joined CreditXpert, Inc. in November of 2020 having 32 years of experience in mortgage banking and technology partnerships. She is dedicated to helping bring automation and transparency to our industry to make housing more accessible and affordable for all.

# Speaker Biographies



**PHILLIP W. BRACKEN**  
**MANAGING DIRECTOR**  
**GOVERNMENT AND MORTGAGE INDUSTRY RELATIONS**

As VantageScore's lead liaison to the mortgage industry, Bracken represents the company in the marketplace, interfacing with mortgage regulators, executives and analysts to build a consensus on stronger credit scoring standards and solutions for lenders and consumers.

A senior financial services executive, Phil has more than 40 years of experience in leading large financial institutions and managing complex government and industry relations programs. Joining VantageScore in April 2018, Phil was most recently Chief Policy Officer and Head of Government and Industry

Relations at Radian Guaranty, where he developed policy and managed relations between government regulators, consumer groups, and trade associations.

Bracken is also the recipient of several lifetime achievement awards, including the Eagle Award for Lifetime Achievement from the National Association of Real Estate Brokers, the Founders Award - Lifetime Achievement Award from the National Association of Hispanic Real Estate Professionals (NAHREP) and the Andrew D. Woodward Distinguished Service Lifetime Achievement Award from the Mortgage Bankers Association (MBA).



**PETER MORAGA**  
**SENIOR CLIENT EXECUTIVE, SPM**  
**EXPERIAN**

**Peter Moraga** is a Senior Client Executive in the Specialized Partner Market organization at Experian. Prior to this current role, Peter was a Senior AE managing Experian's 3rd Party Partners and has been with Experian for almost 5 years. Peter started with Experian in the Fraud and ID team. Peter has more than 20 years in Sales and Relationship management experience in the Financial Services, Healthcare, SaaS, and Insurance industries. Prior to Experian, Peter worked with a partner of Experian's and lives in Phoenix, Az.



**DEBBIE SUTHERLAND**  
**VICE PRESIDENT, SPECIALIZED PARTNER MARKETS**  
**EXPERIAN**

**Debbie Sutherland** is the Vice President of the Specialized Partner Markets responsible for Experian's focus and strategy on expanding Partnerships across CSDA. She is leading initiatives in numerous markets such as: rental, employment screening, collections, prescreen, financial institutions, gaming, utility and mortgage. Her team partners with customers to solve their client's problems with innovative solutions that enable their success in the markets they serve. Prior to joining the Credit Information Services organization, she led Experian's efforts in these same markets from a Decision Analytics and

Fraud Solution set for over 8 years.

Prior to joining Experian in 2007, Debbie spent over five years as an owner of a Credit Reporting Agency that sold Credit Bureau and Fraud Solutions in the Mortgage and Employment markets. Her last business was acquired by Fiserv where she led the Business Development team. She was responsible for all Third-Party Strategic relationships and led the first cross business unit platform solution enablement for the organization.

During her off-time, she enjoys spending time with her husband, children and grandson.



# Speaker Biographies



## **FELICIA PENG**

### **VP, STRATEGIC MORTGAGE SALES – CONSUMER INFORMATION SERVICES EXPERIAN NORTH AMERICA**

As Vice President of Strategic Mortgage Sales, Felicia Peng leads a sales team focused on collaborating, innovating and solving challenges to deliver growth with our strategic mortgage partners. She is a versatile, results-driven and goal-oriented sales and product marketing professional with more than 20 years of experience in the competitive and highly regulated information and financial services industry.

Prior to her current sales management and business development focus at Experian Mortgage, Peng was responsible for product management and development of Experian's prospecting and acquisition suite of credit services. She led a team focused on product innovation and go-to-market programs that helped lenders refine their credit marketing strategies and exceed their acquisition and prospecting goals.

Before joining Experian in 2004, Peng spent four years in the investment management industry in Toronto, Canada, and Connecticut. She holds a Master of Business Administration, Marketing and Strategic Management degree from Pennsylvania State University, as well as a Bachelor of Arts in Economics from University of Waterloo in Ontario, Canada.



## **KEN TROMER**

### **DIRECTOR, MORTGAGE MARKET ENGAGEMENT EXPERIAN**

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



## **WENDY HANNAH-OLSON**

### **VICE PRESIDENT STRATEGY EXECUTION LEADER EQUIFAX MORTGAGE SOLUTIONS**

As Vice President of Strategy Execution, Wendy is responsible for leading the verticals key initiatives, business prioritization, partnership enablement including leading our Connector Sales Team and Trimerge compliance. She joined Equifax in 2009 through an acquisition of LandAmerica/INFO1 Credit and brings over 25 years in mortgage, domestic credit and other settlement services expertise.

# Speaker Biographies



**DENISE M. WUNDERLICH**  
**SR. DIRECTOR, MORTGAGE AND HOUSING PARTNERS CSM MANAGER**  
**EQUIFAX MORTGAGE SOLUTIONS**

As a Manager of Customer Success, Denise leads a team of Customer Success Managers who are responsible for optimizing the customer experience life cycle, post sales program management and collaboration with our partners to ensure they realize the expected value from their Equifax solutions. She joined Equifax through the acquisition of TALX Corporation and has been with the company for 15 years with experience in sales, account management and solutions enablement.

**ASHLEY WOOD**  
**VICE PRESIDENT, MORTGAGE VERIFICATION SERVICES**  
**EQUIFAX MORTGAGE SOLUTIONS**

**Ashley Wood** is Vice President of Mortgage Verification Services at Equifax, overseeing the strategy and deployment of the industry-leading employment and income verification solutions, including an enhanced focus on lender efficiency and borrower experience. She brings over a decade of financial services experience to the organization, quickly progressing into leadership roles. Ashley graduated from the University of Missouri with a Bachelors in Mathematics and earned her Masters in Applied Analytics from Saint Louis University.



**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 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. He has been with the ABA since 1986.

Before joining the ABA, Dr. Strand analyzed banking issues as a financial economist with the U.S. Governmental Accountability Office. Before that, he taught Banking and International Finance at the University of North Texas, Denton, and the University of Arkansas, Fayetteville.

Dr. Strand worked for the Federal Reserve Bank of Richmond and the National Institute of Environmental Health Sciences in the U.S. Department of Health, Education and Welfare before receiving a graduate degree.

Dr. Strand frequently speaks to groups on economic, financial and credit conditions and bank risk management. He also writes on a range of banking issues.

Dr. Strand received a Ph.D. in Economics from the University of North Carolina, Chapel Hill, and a B.Sc. from Davidson College, Davidson, North Carolina. He is a Certified Enterprise Risk Professional (CERP).

# Speaker Biographies



**JONAH E. KAPLAN**  
**MARKETS SPECIALIST AND ACTING PROGRAM MANAGER**  
**CFPB**

**Jonah Kaplan** has worked in consumer financial services for over twenty years. Currently he works at the Consumer Financial Protection Bureau (Bureau), an independent federal agency created after the 2008 financial crisis to protect consumers.

Since 2015 Jonah has served at the Bureau's Division of Research, Markets and Regulations as a Markets Analyst and Program Manager in the Consumer Reporting Markets Program. He is the author of internal and external documents and reports including the Bureau's 2021 *"List of Consumer Reporting Companies,"* which helps consumers understand and act on the data consumer reporting companies collect about them, and *"Payment Amount Furnishing and Consumer Reporting,"* a 2020 [report](#) that explores the prevalence of actual payment information in consumer credit reporting.

From 2012-2015, he worked in the Bureau's Office of Consumer Response where he helped build and manage the credit reporting consumer complaint program. Previously, Jonah worked in New York, NY where he built, launched and managed HSBC's U.S. jumbo home loan program.

Jonah started his consumer financial services career in the marketing department at Merrill Lynch developing new – and improving existing – savings and investment products for distribution in both U.S. and international markets.

Jonah is a magna cum laude graduate of Brandeis University. He received his Masters from Columbia University School of International and Public Affairs.

For more information: <https://www.linkedin.com/in/jonahkaplan/>



**ELIZABETH R. SPRING**  
**MORTGAGE SERVICING PROGRAM MANAGER, OFFICE OF RESEARCH, MARKETS**  
**AND REGULATIONS**  
**CONSUMER FINANCIAL PROTECTION BUREAUS**

Beth has more than 10 years of experience in housing policy, specializing in mortgage servicing, credit risk and credit policy. Currently, Beth serves as Servicing Program Manager in the office of Mortgage Markets. She works to develop strategies that address the market either through financial policy, products or services.

Beth's prior work includes federal regulation and oversight at the Federal Housing Finance Agency, ensuring the regulated entities fulfill their mission by operating in a safe and sound manner to serve as a reliable source of liquidity and funding for the housing finance market throughout the economic cycle.

Prior to FHFA, Beth worked at the US Department of Treasury in the Office of Financial Stability on the Making Home Affordable Program (MHA), which administered \$45.6 billion funds allocated under the Troubled Asset Relief Program (TARP).

MHA helped homeowners avoid foreclosure by providing a variety of solutions to modify or refinance their mortgages, get temporary forbearance if they are unemployed, or transition out of homeownership via a short sale or deed-in-lieu of foreclosure.

## Speaker Biographies



### 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.



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mortgage credit link<sup>™</sup>



# better together!

## **Mortgage Credit Link<sup>™</sup> and TazWorks<sup>®</sup> work together to provide you better**

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<sup>™</sup> and TazCloud<sup>™</sup>, 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<sup>®</sup> and Mortgage Credit Link<sup>™</sup> can raise the level of your consumer reporting operations:

**Stop by our booth** to speak with a MeridianLink representative and schedule a demo during this years NCRA Conference.

Or contact [salesupport@meridianlink.com](mailto:salesupport@meridianlink.com), visit us online at [meridianlink.com/lets-talk](http://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.



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Christi Lawson in our Orlando office at [clawson@foley.com](mailto:clawson@foley.com).

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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](mailto: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.

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

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Our members can now participate  
in our exciting

**NEW HEALTHCARE PROGRAM**

and save an  
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## 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



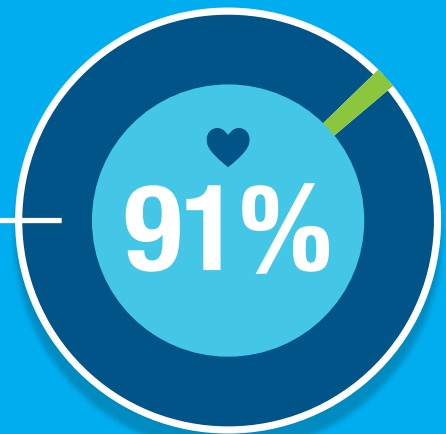
9 in 10 find high value for their money



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 – UniversalCIS and Kristi Mergenhagen – RentPrep  
BOD Liaisons: Maureen Devine – Devine Consulting and Lisa Legere – Yardi/RentGrow  
Committee members: Angela Jenkins – Certified Credit Reports – Caryn Bennett  
Contemporary Information Corp. – Catherine Hoffman – UniversalCIS/Credit Plus  
Charlene Reidel – Advantage Plus Credit – Curt Knuth – NCS/TRV  
Delia Zuniga – Advantage Plus Credit – Evon Butterworth – Advantage Credit Inc.  
Jackie Drziak – Data Facts – Jessica Hernandez – Credit Information Systems  
Kristi Mergenhagen – RentPrep – Kristie Price – UniversalCIS/CreditPlus  
Mary Campbell – Advantage Credit Bureau – Matt Gillespie – Covius  
Maureen Devine – Devine Consulting – Peter Fitton – CreditXpert  
Cindy Powers – UniversalCIS/CreditPlus – Bill Barnett – Advantage Credit Bureau  
Debbie Loyning – Alliance 2020

**Meets third Wednesday of each month 12:00 pm CT**

---

## **Membership and Elections Committee**

Co Chairs: Jackie Drziak – DataFacts and Delia Zuniga – Advantage Plus Credit  
Committee members: Jeannie Baker – Acutraq Background Screening  
Debbie Loyning – Alliance 2020

**Meets third Wednesday of each month 2:30 pm CT**

---

## **NCRACS Committee**

Chair: Mary Campbell – Advantage Credit Bureau/Roy Goodwin – NCRA  
Committee members: Chelsea Lyons – SDS – Jackie Drziak – Data Facts

**Meets third Thursday of each month 1:30 pm CT**

---

## **Conference Committee**

Co Chairs: Mike Thomas – CIC Credit and Jim Norman – Covius  
Committee members: Angela Brent – CIC Credit – Shonda Mullins – CreditXpert  
Maureen Devine – Devine Consulting – Debbie Loyning – Alliance 2020

**Meets fourth Wednesday of each month 11:00 am CT**

**Please join the committees you're interested in.**

**Send Jan an email at [Jgerber@ncrainc.org](mailto: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.



# BRB PUBLICATIONS and NCRA Strategic Alliance Program

## The State Rules Register

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**Practical**

**Current**

**W**hat records cannot be reported by CRAs...

**W**hen state restrictions are placed on the use  
of record information by employers...

**W**hen 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.*



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- More than 13 million African American and Hispanic American borrowers;
- 13.1 million of whom have credit scores of 620 or greater.

Lending policies should take advantage of innovative scoring models and extend the umbrella of mainstream credit safely and soundly to these historically underserved consumers.

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[www.VantageScoreForMortgages.com](http://www.VantageScoreForMortgages.com).



## 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](mailto:jgerber@ncrainc.org)

## Legal Committee

Chair: Christi Lawson – Foley & Lardner PLC

BOD Liaison: Terry Clemans – NCRA

Committee members: Angela Jenkins – Certified Credit Reports

Ben Sergi – Origen Financial Services – Carolyn Casey – UniversalCIS

Caryn Bennett – Contemporary Information Corp. – Catherine Hoffman – Credit Plus

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

Dan Firestone – Contemporary Information Corp. – Daphne Large – Data Facts

David Chiappe – Sharper Lending – David Chung – CreditXpert – 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 – Data Facts – Jeff Gentry – NCS/Service 1st – Joan Archie – Alliance 2020

John H. Williams – Credit Plus – Johnna Leeds – Data Facts – Judy Ryan – Credit Plus

Julie McClellan – Credit Plus – Julie Wink – Data Facts –

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

Mary Campbell – Advantage Credit Bureau – Maureen Devine – Devine Consulting

Michele Streeto – UniversalCIS – Mike Brown – UniversalCIS – Mike Thomas – CIC Credit

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

Renata Sheyner – CreditXpert – Renee Erickson – ACRAnet – Susan Blackwood – Data Facts


Tom Conwell – Credit Technologies – Thomas Gunnerson – Entrata


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

**Meets fourth Thursday of each month 1:00 pm CT**


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## Legislative and Regulatory Committee:

Chair: Roy DeLoach and Mike Chapman – D.C. Strategies

BOD Liaisons: Delia Zuniga – Advantage Plus Credit and Mike Brown – UniversalCIS

Committee members: Angela Jenkins – Certified Credit Reports

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

Caryn Bennett – Contemporary Information Services

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

Curt Knuth – NCS/TRV – Dan Firestone – Contemporary Information Corp.

Dave Koch – ACRAnet – David Chung – CreditXpert

Debbie Loyning – Alliance 2020 – Don Unger – Advantage Credit Inc.

Evon Butterworth – Advantage Credit Inc. – Heather Russell-Schroeder – Credit Information Systems

Jackie Drziak – Data Facts – Johnna Leeds – Data Facts – Judy Ryan – Credit Plus

Julie McClellan – Credit Plus – Julie Wink – Data Facts – Lee Mikkleson – Rental Research

Mary Campbell – Advantage Credit Bureau – Maureen Devine – Devine Consulting

May Warrick – ACRAnet – Mike Brown – UniversalCIS – Mindy Leisure – Advantage Credit Inc.

Nick Warrick – ACRAnet – Renata Sheyner – CreditXpert – Susan Blackwood – Data Facts

Thomas Gunnerson – Entrata – William Bower – Contemporary Information Corp.

Amber Fleming – Contemporary Information Corp. – Tom Raleigh – RentButter

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XpertOnline, the longest-running, independent, multi-tenant CRA platform from SharperLending Solutions has an all-new feel and function. CRAs are using XOLX today. You should too.

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**509.324.1320**



## 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](mailto:NCRA.inc.org).



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

## NCRA Compliance Services (NCRACS)

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



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



## 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 am CT**

**Please join the committees you're interested in.**

**Send Jan an email at [Jgerber@ncrainc.org](mailto: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.



# Smarter Data. Better Decisions.

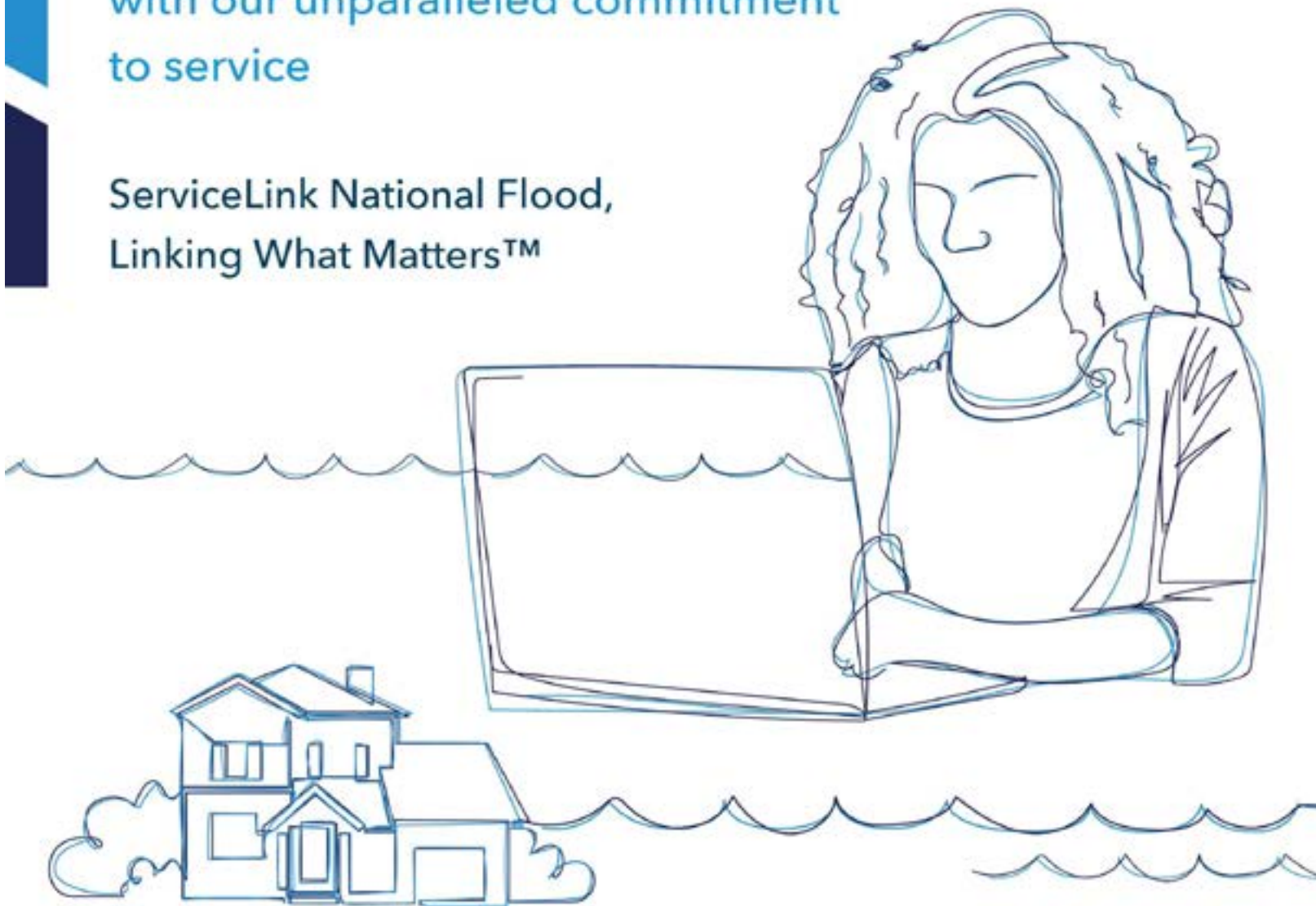
TransUnion offers intelligent credit, criminal and evictions data to help you gauge risk and opportunity, and respond more effectively.

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- 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](https://transunion.com/dataresellers) to learn more.**

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