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CIN LEGAL | Due Diligence Services for the Consumer Bankruptcy Industry

July 2006 Newsletter

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Redemption or Replacement vs. Full Balance Reaffirmation Auto Loan Review and Prequalification Just Became Easier at No Cost!

CIN Legal Data Services Releases Integrated Redemption & Replacement Auto Loan Review and Prequalification via Partnership with 722 Redemption Funding Inc...

As the first company to bring integrated credit reports and BAPCPA due diligence services to the consumer bankruptcy market, CIN Legal Data Services (CIN) is pleased to announce that it has now released the first all in one solution for the review of auto loan options and prequalification of loans for consumers moving through the bankruptcy process. Partnering with 722 Redemption Funding Inc. (722), CIN now offers customers the benefit of receiving real-time loan options from 722 and its banking partner US Bank™. Utilizing the Review and Prequalification program, attorneys can easily determine whether a full balance re-affirmation or redemption loan is in the best interest of their client. The submission of review and prequalification requests, as well as the analysis, results and supporting documentation are provided with no cost or obligation.

After review of the available options, a final loan application can be made directly via CIN Online, the company's online bankruptcy fulfillment portal located at www.cinlegal.com. Loan reviews and applications are free of charge and underwriting decisions are delivered directly back to the client's attorney via the CIN Online application. All approval information, as well as supporting valuation information critical in the redemption process, is likewise uploaded to the CIN Online application for immediate access and retention.

All customer accounts located in the 42 states where Redemption & Replacement Services are available may now be configured for immediate access to this product line. For more information on the online review process, please contact a CIN Legal Data Services Sr. Account Manager.

CIN Legal Data Services Implements Leading Edge Storage Area Network System to Satisfy Client Storage Requires Across Bankruptcy Application Enterprise...

CIN Legal Data Services has announced that it has implemented a leading edge, 4.5 terabyte, Storage Area Network (SAN) system, software and services for use within its production application environment. This new storage platform will assist CIN Legal Data Services in providing the 9,000 firms accessing its information products with reliable access to real-time information while assisting its Information Technology group with managing a rapidly expanding and changing information infrastructure.

"With the passage of the Bankruptcy Reform Act of 2005 and our rapid expansion into new services and new markets, our growth has escalated significantly," said Ray Brown, CIN Legal Data Services Director of Information Technology. "Facilitating BAPCPA compliance for thousands of law firms requires our organization to maintain a reliable infrastructure that provides the around the clock access our clients have come to expect. The new fiber-connected, 4.5 terabyte SAN now provides the expandable infrastructure and management software our organization requires to meet those client expectations, while providing a 35% increase in performance."

CIN Legal Data Services has standardized on fiber connected storage to consolidate its business-critical user information. CIN Legal Data Services has implemented this approach to support a variety of high-performance, high-availability and data-intensive applications running on Windows 2003 servers. CIN Legal Data Services has also implemented local replication software to increase backup performance through the creation of multiple concurrent copies of SQL databases to ensure that data is readily available for years to come.

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CIN Legal Data Services F.A.Q. & Helpful Hints...

Question: Is there a way that I can have my clients complete the Online Identity Authentication Module before they come in for their appointment and before I place an order with CIN?

Answer: Yes. When logging into CIN Online, simply navigate to the **Tools** section using the icon located at the top of the application. Within the tools section, simply provide the client's information in the Section labeled **Send Consumer E-Mail**. Your client will be sent an e-mail with a link to the Authentication Module whereby they can authenticate themselves. When they come in for their appointment, you will not be prompted to authenticate their identity again.

Question: If I lose the documents associated with products I have ordered from CIN, how long are they available online?

Answer: Viewable documents are retained for at least 7 years on the CIN Online application. With the recent addition of CIN Legal Data Service's Storage Area Network, firms can rest assured that any documents produced by CIN, or uploaded by the attorney, are safely stored for future retrieval as a permanent, archived back-up.

Question: I lost my paper invoice. Can I view my current balance online?

Answer: Yes. Current balance information may be viewed online at www.cinlegal.com. Once logged in, simply navigate to the **Tools** section using the icon located at the top of the application. Within this area of the application, current bill information and payment options are presented.

Did You Know?

- CIN Legal Data Services & Credit Infonet Have Been Providing Credit Data to Consumer Bankruptcy Clients Since 1997 While Providing Credit Data to Mortgage Lenders Since 1979.
- CIN Legal Data Services Was the First Company to Offer Data Integration With a Wide Range of Leading Bankruptcy Forms Preparation Companies Over Two (2) Years Ago.
- CIN Legal Data Services Was the First Service Provider to Offer Monthly Billing Options to Clients for All Products & Services
- Following the Enactment of the BAPCPA, CIN Legal Services Offered Integrated Product Access to Multiple BAPCPA Products Before Any Other Provider.
- CIN Legal Data Services is The First to Offer Integrated Auto Loan Review and Prequalification for Redemption & Replacement Loans in Conjunction with Due Diligence & Process Improvement Products.

New Billing Delivery Options

Many clients have signed on and enjoy the option of CIN Legal Data Service's re-occurring payment plan. Participating clients reap the benefit of monthly billing, while allowing CIN Legal Data Services to automatically bill their credit card on a monthly basis.

To make the billing process that much easier, CIN Legal is now offering clients the ability to receive their invoices electronically on the first of each month. Clients may opt to still receive paper invoices, or both paper and electronic.

To set-up your account for electronic billing or for re-occurring monthly payments, please contact Julia Dudley at jdudley@cinlegal.com