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CIN LEGAL | Due Diligence Services for the Consumer Bankruptcy Industry

September 2006 Newsletter

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CIN Legal Data Service's Announces Release of Industry's First Comprehensive Post-Discharge Consumer Liability Report & Bankruptcy Verification Package...

CIN Legal Data Services is pleased to announce it has developed the first comprehensive post-discharge verification tool with the availability of its Post-Discharge CLR & Bankruptcy Verification Package. Available exclusively to users of the company's pre-petition CLR product, CIN's new Post-Discharge CLR & Bankruptcy Verification Package provides consumers and counsel with an easy and cost effective way to ensure that a consumer's credit report reflects information accurately and completely based on the recent bankruptcy proceedings.

When an order for this new and exciting product is received, CIN Legal Data Services monitors the court records for the discharge of the consumer's bankruptcy. Upon discharge, CIN orders a new Consumer Liability Report on the individual consumer(s) involved in the bankruptcy. CIN's Document Verification Department thoroughly compares the bankruptcy filing against the credit record to identify non-reaffirmed debt discharged in the bankruptcy that is being reported inaccurately. After the review analysis CIN delivers a comprehensive package to the consumer that contains a copy of the post-discharge credit report, the bankruptcy schedules with the discharge notice, and pre-populated dispute letters in triplicate that the consumer signs and mails to the credit bureaus to request correction to the bankruptcy related items.

The Post-Discharge CLR & Bankruptcy Verification Package:

- Provides the Consumer with a copy of the Discharge Order in his or her bankruptcy case.
- Provides the Consumer with a copy of the Post-Discharge Consumer Liability Report (CLR).
- Identifies debts on the CLR that were included in the recent bankruptcy but currently remain inaccurate with the credit bureaus.
- For each debt reported inaccurately, provides the consumer with pre-populated and addressed Letters of Dispute to simply sign and send to the major credit bureaus.
- Quickly and easily equips Consumer to correct bankruptcy-related credit report inaccuracies eliminating consumer and attorney frustration.

Contact a CIN Legal Data Services representative today to enable your Account!

CIN Legal Data Services To Release CIN '06 Version 3, Featuring Additional Data Sources, Bankruptcy Specific Creditor Addresses and Access to Motor Vehicle and UCC Searches...

CIN Legal Data Services, an operating unit of Credit Infonet Inc., is pleased to announce the upcoming release of CIN '06 version 3.0. The upcoming release will provide users of the CIN Legal Data Services product line with additional data and data options within the Consumer Liability Report, as well as expand its product line.

Included in the release of CIN Online '06 will be a redesigned report layout providing consumers and their counsel with an easier means of reviewing the liabilities associated with the consumer. Enhancements will include the graphical presentation of data, as well as an easy to read presentation format. Also unique to the new Consumer Liability Report will be the presentation of Bankruptcy Specific Creditor Addresses. Further, all Three Source CLRs will now include a full eight (8) year bankruptcy search. CIN '06 is expected for release to all clients in early October.

CIN Legal Data Services

4540 Honeywell Ct.
Dayton, Ohio 45424

866.218.1003 (P)
866.307.1003 (F)
sales@cinlegal.com

Hours of Operation

M – F (8 AM – 9PM)

Sr. Account Managers

Ray Stuchell
Ext. 8923
rstuchell@cinlegal.com

Kris Krumal
Ext. 8959
kkrumal@cinlegal.com

Sandra Hurley
Ext. 8932
shurley@cinlegal.com

Jenni Hanselman
Ext. 8916
jhanselman@cinlegal.com

Visit CIN Online at:

www.cinlegal.com



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

Question: Does my client have to sign anything to obtain a copy of his / her tax transcripts?

Answer: Yes. The Internal Revenue Service requires a signed 4506-t form from the consumer(s) desiring a copy of their tax transcripts. When ordered via CIN Online, CIN Legal Data Services delivers to the attorney a pre-populated 4506-t for signature by their client. Once the 4506-t is signed it may be faxed to CIN Legal Data Services. Completed tax transcripts are delivered in 24 – 48 hours.

Question: How do I authenticate my client for the Post-Discharge Consumer Liability Report?

Answer: Once an attorney's account is set-up for the Post-Discharge Consumer Liability Report and Bankruptcy Verification Package, the online authentication module will present the client with new language authorizing Credit Infonet to monitor the court records for discharge and subsequently order the post-discharge report. Thus, no additional authentication process is required to order this product.

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.

Visit CIN Legal Data Services New Blog

CIN Legal Data Services is pleased to announce that its informational web site located at www.cinlegal.com now maintains an actively updated Blog. Utilized as an informal means of providing information on the services provided by CIN Legal Data Services, as well as events transpiring in the consumer bankruptcy industry, the CIN Blog is a great means to stay informed on events that effect a firm's practice.

CIN Legal Data Services welcomes feedback on its new Blog, as well as input into future topics of discussion. To provide feedback, or obtain more information, please contact Ray Stuchell at rstuchell@cinlegal.com.

<http://blog.cinlegal.com>

Did You Know?

- CIN Legal Data Services & Credit Infonet Have Been Providing Credit Data to Consumer Bankruptcy Clients Since 1997 and Providing Credit Data to Mortgage Lenders Since 1979.
- In 2004, CIN Legal Data Services Became the First Company to Offer Data Integration With a Wide Range of Leading Bankruptcy Forms Preparation Companies.
- 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.

SETTING THE FOLLOWED INDUSTRY STANDARD IN CONSUMER BANKRUPTCY INFORMATION SERVICES!