



# The Power of ne

CIN LEGAL | Due Diligence Services for the Consumer Bankruptcy Industry


## CIN Legal Data Services is Pleased to Announce the Availability of Its myHorizon™ Credit Score Analysis, a Service Powered by CreditXpert Inc.

Available Free of Charge to All CIN Legal Data Services Clients, myHorizon™ Represents the Industry's First Predictive Credit Scoring Analysis Focused on Assisting Consumers With Benchmarking Their Pre & Post-Bankruptcy Credit Scores....

CIN Legal Data Services is pleased to announce the release of its myHorizon™ Credit Scoring Analysis, a product powered by the strength and experience of CreditXpert Inc. Available free of charge to all clients utilizing the company's Consumer Liability Report (CLR), myHorizon™ provides attorneys and consumers alike with a tool to benchmark the consumer's existing credit score against a predictive score calculated to simulate the affects of changes on a credit report 12 months after bankruptcy.

Commenting on the release of myHorizon™, Lee Midkiff, CIN Legal Data Services Executive Vice President, said, "We are pleased to provide this free utility as a means of empowering attorneys to assist their clients with understanding their credit standing after bankruptcy. Because it simulates the post-bankruptcy affects on a consumer's credit score, this tool better prepares all parties to a bankruptcy with planning the consumer's path to financial success after discharge."

CIN Legal Data Services' myHorizon™ Credit Score

| POWERED BY  | EXISTING CREDIT SCORE | ESTIMATED 12 MONTH POST - BANKRUPTCY CREDIT SCORE* | NET EFFECT |
|---|-----------------------|--|------------|
|  | 625                   | 650  | +25        |

### ➤ myHorizon™ Presents Both the Current and Predictive Credit Score in an Easy-to-Read, Side-by-Side Analysis

To acquire more information on the myHorizon™ Credit Score Analysis, please visit [www.cinlegal.com](http://www.cinlegal.com) or contact a CIN Legal Data Services representative at 866.218.1003. Current users may configure their accounts for access to this free, premium service, simply by visiting the "Contracts" tab on the "My CIN & Tools" page within CIN Online at [www.cinlegal.com](http://www.cinlegal.com). Once users Accept the terms of the myHorizon™ Credit Score Analysis Contract their accounts will be configured for immediate access.

## CIN Legal Data Services to Exhibit at the NACBA's Member's-Only Fall Workshop in Las Vegas, NV...

CIN Legal Data Services is pleased to announce that it will be in attendance at the National Association of Consumer Bankruptcy Attorney's (NACBA) Members-Only Fall Workshop. Taking place October 26-27 at the J.W. Marriott in Las Vegas, NV, the workshop provides the perfect opportunity for clients of CIN Legal Data Services to find out about new product offerings and enhancements. To schedule a one-on-one meeting with a CIN Legal Data Services Account Manager at the NACBA Workshop, please contact Ray Stuchell at [rstuchell@cinlegal.com](mailto:rstuchell@cinlegal.com). Individual training sessions, as well as product education meetings are available to any current client.

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

**Question:** How do I sign up for the myHorizon™ Credit Score Analysis?

**Answer:** Clients may contact a CIN Legal Data Services Account Manager directly to sign up for myHorizon™, or they may activate the enhancement directly online. To sign-up online, simply log into [www.cinlegal.com](http://www.cinlegal.com) and access the "My CIN & Tools" section. Within the contract management section, simply click "Accept" next to the Terms and Conditions associated with the myHorizon™ Credit Score Analysis. Your account will be configured for immediate access

**Question:** How much does the myHorizon™ Credit Score Analysis cost?

**Answer:** The myHorizon™ Credit Score Analysis is provided free of charge on every Consumer Liability Report (CLR) once the feature has been activated by a client.

**Question:** What are the biggest advantages of signing up for the myHorizon™ Credit Score Analysis?

**Answer:** The myHorizon™ Credit Score Analysis provides attorneys with a tangible tool to address common client questions pertaining to the affects of bankruptcy on a credit bureau file. By providing the current credit score, as well as a predictive, 12 month post-bankruptcy score based on the filing of a Chapter 7 bankruptcy, this tool provides clients or prospects with a general idea of how their credit will be affected by filing bankruptcy. Typically, the results surprise most individuals in that post-bankruptcy credit scores are often comparable to, or higher than the credit scores calculated today.

## 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.

## Partner Showcase:

CIN Legal Data Services is pleased to maintain technology partnerships with the firms listed below. To learn more about the interfaces available with each of our listed partners, please feel free to contact a CIN Legal Data Services Account Manager or the partner firm directly.

- Best Case Solutions
- Collier TopForm™
- EZ-Filing Inc.
- LegalPRO Systems, Inc
- Bankruptcy2007®, New Hope Software, Inc