



Credit Bureau Mortgage Services, Inc.
Muscatine, Iowa

www.cbms.com
1-888-471-4631
www.cbmonline.com



Who Are We?

C.B.M.S. is a wholly owned subsidiary of The Credit Bureau of Muscatine, Inc. and was founded in 1990. We offer a wide array of products that fulfill the growing needs of financial institutions enabled by an innovative self-service web portal system called **Loan Support Pro**—allowing our clients simple, efficient and cost-effective access to data and information for their financial services.

CBMS offers a wide set of home equity valuation solutions for banks, credit unions, and other institutional lenders to help achieve compliancy and cost savings. LSP provides real-time access for Title Search Reports, Automated Valuation Model Reports (AVM's), Property Condition Reports, and Desktop Appraisals.

Our Culture

C.B.M.S. prides itself on creating a culture of trust and honesty and operates under a high degree of ethics and integrity driven by core family and Christian values. Success has been achieved through mutual trust and long-lasting client relationships across the Midwest. We believe in treating our employees as family and each client as truly special. We strive to be extremely responsive, friendly and professional with each and every client interaction so you get the information you need quickly, accurately, and cost-effectively.

Our Business Model

Part of our success has been driven by a business model that encourages our field researchers to be 100% committed to CBMS. CBMS offers a unique client support program driven by personalized support, automated search products, low overhead, and a focused customer service model. We strive to be responsive, detail-oriented, and efficient when working with all our clients. Our firm utilizes dedicated employee-researchers rather than disconnected 1099 contractors to perform field property visits or research properties. This model gives us a distinct advantage in terms of offering a turnkey, responsive and complete solution for our clients.

Loan Support Pro

C.B.M.S. clients have free access to an innovative, secure, online web portal system called Loan Support Pro (LSP) for easy, efficient, and cost-effective searches, reports and transactions. This powerful system gives you the edge you need to streamline your loan qualifying process. From Credit Reports to Flood Hazard Determination Reports, all the way to portfolio property reports, LSP empowers you with innovative technology solutions for better business results. And best of all.....it's absolutely FREE to log-in!



C.B.M.S. Products

We offer financial institutions a full suite of products and services such as:

Consumer & Mortgage Department Title & Settlement Products (Available through LSP)

- Preliminary Home Equity Title Search (Volume Priced)
- Day of Closing Home Equity Title Search (\$25)
- Post Title Searches (\$25)—Note: Must be ordered within 90 days of first search to receive post-closing price.
- Title Guaranty Form 900/901 Refinance Program (\$295)
- Full Settlement Work – HUD Prep, Witness Closings, Electronic Document Filings and Funds Disbursement
- AVM's & Property Condition Reports (See Below)
- Loan Income Verification Services (4506T Tax Transcript) - \$12-1yr/\$20-2-Yr/\$28-3Yr
- Social Security Number Verification – Call Your Sales Rep for Quote

Commercial Department Products (Available through LSP)

- Commercial Title Searches (\$200 – Price drops to \$175 if you use CBMS for other products)
- Loan Income Verification Services – (4506T Tax Transcript) - \$12-1Yr/\$20-2Yr/\$28-3Yr
- Environmental Commercial Searches – Call Your Sales Rep for Quote
- Social Security Number Verification – Call Your Sales Rep for Quote

Flood Determination Reports (Available through LSP)

- BASIC Flood Determination Reports (\$6)
- LIFE OF LOAN Flood Determination Report (\$10)

Property Valuation Reports (Available Through LSP)

- Automated Valuation Models (AVM Reports) - \$20 for a HIT/\$0 for “No-HIT”
- Property Condition Reports (\$50)
- Desktop Appraisals - \$175 without picture/\$195 with picture
- Full Suite of Commercial Evaluations – Call Your Sales Rep for Quote

EFFICIENT AND SIMPLE

COST-EFFECTIVE

TURNKEY SOLUTION



**CALL US TODAY OR
VISIT US ONLINE!**

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