

CIS Liens & Judgments FAQ's



Why were liens & judgments removed from consumer credit reports?

The national credit bureaus (Experian, Equifax, TransUnion) removed the liens & judgments as part of the implementation of the National Consumer Assistance Plan ([NCAP](#)). Under NCAP, public records must include 3 of 4 Personal Identification Information (full name, social security number, date of birth, complete address) and be revalidated every 90 days before they can be reported. Civil judgments and tax liens do not meet these standards. Bankruptcy filings do meet the standards and continue to be included in credit reports.

Did credit scores go up as a result of this change?

Score impact from this change is generally minimal for mortgage-ready applicants.

Can I still get the lien & judgment information?

Yes! [RiskView™ Liens & Judgments](#) contains the records removed from consumer credit. RiskView L&J is a FCRA-approved report. RiskView L&J is a LexisNexis report.

How do I request RiskView L&J?

CIS offers 2 options:

- 1) **RiskView L&J addendum** - with this option, there is no change to how credit is requested. Liens & judgments appear at the end of each credit report upon activation.
- 2) **RiskView L&J as-needed** - with this option, RiskView L&J is requested as a separate report from credit.

Please [contact CIS](#) for further details & cost.

I don't see the RiskView L&J in my ordering options?

An [addendum](#) must be completed before RiskView L&J is activated in your account.

If liens & judgments do not meet criteria to be included in the credit report, how do I know they are matched to the correct consumer?

LexisNexis is the industry leader in public record collection & reporting and utilizes superior linking technology that yielded near perfect match accuracy in rigorous testing. [Click here for more detail.](#)

Can I dispute the lien & judgment information on the RiskView report?

Yes, obtain the dispute documentation from the consumer, request a [supplement](#). CIS will complete the investigation and note the results in the RiskView L&J report.

Does the RiskView L&J impact the credit score?

No, RiskView L&J is a separate report and is not calculated into the score.

Is RiskView L&J a required report?

Fannie Mae made no change to their existing policy that requires delinquent liens & judgments be paid prior to closing, but they also indicated they would not require reports beyond the loan application, credit report & title report. [Click here to read FNMA lender letter.](#) CIS recommends discussing the use of RiskView L&J with your investors.