


# CIS Releases

## RiskView™ Liens & Judgments

a LexisNexis® Risk Solutions Report



A background image showing a close-up of people's hands in a business meeting. One person is holding a pen over a tablet and some papers with charts. The scene is brightly lit, suggesting an office environment.

## Are you prepared for the biggest change in credit reporting in decades?

Losing access to liens and judgments will impact your business. Don't let data availability affect your profitability.

## No more leaning on certain liens & judgments

**Liens and civil judgments have been essential in lending for 20+ years...but that's changing**

7/17: National credit bureaus mandated to make major credit report changes:

**98%**

of civil judgments  
no longer available



**50%**

of tax liens no  
longer available



## Can you trust your judgment?

Liens and judgments are highly predictive of default rates. Can you maintain predictive power **(and good regulatory standing) without them?**

How it will impact performance/profitability?

How will this impact your critical decision workflows, models and scorecards?

Will this loss of data impact your ability to balance growth with acceptable default rates?



## Lack of lien & judgment data can hide true risk

Consumers with a lien or judgment record on file are

**~2x more**

likely to default than those without<sup>1</sup>

~11% of U.S. consumers (25M) have a tax lien or a civil judgment  
— Almost 10M have > 1



<sup>1</sup> LexisNexis data  
<sup>2</sup> VantageScore.com - "Trend to VantageScore 3.0 Credit Score Model from Release to Public Record Reporting - June 2018"



Removing liens and judgments ↑ a credit score 10+ points on avg<sup>2</sup>



Lowest scoring bands (<620): nearly half receive an increase of 20+ points

## You may feel like you're faced with two undesirable options



Ride it out and hope for the best—a known risk, considering the impact of this data on scores...



Or take on unknown risk by tinkering with your models and processes—and risking higher default rates?



You need a more palatable plan

WHAT IF YOU COULD CONTINUE TO LEVERAGE LIEN  
AND CIVIL JUDGMENT DATA...



...with greater  
reliability and  
confidence?

# Lean on LexisNexis® Risk Solutions to maintain a robust credit analysis



## Advanced Linking Technology

Credit bureau header data, expansive public records, and 100s of other sources plus HPCC Systems® supercomputer technology provides LexID® identity linking



## Proven Results

LexID® yields more than 99% linking accuracy



## Current Insights

Nationwide network of court runners



**LexisNexis® RiskView™ Liens  
and Judgments Report offers  
you uninterrupted access to  
the lien and civil judgment  
data**

**Contact CIS:  
info@cisinfo.net  
800.275.7722  
www.cisinfo.net**

