

# KCB INFORMATION SERVICES

## The ONE SOURCE for all your credit reporting needs

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## MORTGAGE RATE SPIKE HITS LENDERS' HEARTS

### COMPLETE LINE OF CREDIT SERVICES

Why do your credit reporting services with several different companies? Get all your credit reporting services from a local company. We are the only credit bureau that does not have voice mail or a menu system. When you call us you get a real person. Keep your money in Illinois. Use KCB Information Services!

We offer, **Consumer, Business, Employment, Merged & RMCR Credit Reports.** We also have **Flood Determination Life of Loan Certificates** on-line and nation wide **criminal background checks** also on-line.

### INTERNET ACCESS FOR EXPERIAN

As we reported a couple of months ago, Experian will stop dial-up access for pulling reports at the end of this year. If you do not have access to the internet, you can call us for your reports. If you do have access, you can access Experian reports over the internet for no additional fees. If anyone tries to charge you additional fees tell them NO and then call us.

If you are using Credit Commander, they are offering internet access at CreditCommander.com. The program is similar to the dial up version, but they charge \$.25 extra (in addition to our fee.)

If you are using Merritt's CreditBase, Merritt has an internet version that is very similar to the dial up version. There is a small up grade fee, but no additional fees. The internet version has all the bells and whistles as the dial up version.

### CRIMINAL BACK GROUND CHECKS AND OTHER NEW ONLINE SERVICES

We are developing several new online services. We should have a new link under the 'ON LINE SERVICES' button by the time you receive this newsletter.

We will be offering a new criminal back ground check service, people searches and other new products. You will also be able to get your Experian Business Credit Reports from this new web page.

### GMAC MORTGAGE SERVICES

If you use GMAC for secondary mortgage loan services, please give us a call. We are working on an interface from our MortgageCreditLink program.

National Asset Management August 21, 2003 - The quick rise in mortgage rates that burst the refinancing bubble is beginning to cause pain for some finance firms that feasted on consumer demand for low-interest loans.

Last week, one of the West Coast's biggest private mortgage lenders, Capitol Commerce, closed its doors after failing to anticipate the rapid spike in bond yields. And now some financial services fund managers are beginning to jump ship on some of the mortgage industry's strongest players, fearing the halcyon days for these stocks are over.

Many mortgage-related stocks are down an average of 20% from the 52-week highs they hit in June. Some of the biggest losers over that stretch are Countrywide Financial (NYSE: CFC), down 20% to \$65.30; Doral Financial (NYSE: DRL), off 18% to \$41.44; New Century Financial (Nasdaq: NCEN), down 29% to \$24; and NovaStar Financial (NYSE: FN), off 29% to \$53. (InformationWeek.com)

### SPEAKERS

If you need a speaker for your civic organization or school, give us a call.

### KCB INFORMATION SERVICES HOURS

Monday - Friday 9:00am to 4:30pm

Consumer credit reports are provided from Experian.

Business reports are provided from Experian.

Residential Mortgage Credit Reports may contain information from: the Kewanee Credit Bureau, Experian, TransUnion and/or Equifax.

Criminal Background checks are from the Illinois State Police, Credit Commander or CreditRetriever.

The KCB Information Services has served businesses since 1928 and serves the following counties for Experian: Henry, Stark, Bureau, Putnam, LaSalle, Marshall, Woodford, Peoria, Knox, Fulton, Mason, McDonough, Warren, Logan, Henderson, Hancock, Adams, Schuyler and Tazewell.

*"They had but one last remaining night together, so they embraced each other as tightly as that two-flavor entwined string cheese that is orange and yellowish-white, the orange probably being a bland Cheddar and the white ... Mozzarella, although it could possibly be provolone or just plain American, as it really doesn't taste distinctly dissimilar from the orange, yet they would have you believe it does by coloring it differently." - Mariann Simms of Wetumpka, Ala., whose entry won \$250 in the 22nd Bulwer-Lytton Fiction Contest, a parody honoring the writer of the worst beginning to an imaginary novel.*