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December 05, 2006 08:30 AM Eastern Time

SharperLending Announces Partnership with NXG Strategies, Inc. and the National Credit Reporting Association*Innovative partnership adds credit restoration services to every credit report*

SPOKANE, Wash.--(BUSINESS WIRE)--SharperLending, provider of a secure Web-based platform that enables lenders to order, store and manage products and services from multiple vendors at a single point of entry, announced it will partner with Brentwood, Tenn.-based NXG Strategies, Inc., a leading consulting firm for identity theft monitoring and restoration programs and the National Credit Reporting Association (NCRA) the largest credit industry association. The unique partnership will allow SharperLending lender customers and participating NCRA member lender customers to offer their clients credit restoration services if they are victims of identity theft. SharperLending is the first bundled service provider to offer credit restoration services in addition to credit reports currently offered through XpertOnline.

“Identity theft continues to be a serious problem in this country and around the world,” says Dave Black, president and CEO of SharperLending. “By working with NXG, we are able to offer borrowers an assurance that if their identity is compromised, there is someone to help put it back together. This is a unique advantage for lenders using SharperLending’s XpertOnline Credit System.”

The new offering positions XpertOnline to help lenders to further differentiate themselves by offering a service that is not only unique within the mortgage industry, but also a welcome convenience for individuals working to restore their credit after discovering identity theft.

XpertOnline offers a channel for Internet-based credit report access by maintaining connections to Equifax, TransUnion and Experian. Using NXG Strategies’ innovative managed restoration services, XpertOnline can now offer users a professional identity theft advocate if they discover theft after viewing their credit report. It is truly a managed service because the advocate takes on the responsibility of representing the individual through a limited power of attorney while working to resolve the credit damage. The customer is

covered for up to one year from the date when the credit report was pulled.

“Most individuals cannot afford professional help to handle the restoration process,” explains Scott Smith, President, CEO and founder of NXG Strategies, Inc. “However, by planning ahead, everyone can afford to have a professional standing by to personally manage the restoration process on their behalf. This new feature of XpertOnline provides customers with the intangible benefit of peace of mind.”

“The NCRA is very concerned about identity theft and the consequences a consumer is faced with once such a theft occurs,” said Terry Clemans, executive director of the NCRA. “We are excited to offer our member companies access to this identity theft solution.”

About SharperLending, LLC

Headquartered in Spokane, Wash., SharperLending, LLC, was founded in 1989 and was the first to offer a complete browser-based mortgage credit reporting system on the Internet. The company’s proven technology has processed more than 40 million secure credit-related mortgage transactions with more than 800 million trade lines.

SharperLending, LLC, has three divisions under its corporate umbrella: SharperLending Bundled Services Division, the bundled services platform; SharperLending Affiliated Credit Division, technology for the credit reporting industry; and EPN Solutions, the loan origination product packaging division. For more information, visit www.sharperlending.com.

About NXG Strategies, Inc.

Brentwood, Tenn.-based NXG Strategies is a nationally recognized consulting and marketing organization, specializing in consumer attraction and retention programs. Working with law enforcement and consumer groups, NXG provides a comprehensive analysis of identity theft monitoring and restoration programs available, with current pricing and feature-by-feature comparisons. Based on more than 50 years of combined experience, NXG can provide industry-specific distribution strategies to maximize the effectiveness of your program. We serve employers, financial institution, associations, and other organizations who would like to sponsor a program. For more information, visit www.nxgstrategies.com.

About the NCRA

Founded in 1992, the National Credit Reporting Association, Inc. (NCRA) is a national trade organization of consumer reporting agencies and associated professionals that provide products and services to hundreds of thousands of credit grantors, employers, landlords and all types of general businesses.

Headquartered in the Chicago suburb of Bloomingdale, Illinois, NCRA serves members in the United States and Puerto Rico. NCRA's membership includes two of every three mortgage credit reporting agencies in the United States that can produce a credit report

that meets the requirements of Fannie Mae, Freddie Mac and HUD for mortgage lending. Additionally, our members produce reports for employment screening and tenant screening.

NCRA members must agree to comply with all federal and state applicable laws, including the Fair Credit Reporting Act, the Fair and Accurate Credit Transactions Act, and the Gramm-Leach-Bliley Act. These laws define the appropriate procedures for obtaining consumer and credit information, establishing the responsibilities and privacy protocols of the users and furnishers of consumer information.

NCRA's Online Study Guide, Employee Certification Program, and Comprehensive Information Security Program set one of the most stringent "Best Practices" standards in the industry to assist its members in adhering to the Federal regulations. NCRA's members are committed to solid business practices, including agreement with the associations Code of Ethics.

NCRA shares its knowledge and understanding of the industry with its members through the Annual Conference, Educational Tele-Seminars, The Credit Reporter and The Advocate publications.

For more information visit us at www.ncrainc.org.

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