



Non-Delegated & Wholesale Affiliated Credit Vendors

Main Credit Vendor:

- Certified Credit

Credit Vendor Affiliates:

- Advantage
- Certified Credit
- Factual Data
- Xactus
 - Avantus
 - CIS
 - Credit Plus
 - Sharper Lending
 - Data Facts
 - UCS

****On Q Financial advises that if you do not use the above credit vendors, do not pull credit after loan submission unless you have assigned findings to On Q. On Q Financial, Inc will pull credit on any transaction where a repull is needed after submission unless they are an approved vendor or AUS findings have been released to On Q. All credit refreshes and supplements are required to be done by the broker or non-delegated lender unless otherwise noted.*