



Conduct due diligence and research in one location.
To make it easy to navigate, we've put the most frequently asked questions
all under one roof.

LexisNexis® Mortgage Industry Data Exchange (MIDEX®) FAQs

LexisNexis® has compiled a list of frequently asked questions regarding the company and the LexisNexis® Mortgage Industry Data Exchange (MIDEX®) database service. Hopefully, your questions will be addressed. If not, contact us at midex@lexisnexis.com or 866.858.7246 for additional information.

What is MIDEX?

The Mortgage Industry Data Exchange (MIDEX) is a cooperative database service. MIDEX contains:

- Public disciplinary, enforcement and legal actions in the mortgage, real estate, appraisal, commercial banking and securities industries gathered from over 200 regulatory agencies and other public sources.
- Non-public information about incidents of subscriber-verified fraud and/or misrepresentation or serious misconduct in the mortgage industry. Non-public database reports:
 - Provide a fact-oriented narrative describing the incident.
 - Identify the originator of record the individual and company that took the application from the borrower.
 - Identify other professionals and businesses who were involved with the transaction.

How is MIDEX used?

MIDEX is primarily used by mortgage lenders, investors and insurers (subscribers) as part of their due diligence on new or existing business relationships, such as those with mortgage brokers, correspondent lenders, appraisers, warehouse lenders and more.

For example, a wholesale lender may search a prospective third-party originator (company and key individuals) through the MIDEX database as part of its due diligence process.

Can I obtain a copy of a report on me?

Yes, if you follow a set of standard procedures, LexisNexis will provide individuals and/or companies mentioned in a MIDEX report with a copy of that report. These procedures are designed to protect all parties in the process from unauthorized access to or use of reports about you or your company.

What information do I need on the "Request for Information" form?

To begin a request, please complete the form on the website and return it along with the requested documentation to the address specified on the website. There is no cost to request a copy of the report. Supplied information will be used to search its MIDEX database to access the reports that may refer to you and/or your company. For your protection, self reports are only provided to the individual or company listed on the report. The information that you provide will be used solely for identification purposes and will not be resold or redistributed. Supplied information will be used to access information on the MIDEX database.

Can I respond to a report?

Yes, you can provide an emailed or faxed response that will be added to the report.

How can I correct the public information in the MIDEX database?

MIDEX public information is received directly from regulatory agencies and other public sources. It is important that you are aware that LexisNexis does not create any public records or publicly available information. If there is an error in our public records information, it is most often because the original source has provided the information with the inaccuracy. You must contact these agencies and follow up with them to make sure the changes are made. If MIDEX information is incorrectly transcribed, please notify Customer Service and the information will be promptly investigated.

How can I correct the non-public information in the MIDE X database?

LexisNexis has a resolution process that allows you to respond to data contained in a non-public MIDE X report. We will notify the company (submitting subscriber) that submitted the non-public report. After reviewing your emailed response, the submitting subscriber can elect to modify or make no change to the non-public report. LexisNexis will then add your emailed response to the MIDE X report and send a copy of the updated report to you and to each subscriber who received a copy in the last two years.

What is a “MIDE X File Number”?

Each MIDE X report has a unique file number. The subscriber that referred you to LexisNexis probably gave you one or more MIDE X File (or reference) Numbers. If you did not receive this information, we recommend that you contact the subscriber to obtain the MIDE X File Number since requests submitted without these numbers cannot be processed.

Can I opt-out of the MIDE X database?

No. MIDE X is a commercial database used by companies and government agencies that have a legitimate need for the information it contains.

How long does MIDE X retain information?

Public and non-public information in the MIDE X database typically remains in the database in perpetuity or otherwise in keeping with our internal data retention policies.

Does MIDE X have a “notification” process?

No, MIDE X does not notify individuals or companies when information regarding them is received and included in the MIDE X database; however, you may contact LexisNexis from time to time to determine if any new information referring to you has been added to MIDE X.

Non-subscribers to MIDE X can opt to take advantage of LexisNexis® ProWatch which monitors your name or business name and provides an alert of reported incidents. ProWatch has an application and verification process and an annual fee.

For more information:

Call 866.858.7246, email
mari@lexisnexis.com or visit
lexisnexis.com/risk/financial-services

About LexisNexis Risk Solutions

LexisNexis Risk Solutions (www.lexisnexis.com/risk) is a leader in providing essential information that helps customers across all industries and government predict, assess and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of RELX Group, plc, a leading publisher and information provider that serves customers in more than 100 countries with more than 30,000 employees worldwide.

Our financial services solutions assist organizations with preventing financial crime, achieving regulatory compliance, mitigating business risk, improving operational efficiencies and enhancing profitability.



The LexisNexis Mortgage Industry Data Exchange services are not provided by "consumer reporting agencies," as that term is defined in the Fair Credit Reporting Act (15 U.S.C. § 1681, et seq.) ("FCRA") and do not constitute "consumer reports," as that term is defined in the FCRA. Accordingly, the LexisNexis Mortgage Industry Data Exchange service may not be used in whole or in part as a factor in determining eligibility for credit, insurance, employment or another purpose in connection with which a consumer report may be used under the FCRA. Due to the nature and origin of public record information, the public records and commercially available data sources used in reports may contain errors.

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