The borrower(s)  can get their credit online from Experian with scores for $39.99 <https://usa.experian.com/#/registration?offer=at_3b3s110&br=exp>

Other option is to get 7 day trial membership and get credit and scores for $1. At a site like  <https://www.creditchecktotal.com/>

I don’t guarantee, recommend or endorse either… just giving  you some options