




Network Credit Services

"Your Credit Reporting Specialists" a division of 

UPDATE EXPRESS REQUEST FORM

*** REQUIRED FIELDS**

CLIENT INFORMATION

*CLIENT NAME _____ * DATE ____/____/____
 CLIENT CODE _____ PHONE NUMBER ____-____-____ NUMBER OF PAGES _____
 BY SIGNING THIS FORM, I UNDERSTAND I WILL BE CHARGED \$30.00 PER INDIVIDUAL & \$50.00 PER JOINT TRADELINE FOR EACH BUREAU
 SELECTED BELOW REGARDLESS OF THE CREDIT BUREAUS TURNAROUND TIME, ACCEPTANCE OF DOCUMENTATION, OR IMPACT ON SCORE.
 SARMA REQUIRES AT LEAST 24HRS TO VERIFY ATTACHED DOCUMENTATION, & THE BUREAU(S) REQUIRE 72 HRS TO UPDATE THE FILE

*REQUESTED BY _____ *AUTHORIZED SIGNATURE _____

BORROWER INFORMATION

*BORROWER NAME _____
 *CURRENT ADDRESS _____
 *SOCIAL SECURITY NUMBER ____-____-____ DATE OF BIRTH ____-____-____
 *CO-BORROWER NAME (IF APPLICABLE) _____
 *SOCIAL SECURITY NUMBER ____-____-____ DATE OF BIRTH ____-____-____

UPDATE(S) REQUESTED

ACCOUNT NAME _____ ACCOUNT NUMBER _____
 REQUEST UPDATE TO APPLICANT: TU EQUIFAX EXPERIAN
 REQUEST UPDATE TO CO-APPLICANT: TU EQUIFAX EXPERIAN
 TYPE OF UPDATE: _____

ACCOUNT NAME _____ ACCOUNT NUMBER _____
 REQUEST UPDATE TO APPLICANT: TU EQUIFAX EXPERIAN
 REQUEST UPDATE TO CO-APPLICANT: TU EQUIFAX EXPERIAN
 TYPE OF UPDATE: _____

ACCOUNT NAME _____ ACCOUNT NUMBER _____
 REQUEST UPDATE TO APPLICANT: TU EQUIFAX EXPERIAN
 REQUEST UPDATE TO CO-APPLICANT: TU EQUIFAX EXPERIAN
 TYPE OF UPDATE: _____


SEND COMPLETED FORM & CREDIT DOCUMENTATION TO :

EMAIL: MORTGAGE@SARMA.COM OR FAX: 800-999-3921

-PLEASE READ IMPORTANT INSTRUCTIONS ON REVERSE SIDE OR SEPARATE PAGE -0309



Network Credit Services

"Your Credit Reporting Specialists" a division of 

UPDATE EXPRESS

THIS SERVICE UPDATES A CONSUMER'S PERSONAL FILE AT THE REPOSITORY LEVEL NORMALLY WITHIN 72 HOURS AFTER DOCUMENTS HAVE BEEN VERIFIED BY NETWORK CREDIT. NETWORK CREDIT REQUIRES AT LEAST 24 HRS TO AUTHENTICATE ALL DOCUMENTATION.

- COST FOR THE UPDATE EXPRESS SERVICE:
\$30.00 FOR UPDATES PER INDIVIDUAL-PER TRADELINE-PER BUREAU
\$50.00 FOR UPDATES ON A JOINT ACCOUNT-PER TRADELINE-PER BUREAU
-----IMPORTANT: CHARGES WILL BE ASSESSED REGARDLESS OF THE CREDIT BUREAUS TURNAROUND TIME, ACCEPTANCE OF DOCUMENTATION OR IMPACT ON SCORE -----

PROCEDURES

1. COMPLETE THE UPDATE EXPRESS REQUEST FORM, FILING OUT ALL PERTINENT INFORMATION. THE FOLLOWING FIELDS ARE REQUIRED TO BE COMPLETED:
 - CLIENT NAME
 - BORROWER'S NAME
 - CLIENT CODE
 - BORROWER'S COMPLETED MAILING ADDRESS
 - REQUESTED BY
 - BORROWER'S SOCIAL SECURITY NUMBER
 - AUTHORIZED SIGNATURE
 - CO-BORROWER'S NAME, ADDRESS, SOCIAL SECURITY NUMBER (IF APPLICABLE)
2. FAILING TO COMPLETE ANY OF THE REQUIRED FIELDS LISTED ABOVE MAY RESULT IN A DELAY, OR MAY RESULT IN NOT BEING ABLE TO PROCESS OR COMPLETE YOUR REQUEST.
3. ACCEPTED DOCUMENTATION:
 - A SIGNED LETTER FROM CREDIT GRANTOR AUTHORIZING CORRECTION. MUST BE ON THEIR LETTERHEAD, INCLUDE BORROWER'S FULL NAME, ACCOUNT NUMBER, AND SPECIFY NATURE OF UPDATE (I.E., ACCOUNT CLOSED, LATE PAYMENT ON SPECIFIC MONTH AND YEAR TO BE DELETED, ETC.)
 - CERTIFIED COURT DOCUMENTS (RELEASE OF LIEN, BANKRUPTCY PAPERS, SATISFACTION OF JUDGEMENT, ETC.) PLEASE NOTE: TRANSUNION, EXPERIAN AND EQUIFAX WILL NOT ACCEPT THIRD PARTY DOCUMENTATION.
4. FAX THE REQUEST FORM AND ALL CREDITOR DOCUMENTATION TO: 1-800-999-3921.
5. ALL REQUESTS ARE NORMALLY PROCESSED WITHIN 72 HOURS (BUSINESS DAYS MONDAY - FRIDAY).
6. NETWORK CREDIT REQUIRES AT LEAST 24 HRS TO AUTHENTICATE ALL DOCUMENTS PRIOR TO SUBMITTING TO THE CREDIT BUREAU(S). IF ANY ISSUES ARISE REGARDING THE DOCUMENTATION SUBMITTED, NETWORK CREDIT WILL CONTACT THE CLIENT.

POINTS TO CONSIDER

- * REPOSITORIES RECEIVE FILE UPDATES ON A DAILY BASIS.
- * REACCESSING A CONSUMER'S FILE AFTER AN UPDATE HAS BEEN COMPLETED DOES NOT GUARANTEE A HIGHER CREDIT SCORE. THIS COULD BE DUE TO ADDITIONAL INFORMATION UPDATED ON OTHER TRADELINES SINCE THE ORIGINAL PULL (I.E., NEW CHARGES, INCREASED BALANCES, RECENT LATE PAYMENTS, AS WELL AS NEW TRADELINES).
- * BUREAUS MAY NOT RESPOND WITH 72HRS, PENDING CREDITOR VERIFICATION OR CONFLICT OF INFORMATION.
- * REFER TO REASON FACTORS THAT ARE ASSOCIATED WITH THE CREDIT SCORE TO DETERMINE WHAT HAS THE MOST IMPACT ON THE CREDIT SCORE.
- * USING THE CREDITXPRT TOOLS THAT ARE ALSO AVAILABLE THROUGH SARMA WILL HELP YOU DETERMINE IF THE CHANGES YOU ARE MAKING WILL GIVE YOU THE RESULTS YOU NEED.
- * RESULTS MAY NOT BE PERMANENT IF THE CREDITOR DOES NOT UPDATE THEIR DATA THAT THEY SUBMIT TO THE BUREAUS EACH MONTH. CONSUMERS SHOULD REQUEST THAT THE CREDITOR UPDATE ALL RECORDS.