



**NO-DOCUMENTATION
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 \$40.00 PER INDIVIDUAL & \$60.00 PER JOINT TRADELINE FOR EACH BUREAU SELECTED BELOW REGARDLESS OF THE CREDIT BUREAU'S TURNAROUND TIME, INABILITY TO VERIFY ACCOUNT OR IMPACT ON SCORE. SARMA REQUIRES AT LEAST 24HRS TO VERIFY A REQUEST, & THE BUREAU(S) REQUIRES 72 HRS TO UPDATE THE FILE.

IMPORTANT NOTICE: FILES PREVIOUSLY SUBMITTED THROUGH LP (FREDDIE MAC) WILL NOT BE RE-ISSUABLE. A NEW REPORT WILL NEED TO BE PULLED.

*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 TO :

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

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



NO-DOCUMENTATION UPDATE EXPRESS

THIS SERVICE UPDATES A CONSUMER'S PERSONAL FILE AT THE REPOSITORY LEVEL NORMALLY WITHIN 72 HOURS AFTER A NO DOCUMENT REQUEST HAS BEEN VERIFIED BY SARMA. SARMA REQUIRES AT LEAST 24 HRS TO AUTHENTICATE ALL REQUESTS.

- COST FOR THE NO DOCS UPDATE EXPRESS SERVICE:
 \$40.00 FOR UPDATES PER INDIVIDUAL-PER TRADELINE-PER BUREAU
 \$60.00 FOR UPDATES ON A JOINT ACCOUNT-PER TRADELINE-PER BUREAU

-----IMPORTANT: CHARGES WILL BE ASSESSED REGARDLESS OF THE CREDIT BUREAUS TURNAROUND TIME, INABILITY TO VERIFY REQUEST OR IMPACT ON SCORE -----

PROCEDURES

1. COMPLETE THE NO DOCS 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 YOUR REQUEST NOT BEING PROCESSED OR COMPLETED.
3. FAX THE REQUEST FORM : 1-800-999-3921.
5. ALL REQUESTS ARE NORMALLY PROCESSED WITHIN 72 HOURS (BUSINESS DAYS MONDAY - FRIDAY).
6. SARMA REQUIRES AT LEAST 24 HRS TO VERIFY NO DOCUMENT REQUESTS PRIOR TO SUBMITTING TO THE CREDIT BUREAU(S). IF ANY ISSUES ARISE REGARDING THE REQUEST SUBMITTED, SARMA WILL CONTACT THE CLIENT.

POINTS TO CONSIDER

- REPOSITORIES RECEIVE FILE UPDATES ON A DAILY BASIS.
- RE-ACCESSING 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 WITHIN 72 HRS, 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.