

Ordering Alternative Credit

- From the Upgrade menu, select **Reference Update**
- Include your **Contact information** as well as attaching any relevant **authorization forms or supporting documents**

The screenshot shows the 'Upgrade Services' menu on the left with 'Reference Update' selected. The 'Requestor Details' form is visible, containing fields for 'Requested By' (Training Requests), 'Phone #' ((412)503-9200), 'Fax #', 'Consumer Phone #', and 'E-mail' (TrainingRequests@factualdata.com). There are also checkboxes for 'E-mail' and 'Fax'. To the right, there are sections for 'Auth Form', 'Support Docs', and 'Support Docs 2', each with a 'Choose File' button and 'Attach'/'Delete' buttons.

- Select the reference update type:
 - Verification of Mortgage**
 - Used when a new or transferred mortgage or account needs to be added
 - Verification of Rent**
 - Used when a Landlord or Rental agreement needs to be added
 - Add Alternative Credit**
 - Used when adding non-traditional type of credit to the file; cell phone bills, insurance policies, etc.
 - Other**
 - Used when there is a verification need that may fall outside of the given options

The screenshot shows the 'Reference Update' form with the '1.Reference Update Type' dropdown menu open, displaying the following options: Verification of Mortgage, Verification of Rent, Manual Criminal Record Search, Add Alternative credit, and Other.

- Along with attaching supporting documentation/borrower's authorization, be sure to include as much detail as possible to help with the verification process

The screenshot shows the 'Reference Update' form with '1.Reference Update Type' set to 'Verification of Mortgage'. Below this are fields for 'Creditor Name', 'Account #', 'Account Open Date', 'Creditor Phone #', and a large text area for 'Additional Comments'.

Proprietary & Confidential