

## Bureau Direct™ Order Form (Page 1 of 3)

### Required Documents

- Documents obtained from the creditor must be on the creditor's letterhead and must be genuine.
- Documents must be typed. Handwritten documents will not be accepted.
- Documents need to reference the account number appearing on the report, include the creditor's contact number, be addressed to the consumer and specifically indicate what change is to be made on the account.
- The document must be signed and dated. The signature can be preprinted or handwritten.
- Documents older than the reported date on the credit report will not be accepted.
- Public Record documents should be complete. There should be a stamp showing that the satisfaction or release was filed in the court. The original docket information reported on the credit report must be preprinted on the document. Handwritten original docket information will not be accepted.
- For Bankruptcy tradelines please include:
  - 1) Petition page
  - 2) Discharge of Debtors page
  - 3) Schedule D and F of Creditors

### Important Things to Know

- If the documents submitted do not meet the requirements listed above, LandAmerica Credit Services will be unable to submit the requested updates to the repositories.
- All documents are verified to be true and correct before they are submitted to the credit bureau(s). This often requires the authorization and/or a conference call with the consumer and creditor.
- The process can take 3 to 5 business days from the date LandAmerica Credit Services submits it to the credit bureau(s).
- Fees cannot be charged back to the consumer.
- If the consumer has started his/her own investigation with the bureaus, we are unable to complete the Bureau Direct™ request until the bureau investigation is complete.
- The Bureau Direct™ Department cannot determine what may or may not increase a score.
- We can process an unlimited number of tradelines.

### Product Pricing

Equifax	\$30.00 per tradeline, per individual.
Experian	\$30.00 per tradeline, per individual.
TransUnion	\$30.00 per tradeline, per individual.

### Your Signature and Contact Information

By signing below I acknowledge the above:

Company Name: \_\_\_\_\_ Client ID: \_\_\_\_\_

Manager/Broker Name: \_\_\_\_\_ Manager/Broker Signature: \_\_\_\_\_

Manager/Broker Email Address: \_\_\_\_\_

Manager/Broker Phone # \_\_\_\_\_ FAX# \_\_\_\_\_

Report ID: \_\_\_\_\_ Date: \_\_\_\_\_

#### **Need Assistance?**



Please call our Bureau Direct™ Department at 866.897.2673 option 1 *OR*



Email [bureaudirect@landam.com](mailto:bureaudirect@landam.com). Please include the LACR Report Number.



Fax completed Bureau Direct™ request to (866)889-4793.

## Bureau Direct™ Order Form (Page 2 of 3)

### **Disclaimers**

There is no guarantee the FICO score will increase. In fact, there is a possibility of the scores being lower or remaining the same because the bureaus recalculate the entire credit file, not just what has been changed on a tradeline. This service is meant to remove incorrectly reported information from the credit report, with the hope of increasing a FICO score. Any authorized party pulling credit on your consumer after a Bureau Direct™ has been completed may also see the updated account information. It is important to remember that this is a costly service and should not be used for credit repair. Please Note: There will also be a charge to pull the credit report on the Bureau Direct™ has been completed.

### **Borrower Information** (must be filled out completely)

Borrower Name: \_\_\_\_\_ SSN: \_\_\_\_\_

Co-Borrower Name: \_\_\_\_\_ SSN: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Borrower Phone: Work: \_\_\_\_\_ Home: \_\_\_\_\_ Cell: \_\_\_\_\_

### **Tradelines to be Corrected**

3.  Borrower       Co-Borrower       Joint (\$ amount x 2)

Equifax-\$30      Creditor Name: \_\_\_\_\_

Experian-\$30      Account Number: \_\_\_\_\_

TransUnion-\$30      Reason for Correction: \_\_\_\_\_

1.  Borrower       Co-Borrower       Joint (\$ amount x2)

Equifax-\$30      Creditor Name: \_\_\_\_\_

Experian-\$30      Account Number: \_\_\_\_\_

TransUnion-\$30      Reason for Correction: \_\_\_\_\_

2.  Borrower       Co-Borrower       Joint (\$ amount x2)

Equifax-\$30      Creditor Name: \_\_\_\_\_

Experian-\$30      Account Number: \_\_\_\_\_

TransUnion-\$30      Reason for Correction: \_\_\_\_\_

**Use the Continuation Sheet for additional Tradelines to be corrected. Fax completed Bureau Direct™ request to (866)889-4793**

# Continuation Sheet/Bureau Direct™ Order Form

Correction # __	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Joint (\$ amount x2)
<input type="checkbox"/> Equifax-\$30	Creditor Name: _____		
<input type="checkbox"/> Experian-\$30	Account Number: _____		
<input type="checkbox"/> TransUnion-\$30	Reason for Correction: _____		

Correction # __	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Joint (\$ amount x2)
<input type="checkbox"/> Equifax-\$30	Creditor Name: _____		
<input type="checkbox"/> Experian-\$30	Account Number: _____		
<input type="checkbox"/> TransUnion-\$30	Reason for Correction: _____		

Correction # __	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Joint (\$ amount x2)
<input type="checkbox"/> Equifax-\$30	Creditor Name: _____		
<input type="checkbox"/> Experian-\$30	Account Number: _____		
<input type="checkbox"/> TransUnion-\$30	Reason for Correction: _____		

Correction # __	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Joint (\$ amount x2)
<input type="checkbox"/> Equifax-\$30	Creditor Name: _____		
<input type="checkbox"/> Experian-\$30	Account Number: _____		
<input type="checkbox"/> TransUnion-\$30	Reason for Correction: _____		

Correction # __	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Joint (\$ amount x2)
<input type="checkbox"/> Equifax-\$30	Creditor Name: _____		
<input type="checkbox"/> Experian-\$30	Account Number: _____		
<input type="checkbox"/> TransUnion-\$30	Reason for Correction: _____		

Correction # __	<input type="checkbox"/> Borrower	<input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Joint (\$ amount x2)
<input type="checkbox"/> Equifax-\$30	Creditor Name: _____		
<input type="checkbox"/> Experian-\$30	Account Number: _____		
<input type="checkbox"/> TransUnion-\$30	Reason for Correction: _____		

This continuation sheet must be accompanied with pages one through three of the Bureau Direct™ Order Form.



**AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

Necessary information may include loan status, payment history verification, including credit union and mortgage balances, any employment or compensation verification, consumer credit balances and payment history, as well as landlord payment history verifications.

A photocopy or fax of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt response would be greatly appreciated.

Applicant's Signature	Date	Social Security Number
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Applicant's Signature	Date	Social Security Number
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LandAmerica Report Number: \_\_\_\_\_