

Thank you for your interest in MoreThanData's Credit Reporting services.

To order the MTD KeyCredit software and the Consolidation Service:

1. Read sections 623 and 611 of the FCRA (the latest version is available at <http://www.ftc.gov/os/statutes/fcradoc.pdf>);
2. Read and sign the Data Furnishers Reporting Agreement (available on the KeyCredit page on the MTD web site at [http://www.morethandata.org/credit\\_reporting.htm](http://www.morethandata.org/credit_reporting.htm));
3. Complete the MTD KeyCredit Order Form (also available on the KeyCredit page on the MTD web site at [http://www.morethandata.org/credit\\_reporting.htm](http://www.morethandata.org/credit_reporting.htm));
4. Write a \$20 check to **MoreThanData**; and
5. Send the original, signed Data Furnishers Reporting Agreement, the completed MTD KeyCredit Order Form, and the signed check to:

**MoreThanData**  
**1041 Hampshire Dr.**  
**Maryville, TN 37801**  
**Attn: Credit Reporting Services**

Our current rate for providing the MTD KeyCredit software and the Consolidation Service is \$20 for the software and \$2\* per mortgage per year for the Consolidation Service. Invoicing for the Consolidation Service is done annually, after the service is provided. Mortgages that are processed for less than a year will be prorated. Our processing year is the calendar year, January through December, with invoicing done in February. \*(minimum of \$50 a year, maximum of \$500)

Upon enrollment in the program, your affiliate will receive the KeyCredit credit reporting software to assist you in your mortgage processing.

Thank you again for your interest. We look forward to working with you.

Judy Barnette  
Director – Credit Reporting Services  
MoreThanData, Inc.