

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 <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0111-fair-credit-reporting-act.pdf> ;
2. Read and sign the Data Furnishers Reporting Agreement (available on the KeyCredit page on the MTD web site at http://morethandata.org/wp-content/downloads/documents/credit_reporting/D-Data_Furnisher_Reporting_Agreement.pdf
3. Complete the online MTD KeyCredit Order Form available on the KeyCredit page on the MTD web site at <http://morethandata.org/order-keycredit/>; and
4. Send the original signed Data Furnishers Reporting Agreement and the completed MTD KeyCredit Order Form to:

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

Note: If you completed the order form online, you don't need to submit it again.

Beginning January 1, 2017, our rate for providing the Consolidation Service is \$3.50 per mortgage per year with a minimum of \$25 a year with no limit on the maximum fee. Mortgages that are processed for less than a year will be prorated, with invoices sent out in February for the prior calendar year.

Upon enrollment in the program, your affiliate will need to download the KeyCredit credit reporting software from our website at <http://morethandata.org/downloads/>. KeyCredit has a help file that should be reviewed prior to beginning your activities.

Please note that KeyCredit works in tandem with Keystone. In order to utilize one, you must also stay current in your use of the other. Should you choose to discontinue the use of either; MTD provides instruction on how to accurately close out your credit lines. Unless you close out your credit lines correctly we reserve the right to charge you \$3.50 per mortgage closed out directly with the Credit Bureaus on your behalf.

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

Nancy Woolsey
Director – Credit Reporting Services
MoreThanData, Inc.