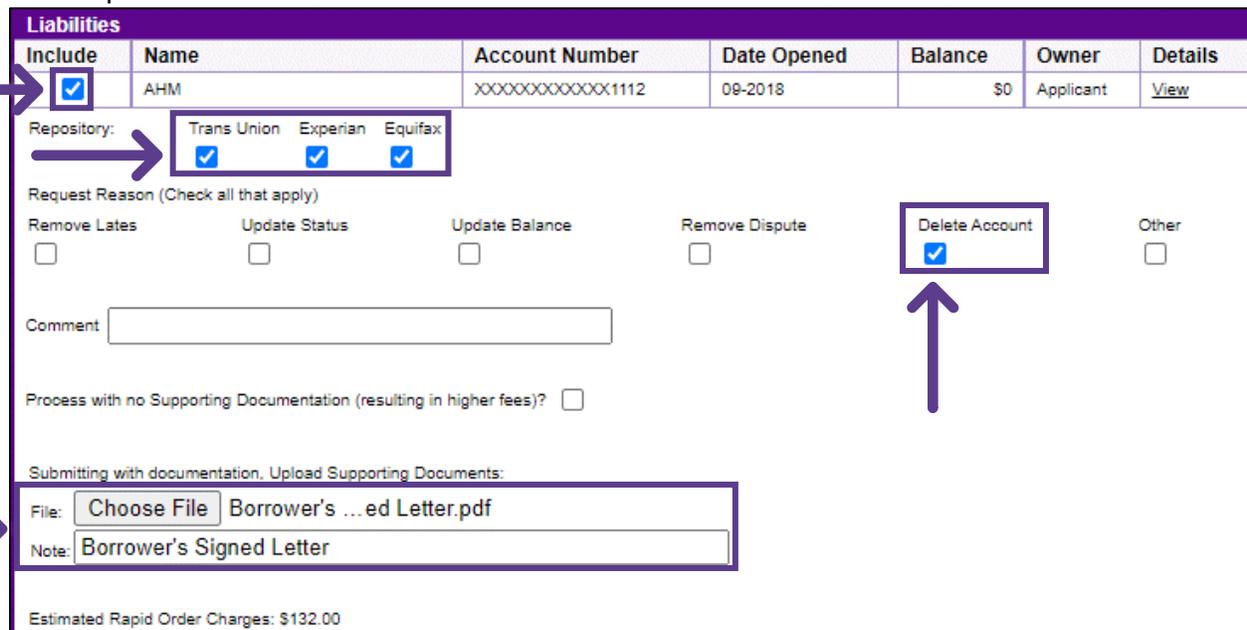


Below are the procedures to have the borrower removed as an authorized user on an account:

1. Have the primary account owner contact the creditor to advise they no longer want the borrower listed as an authorized user on the account.
2. Request a letter from the creditor with these requirements:
 - Written on creditor letterhead
 - Dated
 - Addressed to the primary cardholder
 - Reference to the account number appearing on the credit report
 - State “the authorized user (name) has been removed from the account.”
 - For Experian: Documentation must specifically instruct the bureau to delete the account from the credit report. If the document only states the authorized user has been removed from the account, the account will remain on file and reflect “terminated”.
3. Request a Rescore on our website and include the letter from the creditor.



Liabilities

Include	Name	Account Number	Date Opened	Balance	Owner	Details
<input checked="" type="checkbox"/>	AHM	XXXXXXXXXXXX1112	09-2018	\$0	Applicant	View

Repository: Trans Union Experian Equifax

Request Reason (Check all that apply)

Remove Lates Update Status Update Balance Remove Dispute **Delete Account** Other

Comment

Process with no Supporting Documentation (resulting in higher fees)?

Submitting with documentation. Upload Supporting Documents:

File: Borrower's ...ed Letter.pdf

Note:

Estimated Rapid Order Charges: \$132.00

4. We will email you when the update is complete. Xactus’ credit experts work with Equifax, Experian, and TransUnion to quickly update credit information, typically within 3-5 business days. Rush options are also available for as fast as a one-day turnaround.

The procedure for American Express authorized user removal is different. American Express assigns a card number and corresponding account identifier number to both the Primary card holder and the Authorized User. The Authorized User will need to contact the American Express Credit Bureau Unit at 1-800-874-2717 and provide the account identifier from the credit report. They must ask to be removed as an authorized user from the account and request a Credit Verification Release Form from American Express that confirms their relationship to the account has been Terminated.

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.