



## Network Credit Services

*"Your Credit Reporting Specialists" a division of* 

March 9, 2007

Dear Valued Client:

At Network Credit Services, we have always made it our highest priority to make our customers aware of industry wide and associated Credit Reporting Agency (CRA) policy changes. In January, we notified you of the Repositories' secondary use policy. Secondary use is defined when the originating party re-delivers a single credit report to other entities involved in securing a consumer mortgage loan. Effective April 1, 2007, Equifax, Experian and TransUnion will begin charging the following fees for secondary use:

Trans Union    \$ 2.00 per individual  
Equifax        \$ 1.50 per individual

Experian, however, has decided to assess a \$0.25 (per individual) surcharge on every credit report.

These additional charges by the Repositories will result in commensurate adjustments to Network Credit's credit reporting fees.

Please contact your Network Credit Sales Representative at 800-300-2801 ext 4, if you require any additional information on these new CRA initiatives.

As always, we value and thank you for your business.