

# Universal Credit Services

## How To Improve Your Supplement Turn Times

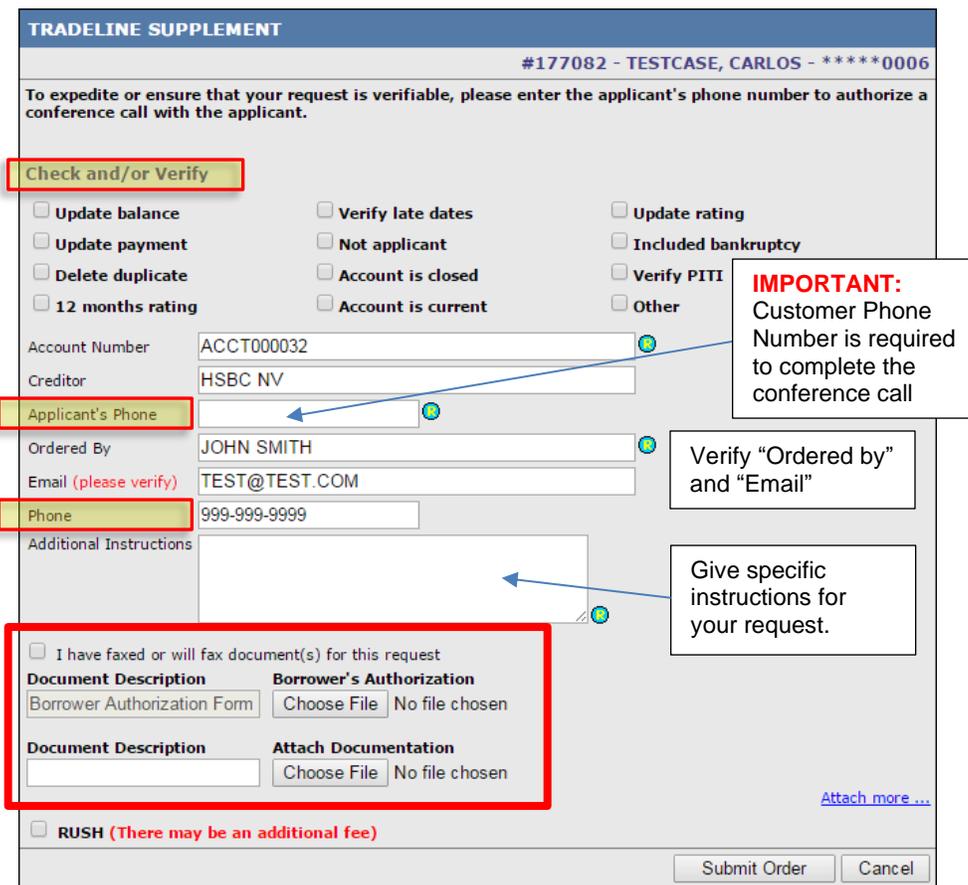
Let's work together and close transactions quicker for you and your customer.

We already know how to [Request a Supplement](#), but did you know there are a few things you can do to get your supplements quicker?

Here's how:

At the Time of Your Initial Supplement Request provide the following:

- 1. Important:** Contact Number for the Consumer & All Required Information  
*Supplement Requests that include all the required information can be processed faster!*



**TRADELINE SUPPLEMENT**  
#177082 - TESTCASE, CARLOS - \*\*\*\*\*0006

To expedite or ensure that your request is verifiable, please enter the applicant's phone number to authorize a conference call with the applicant.

**Check and/or Verify**

- Update balance
- Update payment
- Delete duplicate
- 12 months rating
- Verify late dates
- Not applicant
- Account is closed
- Account is current
- Update rating
- Included bankruptcy
- Verify PITI
- Other

Account Number: ACCT000032

Creditor: HSBC NV

**Applicant's Phone**: [Empty field]

Ordered By: JOHN SMITH

Email (please verify): TEST@TEST.COM

**Phone**: 999-999-9999

Additional Instructions: [Empty text area]

I have faxed or will fax document(s) for this request

**Document Description**  
Borrower Authorization Form

**Borrower's Authorization**  
Choose File No file chosen

**Document Description**  
[Empty field]

**Attach Documentation**  
Choose File No file chosen

RUSH (There may be an additional fee)

Submit Order Cancel

**Annotations:**

- IMPORTANT:** Customer Phone Number is required to complete the conference call (points to Applicant's Phone field)
- Verify "Ordered by" and "Email" (points to Ordered By and Email fields)
- Give specific instructions for your request. (points to Additional Instructions field)

2. A **Current Statement** showing next due date for this month or future month

### 3. Printed Payment History

Uploading a printed payment history will show timely payments covering the gap since the account last reported, as well as the current balance and the date and amount next due. This is helpful as some creditors do not work with third parties; only verify through faxing which can take several days; or do require a conference call which can cause delays.

Examples:

**Auto Payment**

\$86.08 due on Mar 8, 2020 [Make one-time payment](#)

**PURCHASE DETAILS**

Purchase total	Total interest (0.00% APR)	Total of payments	Loan ID
\$1,033.51	+\$0.00	\$1,033.51	5CCS-Q17Y

**PAID** \$947.43 **REMAINING** \$86.08

**LOAN TIMELINE**

- Processed: Mar 8, 2019 [Loan terms](#)
- Paid: Apr 8, 2019 -\$86.13  
Bank Account \*1234
- Paid: May 8, 2019 -\$86.13  
Bank Account \*1234

4. **Hand Signed Borrower Authorization** (How to download an authorization)

UNIVERSAL CREDIT SERVICES File # [dropdown]

Main

**Products & Services**

- Credit Verification**
  - [Order Credit Report](#)
  - [Order Business Credit Report](#)
  - [Order Liens and Judgments Report](#)
- Property Verification**
- Employment/Income/Asset Verification**

**Tools**

- [Documentation Requests](#)
- [Import Report](#)
- [Total cost for borrower Management Reports](#)
- [User Setup](#)
- [Invoices](#)
- [Change Credit Report](#)
- [Owner](#)
- [Generate Auth Code](#)

**Preferences & Announcements**

- [My Account](#)
- [Downloads](#) (circled in red)
- [Submit Feedback](#)

Recent Bulletins

**Helpful Tips**

- [Ordering Credit Reports](#)
- [Finding Ordered Products](#)
- [Total Cost for Borrower](#) >>see more

**Links**

- [Loan Calculators](#)

**Downloads**

**Forms**

- [Borrower Signature Authorization](#) (indicated by a red arrow)
- [SSA 89 form](#)
- [Tax Coversheet and 4506-T form](#)

5. Any **Additional Documentation** from the creditor showing the details you need verified.

**Examples:**

For Student Loan payment plans a website screen shots or letter showing the status and payment for each loan.

Loan#	Disbursement Date	Loan Program	Original Loan Amount	Principle Balance	Monthly Payment Amount	Repayment Term	Interest	Days Delinquent
12345	2/14/2019	ABC2221	8235	8624.97	21.22	138 Months	0%	0
67899	10/11/2017	ABC3442	7906	8298.55	21.38	143 Months	0%	0

For Mortgage account verification for escrow and property address



**Mortgage Statement**  
Statement Date 03/02/20

Contact Information	
Phone:	1-800-555-1212
Customer Service:	M-F 9:00 am – 9:00 pm
Website:	www.abcsamplemortgage.com

Loan Number	
Payment Due Date	04/01/20
<b>Amount Due**</b>	<b>\$2,803.76</b>

Property Address      123 Main Street  
Anywhere, USA 123456

Account Information	
Outstanding Principal	\$403,454.86
Deferred Balance	\$0.00
Interest Rate	4.000%
Prepayment Penalty	No
Escrow Balance	\$5,069.28
Unapplied Funds	\$0.00

Explanation of Amount Due	
Principal	\$679.39
Interest	\$1,344.85
Escrow/Impound (for Taxes and/or Insurance)	\$779.52
<b>Regular Monthly Payment</b>	<b>\$2,803.76</b>
Total Fees & Charges	\$0.00
Overdue Payment	\$0.00
Unpaid Late Charges	\$0.00
Other/Optional Products	\$0.00
<b>Total Amount Due**</b>	<b>\$2,803.76</b>

**Partial account numbers** – For many credit cards we need full account numbers to quickly update the account information. While some have all 16 digits of the account reporting (such as a Bank of America or Credit One), others such as JPMCB, and some Citi, Sync, or Commenity accounts do not. Others, including Barclays or Amex, use consumer numbers to mask the real card number. However, we can still verify with the last parts of the card numbers found on statements (does not need to be current), account summaries (shown below), or the card itself (can be added in the additional instructions section when submitting a supplement).

Credit Card

Account Ending - 12345

CARD MEMBER

Premium Member

**Card Activity Since Mar 25 (Closing Apr 23)**

Summary

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Previous Balance

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Payments & Credits

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New Charges

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6. **Recent Payoff Statement** (Provide a payoff statement)

## ***TIP - Did You Know?***

***Most creditors have the ability for your borrower to obtain these documents or screenshots of the data from their websites. Ask your borrower to obtain these documents for you. Things will go much quicker.***

***Let's Work Together to Reduce your Supplement Turn Times!***

**Thank You**

We are always here to help!

Visit our Help Center at  
[UniversalCredit.com/Help-Center](http://UniversalCredit.com/Help-Center)

