



CREDIT TECHNOLOGIES, INC.

Close More Loans. **Close Loans Others Can't.**

Credit Technologies NetPay is a proprietary debt payment system that allows borrowers and mortgage lenders to payoff most any derogatory account immediately by fax or in person at Credit Technologies Offices. Credit Technologies is then able to update and re-issue the new credit report in just a few hours.

Here's how it works...

A borrower has an account appearing on their credit report that must be paid prior to closing. Instead of taking the time required to obtain a money order or certified check, pay overnight fees to send the payment with the hopes the creditor will verify the account is paid, the consumer or mortgage lender pays the account in minutes using NetPay. Credit Technologies issues payment electronically to the creditor, within a few hours the payment has been sent and the lender has received an updated copy of the credit report showing the paid off account.

- Receive the updated credit report showing the paid off account within 3 hours.
- Consumers are no longer at the mercy of difficult to deal with collection agencies; Credit Technologies handles the transaction for them.
- Make payments using any Visa, MasterCard, Discover or American Express. You can also pay by mail, or in person using money orders, cashiers checks or cash. (Personal checks cannot be accepted.)
- Verifications occur in minutes, and the transaction fee includes updating the credit report.
- Save your borrowers (and yourself) the hassle of buying money orders and paying overnight fees, with CTI NetPay, paying off creditors is fast and easy.

Some restriction apply

NetPay is available only to Credit Technologies members in good standing. All payoff amounts including, collections, charge off, tax liens, judgments, installment loans must be verified by Credit Technologies, Inc. NetPay is available for US based creditors only. Payments must be for balance in full or confirmed, pre-arranged settlement amounts – no partial payments are accepted. A separate request form must be submitted for each creditor being paid. NetPay is available Monday through Friday from 9:00AM to 5:00PM Eastern Time, payments received after hours will be processed the following business day.

NetPay Fees (Includes the cost of updating the credit report.)

Payment amount	Up to \$350	\$35 Per Payment Issued.
	\$351 - \$1000	10% of Payment Amount.

To initiate a NetPay payment, complete the attached form (remember to sign it) and fax it to 888.445.4922 (Please include a copy of the invoice or bill showing the account to be paid off if available.) For more information on NetPay, or any other Credit Technologies solution, call us toll-free at 800.445.4922.



CREDIT TECHNOLOGIES, INC.®

Please complete this form in its entirety, incomplete requests cannot be processed.

CTI REPORT NUMBER _____

Pay To:		Payment Amount \$	•
Dollar Amount in Words:			
Creditor Payment Address:			
City	State	Zip	
Creditor Contact:	Phone Number:	Extension:	
Creditor Account Number(s) To Be Paid			
Name On Account(s) To Be Paid:		Social Security Number:	

Sender Name:	Daytime Phone Number:	
Sender Address:		
City:	State:	Zip:

Exact Amount of Payment	\$ _____	Payment Amt.	Fee
Transaction Fee (see fees schedule to right)	\$ _____	Up to \$350	\$35.00
Total Authorized Amount	\$ _____	\$351-\$1000	10% of Payment Amt.

Cardholder agrees to abide by cardholder’s agreement and unconditionally guarantees payment of the Total Authorized amount.

CREDIT CARD #	EXPIRATION DATE	3 DIGIT SECURITY CODE
CARDHOLDER SIGNATURE	NAME ON CARD	
CARDHOLDER ADDRESS	CITY	ST. ZIP

I hereby request and authorize Credit Technologies, Inc. to process the above-described payment. I understand that once initiated, the payment cannot be stopped, reversed or refunded. Under some circumstances, the CTI NetPay recipient may refuse the payment. In this event, Credit Technologies will promptly notify the sender and return the principle amount of the payment, but not the fee. Facsimile copies of this agreement are to be accepted as originals

When Credit Technologies accepts payment from the sender in any form other than cash, Credit Technologies, Inc. has no obligation to make payment to the client if the form of payment received from the sender is un-collectable and has no liabilities as a result of nonpayment. Sender unconditionally guarantees payment of the Total Authorized amount including all reasonable collection, court and legal fees incurred in the collection of the balance due. A \$25 fee is assessed if, for any reason the sender’s payment is declined or un-collectable. Any past due balances accrue interest at the rate of 1.5% monthly (18% per annum) **IN NO EVENT SHALL CREDIT TECHNOLOGIES, INC. BE RESPONSIBLE FOR DAMAGES FOR DELAY, NONDELIVERY, NONPAYMENT OR UNDERPAYMENT OF ANY CTI NETPAY PAYMENT WETHER OR NOT CAUSED BY NEGLIGENCE ON THE PART OF ITS EMPLOYEES OR AGENTS BEYOND THE AMOUNT OF THE ACTUAL PAYMENT. IN NO EVENT SHALL CREDIT TECHNOLOGIES, INC, BE LIABLE FOR ANY SPECIAL, INCIDENTAL OR CONSEQUENTIAL DAMAGES. THE SENDER ACKNOWLEDGES, UNDERSTANDS AND AGREES TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS CONTRACT.**

SENDER SIGNATURE _____ DATE _____

FAX THIS COMPLETED REQUEST WITH A COPY OF THE BILL OR INVOICE BEING PAID TO 888.445.4922

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 Wixom, Michigan 48393
 Voice 800.445.4922
 Facsimile 888.445.4922
 www.CreditTechnologies.com