



ACCEPTABLE DOCUMENTATION FOR RAPID RE-SCORE

Please Note: We will only update trade accounts, collections and/or public records. We will not update addresses or employment information through Rapid Rescore nor do we handle social security number variations and “print 45” error message corrections.

If we do not receive acceptable documentation, we will notify the customer that the documentation was not acceptable and why. We do periodically audit the documentation for authenticity and we will not update the file if any information on the document is found to be fraudulent.

- **A letter from the creditor that is reporting the account.** The letter must be on company letterhead and match the name as reported on the trade line. It must include the company's address, contact and phone number. The letter must include the account number in question as it appears on the credit report. The letter must be specific in its instruction of what is to be updated (update balance to \$0; update account to report as closed; delete all delinquencies). The letter must include at least partial number as it appears on the credit report.

Online statements are accepted to update balances. They must show creditor's name and at least partial account number. They must also be clear as to what the balance is.

EFX only: A copy of the front AND back of a cancelled check where the amount appearing on the photocopy equals the amount of the disputed debt appearing on the credit file. The account number must match at least six digits of the account number reported by the creditor. (Experian and Trans Union will not accept cancelled checks).

EFX only: A copy of the receipt from the creditor where the amount appearing on the photocopy equals the amount of the disputed debt appearing on the credit file. The account number must match at least six digits of the account number reported by the creditor. (Experian and Trans Union will not accept receipts).

- **Public record document** must be from the courthouse and must have a court stamp with the date recorded at the courthouse.

- **Bankruptcies always require** court stamped Discharge as well as Schedules D & F. Creditor in dispute must appear on the List of Creditors and also included the account number as it appears on the credit report, otherwise a letter from the creditor is required.

- All the documentation to update balances, remove late notices, past due status' or trade lines must be dated after the date last reported on the credit file. Letter can not be older than 30 days.

- All Information on the documentation must be typed from the creditor and in English.

American Express requires borrower's verbal authorization to be called first at (954-503-3787). They will not release any information to any credit bureau before authorization.

The bureaus periodically audit the documentation for authenticity and will not update the file if any information on the document is found to be fraudulent. Please note, if the documents are verified to be fraudulent, the full fee will be charged. If the bureaus do not receive acceptable documentation, they will notify us that the documentation was not acceptable and why. They will place the account in question under investigation. They will handle the consumer dispute under normal consumer investigative process. This can take up to 30 days for resolution.

Trans Union Quick Check process verifies 100% of documentation by Trans Union staff. Three attempts will be made to verify credit grantor documentation via telephone contact. Should Trans Union be unable to verify the document after three attempts or if the credit grantor refuses to verify via telephone contact, an electronic or mailed verification will be generated for the item. The credit grantor's response will then be posted to the Trans Union credit report within 30 days of the initial Quick Check Request. The Trans Union Creditor Report will not be updated without verification by the Trans Union staff.

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Documentation that the Credit Bureau's Will Not Accept in Rapid Rescores

The following list gives examples of documents that are not acceptable through Rapid Rescores. This list is not intended to cover all situations or documentation and the final determination of acceptability is at the sole discretion of the credit bureaus.

- SettlementOne Supplements.
- All documentation from MBNA, Bank of America or Provident, per Equifax agreement with creditors, is not acceptable. All correspondence is to be investigated (30 days)
- Exp & Trans Union: Cash register receipts or receipts for payments made.
- Consumer letters and statements are Not Acceptable for Rapid Rescore. A borrower can mail in this letter or statement directly to the credit bureaus along with a consumer dispute form and the credit bureaus will investigate the disputed item(s).
- Documents that contain hand written notations such as "verified by automated verification line".
- Printed internet receipts or public record documents.
- Documentation that states "upon clearance of funds, payment will have been made in full" or statements similar to.
- Universal Data Forms.
- Documentation from a company, attorney or Collection Agency that is not listed as the reporting company on the consumer's file.
- Documents that are illegible appear to be altered or contain different type of fonts or the type setting is off center.
- Documents that is not specific as to the changes that are requested.