

Guidelines for Acceptable RESCORE Documentation

The below guidelines must be followed to avoid having the bureaus reject the Rescore request and/or place the file into an investigative status, which will further delay time-frames and may add to cost.

ALL Rescore documentation must include ALL the following information on ONE page:

*Please note: The doc cannot be an email, cell phone screen shot, or handwritten!

- 1) **Date** (date of last payment is not acceptable, doc must be dated)
- 2) **Creditor logo and/or Creditor letterhead**
- 3) **Account number - a minimum of four digits**
- 4) **Current balance/Change/Correction to be made ... stated clearly!**
- 5) **Borrower's name**

Acceptable documentation for a Rescore request includes:

- **Formal letter from creditor** authorizing change/correction to trade-line, including all 5 pieces of information listed above.
- **Online account printout**, including all 5 pieces of information listed above. **Account summary screenshots MUST include the URL at the top or bottom of the page.**
- Monthly statement is acceptable only if updating the account balance. The statement must show the new balance that needs to be included in the Rescored report.

Unacceptable documentation for a Rescore request includes:

- Letters that include contingency statements (i.e. "upon clearance of funds"; "if payment is returned")
- Divorce decrees
- Canceled checks
- Wire transfer receipts
- Hand-written letters
- Copies of emails
- Cashier's check copies
- Cell phone screen shots
- Payment confirmations
- Checking acct statements

Removing Authorized Users - Experian will not accept documentation stating the authorized user has been removed from the account to delete the trade-line. The creditor document must specifically instruct the bureaus to delete the account entirely from the credit report or the account will remain on the report as terminated.

Deleting late payments – Formal letter from creditor stating the **specific late dates** that need to be deleted. Letters stating to delete "the late payment(s)" are unacceptable.

Creditors That Require Special Documentation

American Express:

- 1) Borrower must call Amex's credit bureau unit at 800-874-2717 and request a letter verifying the current balance. Provide Amex credit bureau the entire account number as shown on the credit report, which is different than the account number on the borrower's card.
- 2) Borrower must inform Amex the credit bureau(s), TransUnion, Experian, Equifax, may be calling to verify the account information, and that Amex has permission to speak with the bureau(s) regarding their account information.

Barclays: Specific letter required (similar to American Express) which includes the "account identifier" number that is shown on the credit report in place of the actual card/account number. The borrower can contact Barclays Customer Service using the telephone number on the back of their card to obtain this

letter. *No-doc requests can be submitted with the borrower's phone number that is linked to their Barclay account.*

Credit One Bank: Monthly Statement or formal letter from creditor required. Online printouts are not acceptable. No-doc requests are not an option with this creditor.

FNB Omaha: Borrower will need to obtain a formal letter that includes identifier number that is listed on the credit report. Borrower must call FNB Omaha at 888-295-5540 and provide the entire account number shown on credit report. Borrower must request a letter verifying the current balance that includes the identifier number. No-doc requests are not an option with this creditor.

Credit Union accounts: Credit Union account numbers are usually reported to the bureaus as a member number and a loan ID number. Documentation will need to include both the member number and the ID number or Suffix number to be acceptable when the account number/card number is not reported to the bureaus.