



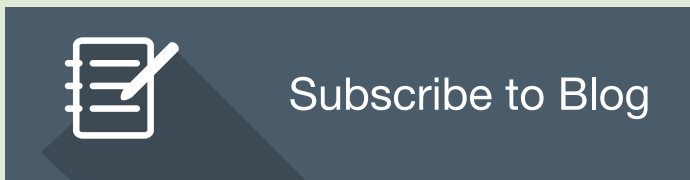
Expedited Rescore Program



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Close MORE, Close FASTER, Close EASIER

While CreditXpert™ helps you and your applicant understand credit scores and what to do to improve them; our Expedited File Maintenance program gets the job done! Through our association with the major repositories, with proper documentation our file maintenance program allows a consumer's file to be updated at the bureau level within 3-5 business days under most circumstances.

How Does it Work?

- Removes inaccurate items from a credit report at the repository level
- Completes reports typically in 3-5 business days
- May or may not change borrower's FICO score
- Meets Fannie Mae & Freddie Mac guidelines
- Is available with all 3 repositories

For further assistance, E-mail:

rescores@datafacts.com, shirley@datafacts.com, or dvandekamp@datafacts.com

1. Please note Trans Union is able to remove disputes with any company.
2. **Per TransUnion, the following companies have a “no contact” policy with TU and can only participate in updating account balances for revolving accounts in current status** (for more details on this, please see page 11): Wells Fargo, Barclay/Juniper, Colonial Financial, General Credit Corp, Local Loan Co, Midwest Loans, World Acceptance Corp, Amicable Financial Co, Personal Credit Plan, Freeman Financial, Personal Financial, Capital Loans, Finance Co, Access Credit Collections, Interstate Collections, WFNNB and Capital One.
3. The following companies **cannot be rescored** with Trans Union: Verizon, HSBC, Sallie Mae, Credit One, Regions, Bancorp South.
4. There are some creditors in certain instances that may not participate in the rescore program.
5. In no case will the bureaus add an account with a rescore – all bureaus require added account info to be reported by the creditor direct to the bureaus



A \$10.00 processing fee is charged to all request no matter the outcome.

RESCORE PRICING

1. Regular request (means you have acceptable documentation)
 - Equifax \$40 per trade line
 - Experian \$40 per trade line
 - Trans Union \$40 per trade line
2. Verbal request (means you cannot provide acceptable documentation and the bureaus will have to phone verify your request)
 - Equifax \$45 per trade line
 - Experian \$45 per trade line
 - Trans Union \$45 per trade line
3. Mixed files (when there is an erroneous ssn reporting under your borrower's name)
 - Equifax does NOT participate in this part of the rescore program, the borrower must call Equifax Consumer Affairs at 800-203-7843
 - Trans Union \$90
 - o You must send a legible copy of the borrower's driver's license and SS card with the rescore form.
 - Experian \$90
 - o You must send a legible copy of the borrower's driver's license and SS card with the rescore form.
4. Deceased files (when the bureaus have mistakenly listed your borrower as deceased)
 - Equifax does NOT participate in this part of the rescore program, the borrower must call Equifax Consumer Affairs at 800-203-7843
 - Trans Union \$90
 - o You must send a legible copy of the borrower's driver's license and SS card with the rescore form.
 - o You must also include a notarized letter from the borrower stating he/she is alive and well.
 - Experian \$90
 - o You must send a legible copy of the borrower's driver's license and SS card with the rescore form.
 - o You must also include a notarized letter from the borrower stating he/she is alive and well.

Rush requests can be done with all three bureaus at \$20 each.
Returned within 24 business hours.



Rescore File Maintenance Form

(for use with credit repository rescore requests only)

Please submit by email to rescores@datafacts.com or by fax at 800-785-5013

\$10.00 processing fee will be billed to ALL orders.

Please verify: Regular Request _____ Verbal Request (\$5 additional fee) _____

Company Name: _____ Date: _____

Requestor Name: _____ # of pages faxed: _____

Applicant Name: _____

Co-Applicant's Name: _____

Applicant's Address: _____

Applicant SSN (Last 4 digits ONLY please): _____

Co-Applicant SSN (Last 4 digits ONLY please): _____

Data Facts Report # _____

Please list each tradeline to be corrected, nature of correction, and which repositories for each tradeline.

1. Please note Trans Union is able to remove disputes with any company.
2. Per TransUnion, the following companies have a "no contact" policy with TU and can only participate in updating account balances for revolving accounts in current status (for more details on this, please see page 11): Wells Fargo, Barclay/Juniper, Colonial Financial, General Credit Corp, Local Loan Co, Midwest Loans, World Acceptance Corp, Amicable Financial Co, Personal Credit Plan, Freeman Financial, Personal Financial, Capital Loans, Finance Co, Access Credit Collections, Interstate Collections, WFNNB and Capital One.
3. The following companies cannot be rescored with Trans Union: Verizon, HSBC, Sallie Mae, Credit One, Regions, Bancorp South

EXAMPLE	Citibank – never late	Acct 1234567890	Equifax and Trans Union	Last 4 of primary SSN
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I understand that no guarantees are made by Data Facts that any file maintenance performed by a repository will raise applicant's risk score on any repository. I understand that all charges for file maintenance are applicable as listed on page 5. All pricing is per tradeline, per repository, per person. All charges are applicable regardless of risk score change or outcome. I understand that husband and wife must be processed separately as they each have separate files maintained at each repository. I understand that all repositories prohibit Data Facts from passing the cost of the service on to the consumer either directly or indirectly.

We will be unable to process new requests on old forms after October 1st, 2016.

_____ The borrower has called the creditor(s) and has placed a note on the account(s) to release information to the bureaus when they call for my verbal request. (Note: This is not the same as the borrower's authorization. This must be specifically for the credit repositories.)

Signature _____



WHAT'S THE DIFFERENCE BETWEEN A REGULAR REQUEST AND A VERBAL REQUEST?

**A rescore can be done 2 ways, regular or verbally.

1. Regular request - \$40 per trade per bureau.

- This means you have provided acceptable documentation for what you are rescoring and the bureaus will not have to phone verify your request.

2. Verbal request- \$45 per trade per bureau

- This means you have provided questionable documentation that may or may not be accepted by the bureaus, or you may not have provided any documentation and the bureaus will phone verify your request.
- **NOTE:** For ALL verbal requests, this will require the borrower to contact the creditor and tell them to place a note on the account that it is ok to speak with Equifax, Trans Union, or Experian.



ACCEPTABLE AND UNACCEPTABLE DOCUMENTATION

ACCEPTABLE:

1. Letter from a credit grantor authorizing correction to its own trade line. The letter must clearly identify the consumer, the account(s) to be changed, be signed by an authorized representative of the creditor and include the phone number. Letters on company letterhead from the creditor reporting the information with the account number as it appears on the credit file.
2. An online account summary printout from the creditor that includes a reference to the creditor/the creditor's logo, at least 4 digits of the account, plainly states the current balance, and has the web address listed at the bottom of the printout.
3. Certified Court Document (release of lien, satisfaction of judgment, etc.)
4. If the trade is in bankruptcy, the consumer must provide the discharge letter and the list of creditors showing the specific account on the list.

UNACCEPTABLE:

1. Letters not on company letterhead
2. Hand written letters
3. Letters without an account number (as it appears on the credit file)
4. Letters not specific as to what is needed. Ex: If the account needs to show as "paid in full" then the documentation must state "paid in full". (Bureua will not accept "null and void" documentation.)
5. Copies of paid receipts, western unions, cancelled checks, bank statements, computer print outs, bills or pay history print outs.

Helpful HINT- Pictures of any kind do not fax well- Original copies are the best. Cell phone screen shots, computer screen pictures, nor email receipts are allowed



HOW TO REMOVE AUTHORIZED USER ACCOUNTS

If possible, provide an official letter from the creditor stating the authorized user has been DELETED, not removed. This must be specific. The letter must be specific if account should be deleted from credit file or noted as terminated. (Equifax can be difficult on this)

o If you cannot provide a letter:

- The primary cardholder must call the creditor and request the authorized user be removed.
- The primary cardholder must also tell the creditor to place a note on the account that it is ok to speak with Equifax, TransUnion, or Experian.
- You must write the last 4 digits of the primary cardholder's SSN on the rescore form

HOW TO RESCORE WITH AMERICAN EXPRESS

AMEX is a bit tricky when it comes to rescoring.

BEFORE sending in your rescore request: We cannot use any AMEX statements to update.

Have the borrower call AMEX at 800-874-2717, press option #1, they will ask for the customer ID from the credit report (this is not the same the card number). The customer ID is located on the credit report and usually starts with a 3499 number. AMEX will send a credit letter typically an hour after the call to whatever fax number given upon request.

Tell them to place a note on the account that it is ok to release information to Equifax, TransUnion, and Experian. The note needs to be placed on file for the next 30 business days.



DISPUTED ACCOUNT INFORMATION

Please fill out the attached rescore form to have dispute verbiage removed.

Please note: Disputed accounts are NOT calculated in the score. So once the dispute verbiage is removed from the account(s), there is a good chance the score can DECREASE.

The bureaus require a typed letter (on a separate piece of paper - see next page) that is dated and signed by the borrower. If more than one account is in dispute, have the borrower type all accounts on one letter. Send the letter to Data Facts along with the rescore form.

Note: Experian Policy will **NOT** remove dispute narrative if a dispute has been put in place in the last 6/mo. If this is the case, then a conference call with the creditor, Experian, and borrower will be required to correct that account, which will casue a further delay in processing the rescore request.



DISPUTED ACCOUNT INFORMATION)

Borrower's Name _____

Borrower's Address _____

Borrower's City, State And Zip _____

Borrower's Phone Number _____

To Whom It May Concern:

I, _____, Do Not Dispute The Account

With _____

Account Number _____

Please Remove All Dispute Verbiage From My Account. _____

Signed

Date