



CIS Required 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 of the following information on ONE page:

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

*Please note the document cannot be an email copy, cell phone picture, screen shot or handwritten!

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.
- Monthly statement is acceptable only if updating the account balance. The statement must show the new balance that need 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 handling, include:

American Express:

1. The borrower will need to call Amex's credit bureau unit at 800-874-2717 and request a letter verifying the current balance. Provide the 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. The consumer must let Amex know that 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.

Credit One Bank: Statement or formal letter from creditor required. Online printouts are not acceptable.

FNB Omaha: Call FNB Omaha at 888-295-5540. Provide the entire account number as shown on credit report. Request a letter verifying the current balance. Follow step #2 above for AmEx in giving permission to speak with the credit bureau(s). Include letter provided by FNB Omaha with CIS Rescore request.