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Rapid Rescore **File No.:** _____

Rev. 07/23/2024

Acceptable documentation:

Letter from creditor/collection agency, on the creditor’s letterhead authorizing correction to its own trade line, certified court documents with official dated court stamp, Bankruptcy Discharge and Schedules. Send only Bankruptcy Discharge and Schedule F list of creditors.

Unacceptable documentation:

Universal Data Verification Forms, in-store payment receipts, divorce decrees, documentation without matching account numbers, documents over 30 days old (unless court stamped), cancelled checks, bank statements, payment histories, wire transfer receipts, money orders, cashier’s check receipts, hand-written letters, HUD sheets and settlement sheets.

NO DOC REQUEST OPTION (Now available through all 3 credit bureaus!)

- *PREVENT DELAYS
- *ELIMINATE THE NEED TO GATHER PROOF DOCUMENTATION
- *PREVENT THE CHANCE OF DOCUMENTATION BEING DECLINED
- *UPDATE THE ACCOUNT WITH MOST RECENT INFORMATION SUCH AS CURRENT BALANCES

If you do not have proof documentation for request, you can use NO DOC and the bureaus will contact the creditor to manually verify and process your request.

NO DOC Request FEES:

\$45.00 per person, per bureau

NO DOC fees are in addition to standard FICO rescore fees.

Rush fees

Equifax \$35 Experian \$30 Transunion \$35

Restrictions:

- Cost of recalculations cannot be passed on to the consumer (borrower)
- Borrower credit card not accepted as form of payment
- CISCO does not guarantee a score change once consumer report has been updated
- Incorrect and or illegible paperwork and bureau workload will affect the time of service on results
- If the borrower has initiated a dispute, their file cannot be accessed for rescoring until the consumer dispute is completed.

CISCO is not responsible for the policies and restrictions of the national repositories. CISCO does not offer “credit repair service” and does not undertake any responsibility to improve a consumer’s credit record, credit history, or credit rating. The signer below acknowledges that no fees collected from the consumer will be used for this purpose. A \$20 NON refundable processing fee will be billed for each request prior to submitting to the bureaus. **Once submitted this request cannot be cancelled. We are unable to refund any fees once the rescore has been submitted to bureaus. By signing below, I acknowledge the above:**

Print Name _____ Signature _____

E-mail address _____

Company Name/acct# _____ Date _____

Phone Number _____ Fax _____

Requested By _____



Borrower _____ SSN# _____

Co-Borrower _____ SSN# _____

List creditors to update with bureau(s), fees are per tradeline, per bureau, per borrower:

Rush XPN ___\$30 TU ___\$35 EX ___\$35

1. ___ Borrower ___ Co-Borrower ___ Joint

___ XPN-\$40.95 ___ NoDoc Creditor Name: _____

___ TU-\$40.95 ___ NoDoc Account#: _____

___ EFX-\$40.95 ___ NoDoc Correction to be made: _____

2. ___ Borrower ___ Co-Borrower ___ Joint

___ XPN-\$40.95 ___ NoDoc Creditor Name: _____

___ TU-\$40.95 ___ NoDoc Account#: _____

___ EFX-\$40.95 ___ NoDoc Correction to be made: _____

3. ___ Borrower ___ Co-Borrower ___ Joint

___ XPN-\$40.95 ___ NoDoc Creditor Name: _____

___ TU-\$40.95 ___ NoDoc Account#: _____

___ EFX-\$40.95 ___ NoDoc Correction to be made: _____

4. ___ Borrower ___ Co-Borrower ___ Joint

___ XPN-\$40.95 ___ NoDoc Creditor Name: _____

___ TU-\$40.95 ___ NoDoc Account#: _____

___ EFX-\$40.95 ___ NoDoc Correction to be made: _____

Bureau(s) to pull after FICO: (If selection not made, a report will NOT be pulled.)

Tri-merge _____ Bureaus being updated only _____ Do not pull report _____