

Re-Score Order Form (Page 1 of 3)

Please fax all pages along with the required documents to 702-221-9198 or 702-221-9827
Or you may email them to: Tammy@nacmint.com

If you have any questions, please call our Re-Score department at 702-221-9196

Your Information (Our Client):

Company Name: _____ Your Name: _____

Phone #: _____ ext: _____ Fax #: _____

Email: _____

Re-Score Guidelines

Prior to submitting a request for a re-score, the mortgage company requesting the re-score must have a credit report pulled on the consumer from Kroll Factual Data of Nevada with in the last 90 days.

Request for Re-Score order form: All requests for re-scores must have all three pages of this form completed & signed in order for us to process the request. The form needs to be signed by an authorized company representative (not the consumer) **Note:** If the report was pulled under an individual loan officer's account with Kroll Factual Data of Nevada, he or she must sign the form as the re-score charges will be billed to that account. Per our agreement with the bureaus, we cannot bill the consumer for the re-score.

How the Re-Score works: Once we have received the completed re-score request forms and the required documents, all documents are verified to be true and correct before they are submitted to the credit bureaus. The bureaus will then re-verify the documents prior to making the correction. The process can take 3-5 business days from the date Kroll Factual Data submits the request to the bureaus (this however can change at the bureaus discretion). The bureaus will notify us once the request has been completed. Kroll Factual Data of Nevada will then re-pull a new credit report under your account, and will notify you with the new report information.

Note: If the credit bureaus are unable to verify the information verbally with the creditor, the bureaus will put the account into a dispute investigation. Once the investigation has been completed, the bureaus will notify the consumer by mail. The investigation can generally take up to 30 days or longer. The bureaus will not do conference calls with the consumer.

REQUIRED DOCUMENTS FOR "DOC" RE-SCORE REQUEST.

Documentation must accompany all re-score requests. If the documents submitted do not meet the below requirements, we will be unable to submit the request to the bureaus as a doc request.

- Documents from the creditor must identify the trade name as it appears from each credit bureau. For example, if the tradeline is reporting from the original creditor, the letter needs to be from that creditor. If the account is reporting from a collection agency, the letter needs to be from that agency. Documents need to indicate the consumers first and last name, account number appearing on the report, creditor's contact number and must be signed and dated with in the last 30 days. (The signature can be pre-printed or handwritten). **The document must specifically state what change is to be made** to the account (i.e., current balance, delete all delinquencies, delete trade from credit file, account paid, etc.) If the letter is vague, for example, the document states "a correction was made" but the creditor does not state what the correction is; the credit bureaus will not accept the letter.
- **Internet Documents:** The bureaus will accept Internet documents to update a balance, as long as the printout includes the creditors name, the date document printed (cannot be dated more that 2 weeks old), consumers first and last name, account number (partial account number) and current information to be updated.
- **Tax Liens & Judgments:** Copy of the "recorded" Satisfaction or Release (must show recording stamp).
- **Bankruptcy Tradelines:** 1) The Discharge of Debtors page 2) The Petition page 3) Schedule of creditors.
- **American Express:** Amex reports a different account number to the bureaus instead of the actual card number. The only letter the bureaus will accept on AMEX accounts is called a "Credit Verification Release Form". In order to obtain this letter the consumer needs to call the AMEX credit bureau unit at (800) 874-2717 (provide them with the AMEX account number that is appearing on the credit report) and request the Credit Verification release form. This form will include the reporting number and part of the actual card number. The consumer must also have their account notated that they are providing a verbal authorization to TransUnion, Experian & Equifax to verify information.

"NO DOC" RE-SCORE REQUESTS

A No Doc request is a re-score request where documentation is not available and/or does not meet the above doc re-score requirements. To process a no documentation re-score request you will need the phone number and name of where the information was verified at. Please keep in mind if the creditor will not verify the information verbally with the bureaus, the bureaus will place the account into a dispute investigation. Re-score charges will still apply.



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Consumer Authorization Letter to Release Information:

To Whom it May Concern:

1. I/ We have applied for a mortgage loan from _____. As part
(Name of Mortgage Company)
of this process, _____ may verify information contained
(Name of Mortgage Company)
in my/our loan application and other documents required in connection with the loan either before
the loan is closed or as part of it's quality control program.
2. I/We authorize you to provide **Kroll Factual Data**, any and all information and documentation that
they request. Such information includes, but not limited to, employment history and income: bank,
money market, and similar account balances: credit history and copies of income tax returns.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to: _____ or **Kroll Factual Data** is appreciated.
(Name of Mortgage Company)
5. I authorize **Kroll Factual Data** to pull my credit with Transunion, Experian and Equifax. I am aware
that this will be a hard inquiry on my credit file.

Borrower Signature: _____

Date: _____

Social Security Number: _____

Co-Borrower Signature: _____

Date: _____

Social Security Number: _____