

RAPID RESCORE REQUEST FORM

PHONE: 800.954.2266 x228

FAX: 800.303.9203



Requestor's Name: _____

Requestor's Ph#: _____

Requestor's Fax#: _____

Requestor's E-Mail: _____

YOUR E-MAIL ADDRESS IS VERY IMPORTANT!!

Prior to forwarding your request to the credit bureaus, CCI will send you an e-mail confirming total Rapid ReScore charges and requesting your acceptance of these charges before proceeding with the order. It is critical that you respond quickly so as to not delay processing!

Date Submitted to CCI: _____

Company Name: _____

Loan Agent/Officer: _____

Original CCI Rpt#: _____

Borrower: _____

Co-Borrower: _____

RAPID ReSCORE ITEM #1

B=Borrower C=Co-Borrower

Creditor Name: _____ Account #: _____ B or C

Reason For Correction: _____

Circle one, two, or all three credit bureaus that you wish to be re-scored: **Equifax Experian Transunion**

RAPID ReSCORE ITEM #2

B=Borrower C=Co-Borrower

Creditor Name: _____ Account #: _____ B or C

Reason For Correction: _____

Circle one, two, or all three credit bureaus that you wish to be re-scored: **Equifax Experian Transunion**

RAPID ReSCORE ITEM #3

B=Borrower C=Co-Borrower

Creditor Name: _____ Account #: _____ B or C

Reason For Correction: _____

Circle one, two, or all three credit bureaus that you wish to be re-scored: **Equifax Experian Transunion**

In order to be accepted by the credit bureaus, creditor correspondence must include:

- Letter dated within 30 days
- Letterhead of creditor including contact name, phone number and extension
- Consumer's name and address
- Account/member number
- A specific and clearly stated reference to the update being made to reflect what's on the credit report
- Signature of a representative from the company
- Court-stamped documents
- Bankruptcy discharge papers with creditor listing

IMPORTANT ACKNOWLEDGMENT!

- I understand that CCI cannot predict how a bureau update processed through Rapid Rescore might affect the borrower's score.
- I understand that Rapid ReScore may or may not result in a change to the credit scores; the scores might go up, down or remain the same. I understand that **THERE ARE NO GUARANTEES!**
- I understand that this form must be received by CCI no later than 12 noon and agree to allow up to 5 business days for the ReScore to be completed.
- I understand that the consumer (mortgage applicant) may not directly or indirectly pay for the Rapid ReScore service per Appendix B of CCI Client Service Agreement and the national Credit Bureau's Reseller policies.

Signed: _____

Print: _____

Check 1: ___ I approve any and all charges related to Rapid ReScore and authorize CCI to begin the ReScore process immediately.

or 2: ___ I request that I approve the charges *before* CCI begins the ReScore process.

Signed: _____ **Date:** _____

Consumer Authorization Letter

To Whom It May Concern:

1. I/We have applied for a mortgage loan from _____
Name of Mortgage Company
as part of the application process, the above-named Mortgage Company may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to the above-named Mortgage Company and to any investor to whom the above-named Mortgage Company may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balance; credit history; and copies of income tax returns.
3. The above-named Mortgage Company, Equifax, TransUnion, or Experian may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to the above-named Mortgage Company or the investor that purchased the mortgage is appreciated.

Borrower Signature

Date

Social Security Number

Borrower Signature

Date

Social Security Number