

Filling out the Rescore Express Submission Form

Creditor documents must contain the following:

1. Creditor letterhead, address and phone number
2. Name of debtor and account number
3. Clearly stated reference to the dispute
4. Current date (bureaus will not accept any document dated over 30 days ago)
5. Signature of creditor representative
6. Bankruptcy – Please send ONLY Discharge and Schedule F creditor listing

To show credit card balances paid down:

The bureaus will now accept a computer generated snapshot or online statement of the new balance. The document must contain the company logo, at least part of the acct number and the new balance. Please provide the complete acct number of the card on the submission form.

To show American Express balances paid down:

The borrower must obtain a “credit verification release form”. They may get this by calling 800-874-2717. Borrower must also give them verbal permission to release information to the bureaus.

The bureaus will not accept:

- Divorce Decrees
- HUDS
- Settlement statements
- Hand written documents
- Department store receipts
- Cancelled checks
- Copies of money orders
- Universal Data Forms

Cost of the Rescore Express:

- Cost of 1st credit report pulled
- \$25 processing fee
- Experian: \$35.00 for the borrower and \$35.00 for the coborrower
- Equifax: \$35.00 for the borrower and \$35.00 for the coborrower
- Trans Union: \$35.00 for the borrower and \$35.00 for the coborrower
- Cost is per tradeline
- The cost of the rescore cannot be passed on directly or indirectly to the borrower per our contracts with the credit bureaus.

For questions, please contact us at 303-670-7993

Advantage Credit, Inc.

FAX: 303-952-7576

Phone: 303-670-7993



Advantage Credit

Credit Reporting Services
www.advcredit.com 800-670-7993

RESCORE EXPRESS SUBMISSION FORM

Company Name: (Please print)	DATE SUBMITTED
Phone Number:	Credit Card # for billing (must provide if on forced cc – cannot be the borrowers credit card) include exp date and security digits:
Fax Number:	Print Name
Email Address:	Minimum Target Score Desired: Please comment if score is not a factor.
Report Number:	
Borrower:	
Co-Borrower	

RESCORE EXPRESS # 1		B = Borrower C = Co-Borrower
Creditor Name	Account #	B or C
Reason for correction		
Request Bureau to submit	Experian	Trans Union Equifax

RESCORE EXPRESS # 2		B = Borrower C = Co-Borrower
Creditor Name	Account #	B or C
Reason for correction		
Request Bureau to submit	Experian	Trans Union Equifax

RESCORE EXPRESS # 3		B = Borrower C = Co-Borrower
Creditor Name	Account #	B or C
Reason for correction		
Request Bureau to submit	Experian	Trans Union Equifax

RESCORE EXPRESS # 4		B = Borrower C = Co-Borrower
Creditor Name	Account #	B or C
Reason for correction		
Request Bureau to submit	Experian	Trans Union Equifax

Disclaimer: Any change on other accounts on the credit report that were not part of the rescore upon repulling can significantly affect the final outcome and result in a discrepancy between the prediction of the "what if" and "credit analyzer" tools. Please remember these predictions are possibilities and not absolutes.

"Important Information" Please be aware that Advantage Credit, Inc. does not guarantee any changes in scores. The actual scoring after completion of the Rescore Express may be higher, lower, or the same. We are unable to refund any money (fees) post completion of the Rescore Express.

By initialing the box I acknowledge I have read and acknowledge the above statement and understand the costs associated with the Rescore Express and agree to them.

The rescore will not be processed unless the box is checked.

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