

“FLASH” RE-SCORE

- **Update accounts and scores usually within 2-5 days**
- **Get your loans closed in a “Flash”**

Take advantage of our **“Flash” Re-score** program at *Cal Coast Credit Reports*. If your client’s credit report has any inaccurate or outdated information reported on his or her credit report, this is your solution to getting the matter fixed in a flash.

“Flash” Re-score is a method of correcting and updating inaccurate or outdated credit information directly with the three credit bureaus. Use it to update credit card balances that were paid down, but not updated by the bureaus yet. Use it to remove late dates that are inaccurate or disputed successfully. The turnaround time for this unique service is usually between 2-5 days from the time the required documents are received. Once the credit information is corrected, the FICO score will be rescored immediately. No longer do you have to wait and rely on the creditors to update their information in the standard 30-90 day turnaround time.

Requirements and Policy

Most of the updates require some form of documentation (i.e., letters or statements) from the original creditor reporting it. The bureaus may update an account without documentation in certain instances. The letter must include:

- Contact name and phone number of person authorizing the changes.
- The letter must state clearly what changes or updates have been made.
- The account # on the letter must match the account # on the credit report.
- Money orders, canceled checks, or receipts will not be accepted as supporting documents. The bureaus may accept online statements in some cases, but not always.
- The cost for this service is \$30 - \$40 per account per credit bureau.
- Note that certain creditors will not release information to the bureaus unless the account holder first authorizes them to do so by calling the creditor and noting the account.
- Results are not guaranteed & refunds are not given after the request has been submitted to the credit bureaus. Changes may occur to the borrower’s credit file in the interim that may negatively affect the scores that are beyond our control.

**Call for more details
(415) 252-2888**

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