

“Flash” Rescoring

Provided by CAL COAST CREDIT REPORTS

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

“Flash” Rescoring is a method of correcting and updating credit information directly by the reporting credit bureaus. The usual turn around time for this unique service is within 48-hours from the time the required documents are received. Once the credit information is corrected, the FICO score will be affected accordingly, most of the times with an increase. No longer do you have to wait and rely on the creditors to update their information in the standard 30-day turn around time.

Price Schedule

Each Item Corrected - **\$ 25.00**
(price is per applicant and per credit bureau)

Requirements - Any information that is to be corrected must be supported and accompanied by a letter on company letterhead from the issuing creditor. This letter must include:

- 1) contact name and phone number of person authorized to confirm the change, and
- 2) letter must state clearly what changes are to be made.

Please note – 1) This service can not be offered for insignificant balance updates that do not change the account status. 2) Copies of money orders, canceled checks, and paid receipts will not be accepted as supported evidence. 3) This service at times might not be provided for credit files with mixed or bankruptcy information.

Please review your documents and files carefully in order that your request meets all of the requirements. Although any credit information that is corrected will most likely affect the applicant’s score, we do not guarantee a score change. The right of refusal is at the sole discretion of Cal Coast Credit Reports and its affiliates. Fees apply at the beginning of your request regardless of the outcome of the requested change(s).

Cost and Charges – The cost of this service is not to be passed onto applicant or borrower.

Please call with any questions

(415) 831-6900

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