

Disputed Accounts: The following account(s) are reported as having been disputed by the consumer: JEFFERSON CAPITAL SYST (EXP/EQX/TUC).

If using an automated underwriting process, order a Rapid Update. If using a manual underwriting process, order a tradeline update.

Actions:

- [Copy/Merge/Unmerge](#)
- [Order RMCR](#)
- [Order SupplementX](#)
- [Order RescoreX](#)
- [Lexis Nexis Liens & Judgments](#)
- [Refresh Report](#)
- [Compare Reports](#)
- [Submit Service Request](#)
- [Download Loan Data/1003](#)
- [Experian Precise ID](#)
- [Upload Supporting Docs](#)

[Convert to Mortgage Only](#)

Options:

- [Subscriber Directory](#)
- [View Authorization](#)
- [Letter Of Authorization](#)

Borrower				Co-Borrower	
Borrower:	Gabriel Gordy			SSN:	634-42-6980
Address:	7828 Pat Booker Rd A				
	Live Oak, TX, 78233				
Email:				Phone:	111-111-1111
Scores					
	TransUnion	Experian	Equifax		
FICO:	616	[638]	704		
Credit Assure:	+29	+42	+21		
Wayfinder™:	Order	Order	Order		
What-If™:	Open (View)	Open (View)	Open (View)		
Expires:	25 days	25 days	25 days		
Summary					
Accounts:	27			Balance:	\$12,651
Open Accounts:	10			Payment:	\$364
Refined Accounts:	3			Ref Score:	688

RescoreX Order Form						
Operator						
Priscilla Briones						
Borrower:		TransUnion	Experian	Equifax		
Credit Score:		616	[638]	704		
Supporting documentation must be from the reporting creditor(with logo identifying creditor) and include changes to be made, consumer's name, account number(or partial account number), and the current date. All documentation is subject to the repositories approval.						
<input checked="" type="radio"/> Standard (3-5 business days*)		<input type="radio"/> Expert Rescore Review ?				
<input type="radio"/> Rush (1-2 business days*)		Fee: \$25.00				
Liabilities						
Include	Name	Account Number	Date Opened	Balance	Owner	Details
<input type="checkbox"/>	21ST MTG	398024	08-2018	\$0	Borrower	View
<input type="checkbox"/>	BRINKS HOME	203128810453	12-2013	\$0	Borrower	View
<input type="checkbox"/>	CAP ONE	800812-2913380717	01-2012	\$0	Borrower	View
<input type="checkbox"/>	CB/EXPRESS	192434340107084	07-2011	\$0	Borrower	View
<input type="checkbox"/>	CBNA	7001082138740853	11-2008	\$772	Borrower	View
<input type="checkbox"/>	CITI-SHELL	2127	10-1999	\$0	Borrower	View
<input type="checkbox"/>	ENVOY MTG	54503032860913	09-2013	\$0	Borrower	View
<input type="checkbox"/>	ENVYMTG	6230030097182	09-2013	\$0	Borrower	View
<input type="checkbox"/>	GATEWAY 1	20180854808909	08-2016	\$0	Borrower	View
<input type="checkbox"/>	HILLCREST DAVIDSON & A	1162280001179113	07-2024	\$555	Borrower	View
<input type="checkbox"/>	INSURANCE SELFREPORTED	PRO2E0F955FD7544F3F891A4216E278DAD0		\$0	Borrower	View
<input checked="" type="checkbox"/>	JEFFERSON CAPITAL SYST	3710872648	06-2023	\$7,750	Borrower	View
This account has been disputed by the consumer with one or more of the repositories. Please click here for more information.						
Repository: Trans Union Experian Equifax						
Borrower: <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>						
Request Reason (Check all that apply)						
Remove Lates	Update Status	Update Balance	Remove Dispute	Delete Account	Other	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Dispute Removal

Removing a dispute comment may result in a score change.

To quickly resolve a disputed tradeline you may complete a Rapid Rescore. A Rapid Rescore updates the requested tradeline at the bureau level. Consumers should notify the creditor that they are no longer

disputing the tradeline before submission of the rapid rescore. This will ensure the creditor does not rereport the disputed status.

[Dispute Removal Form](#)

[How to Order a Rapid Rescore](#)

The consumer may also complete a dispute removal directly and contact the creditor reporting the dispute, the reporting credit bureau, and or www.annualcreditreport.com to advise that they are no longer disputing the account.

Contact Information:

Equifax: 800-203-7843

<http://www.equifax.com/personal/credit-report-services/credit-dispute>

Experian: 888-397-3742

<http://www.experian.com/disputes>

Transunion: 800-685-1111

<http://www.transunion.com/credit-disputes/dispute-your-credit>

www.annualcreditreport.com

Once you have the signed form back or they have confirmed with the bureaus, submit the request and once they email you go into encompass and pull a new credit report, do not import the prior or the rescored #. Must do same day. After pulling review new credit report to make sure verbiage is no longer there

The screenshot shows a web form for submitting a dispute removal request. The form includes the following sections:

- Repository:** Radio buttons for Trans Union, Experian, and Equifax. All three are selected and highlighted in yellow.
- Borrower:** A dropdown menu with a yellow highlight.
- Request Reason (Check all that apply):** A row of checkboxes for Remove Lates, Update Status, Update Balance, Remove Dispute, Delete Account, and Other. The 'Remove Dispute' checkbox is checked and highlighted in yellow.
- Comment:** A text input field.
- Process with no Supporting Documentation (resulting in higher fees)?** An unchecked checkbox.
- Submitting with documentation, Upload Supporting Documents:** A section with a 'File:' label, a 'Choose File' button (highlighted in yellow), and the text 'No file chosen'.
- Note:** A text input field.
- Estimated Rapid Order Charges:** \$132.00.
- Disclaimer:** A paragraph at the bottom stating: "To avoid the possibility of a dispute comment being placed back on file during the Rapid Update process, please confirm that your borrower has contacted the creditor directly to advise them the account is no longer being disputed."

