



# Credit Information Systems

*A Division of the Credit Bureau of Council Bluffs, Inc.*

225 S. Main Street

Council Bluffs, IA. 51502

Phone 712-328-1581 or 800-782-9094 Fax 712-322-9175 or 800-795-0785

## **REQUEST FOR RE-SCORE**

Date Ordered \_\_\_\_\_

**There is no guarantee the FICO score will be positively influenced.  
The score could increase, decrease, or stay the same.**

Your Company Name: \_\_\_\_\_

Request Completed By: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
\* \* \* \* \*

Report ID# \_\_\_\_\_

Applicant \_\_\_\_\_ SS# \_\_\_\_\_

Co-Applicant \_\_\_\_\_ SS# \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### **Please indicate the trade line(s) and Bureau(s) to be updated:**

1. \_\_\_\_\_ Acct# \_\_\_\_\_

Phone: \_\_\_\_\_ JNT \_\_\_\_\_ IND \_\_\_\_\_ - TU \_\_\_\_\_ EXP \_\_\_\_\_ EQ \_\_\_\_\_

Reason for update : \_\_\_\_\_

2. \_\_\_\_\_ Acct# \_\_\_\_\_

Phone: \_\_\_\_\_ JNT \_\_\_\_\_ IND \_\_\_\_\_ - TU \_\_\_\_\_ EXP \_\_\_\_\_ EQ \_\_\_\_\_

Reason for update : \_\_\_\_\_

3. \_\_\_\_\_ Acct# \_\_\_\_\_

Phone: \_\_\_\_\_ JNT \_\_\_\_\_ IND \_\_\_\_\_ - TU \_\_\_\_\_ EXP \_\_\_\_\_ EQ \_\_\_\_\_

Reason for update: \_\_\_\_\_

## GUIDELINES FOR ORDERING A RESCORE

The consumer needs to contact the creditor regarding their dispute and obtain documentation of how the account or public record should be reported.

If the dispute is a public record – documentation should come directly from the courthouse with the official seal.

The consumer's bankruptcy schedule can be used if the account and account number are reflected in the list of creditors.

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The client needs to complete the "Request for Rescore" form providing the following information for each trade line.

Trade Line Creditor Name  
Complete Account Number  
Phone Number to Tradeline  
Which Bureau(s) to Update  
Reason for the Update

Fax the "Request for Rescore" form and the documentation along with the consumer's authorization to Factual Data Midwest at:

1-712-322-9175    OR    1-800-795-0785

Credit Information Systems will re-verify the documentation and then forward the verification to the requested bureau(s), Trans Union, Experian, Equifax.

The bureau(s) process the update(s) manually at the repository level. This generally takes 72 hours.

When the rescore is completed – Credit Information Systems will notify the client stating the total charges.

The client can then re-access the file.

Thank you