

# Request Repository Update (Rescore)

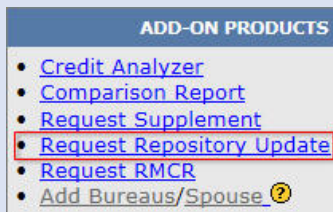
## Overview

A **Repository Update Request** is used to fix incomplete, missing or questionable data on tradelines and public records. Unlike Supplement requests this change is made at the bureau level and will be reflected on any future credit report pull.

## How-To Order Repository Update Requests

If the ability to order repository updates has been enabled for you a link will appear under Add-on Products on the right of the credit file screen.

1. Click on the link called **Request Repository Update**.



2. This will open up a new window which will list out all of the available tradelines and public records.

File # **TESTCASE, WENDY - 00000017** 150642 Next Cancel

Ordered By: John Smith Phone: 999-888-7777 Email: (please verify) john.smith@testemail.com Preferred Contact:  Phone  E-mail

RUSH (There may be an additional fee)

General Comments:

Select the tradeline or public record that you would like to update and specify the bureau/borrower and update reason.

TRADELINES												
<input checked="" type="checkbox"/>	Account888888888888	ACCOUNT #66666666										
SOURCE	ECO	REPORTED DATE	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT	30	60	90	STATUS	
XP/TU/EF	J	03/14	03/14	333000		333000	2065	0	0	0	AS AGREED	
REMARK: CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
<input checked="" type="checkbox"/>	Account88888	ACCOUNT #5062802043838109										
SOURCE	ECO	REPORTED DATE	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT	30	60	90	STATUS	
TU/EF	J	03/14	03/14	49800		49800	455				AS AGREED	
REMARK: SECURED												
<input checked="" type="checkbox"/>	Account999999	ACCOUNT #999999999999										
SOURCE	ECO	REPORTED DATE	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT	30	60	90	STATUS	

3. Select the specific tradeline you wish to request a repository update on by selecting the checkbox to the left.
4. The window will expand to reveal more options.

CAP ONE BK ACCOUNT #ACCT000027												
SOURCE	ECOA	REPORTED DATE	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT	30	60	90	STATUS	
XP/TU/EF	B	05/14	03/11	2071		2059		2	2	4	CHARGE OFF	
<b>REMARK:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
UNMERGED DATA												
<input type="checkbox"/>	XP-B	B	05/14	03/11	2071	2059		2	2	4	CHARGE OFF	
<b>REMARK:</b> ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
<input type="checkbox"/>	TU-B	B	05/14	03/11	1572	2059					CHARGE OFF	
<b>REMARK:</b> ACCOUNT CLOSED BY CREDIT GRANTOR												
<input type="checkbox"/>	EF-B	B	05/14	08/09	1572	2059		2	2	4	CHARGE OFF	
<b>REMARK:</b> CHARGED OFF ACCOUNT; ACCOUNT CLOSED BY CREDIT GRANTOR												

Reasons:  Update balance  Update status  Remove lates  Delete account  Other (specify below)

Comments:

I will not be including or sending any document(s) for the request. (There may be a higher fee for the No Doc service)

I will be including or sending document(s) for this request.

I have faxed or will fax document(s) for this request

Document Description	Attach Documentation
<input type="text"/>	<input type="text"/>

[Attach more...](#)

- You must provide three sets of information to submit the request: Bureau, Reason, Document Method.
- If you select Other as a reason you must provide a comment.
- The option to include no documents is a feature that must be activated for you. The other options are to elect to fax documents or to upload a document with a description.
- Just like supplement requests you can select multiple tradelines to submit at once. Once you have finished putting in your information select Next at the top.

### CONFIRM REQUEST

**File #** TESTCASE, MARYBETH - 000000017  
136700

**Requested By:** John Smith **Phone:** 777-888-9944 **Total Estimated Charge: \$5.00**

**Preferred Contact:** Phone **E-mail:** john.smith@testemail.com (Additional fees may apply)

**General Comments:**

**Request Details**

**Creditor:** Account888888888888888

**Account #:** 66666666

**Reasons:** XP-B;Update balance

**Comments:**

**Credit Card Payment**

Please enter a valid credit card to be billed once the request has been approved.

**Use Stored Credit Card:** Company-1111

**Disclaimer**

The bureaus require that the consumer is not to be charged in any way for this service. You agree to pay for the total charges of the request, as well as the cost of a new credit report to complete the service, and acknowledge that MCL BETA does not guarantee the results of updating a consumer's credit file. If you have any questions, please contact MCL BETA.

MCL BETA does not guarantee any turnaround times in connection with this request. MCL BETA will not be held liable for any order that goes into bureau dispute which can take up to 30 days to process.

- The last step is to confirm the request. The total fees will be displayed and you can choose to charge a credit card that has already been stored. The card will not be charged until the request has been completed.