

Below are the procedures to remove a dispute from a reported tradeline via the online rescore ordering process:

1. Login and open the borrowers file, then click Order RescoreX.
2. Confirm the account to be updated in the list of tradelines.
3. Check the box to the left of the tradeline you are updating.
4. From there, it will drop down for you to make selections on which bureaus you need and the reason for your request. If the Dispute Letter from the consumer has not been completed, down the template in the upper left-hand corner.

Rapid Update

Resources

[Dispute Letter Template](#)

RescoreX Order Form

Operator: Xactus Demo

Borrower:	TransUnion	Experian	Equifax	Co-Borrower:	TransUnion	Experian	Equifax
Credit Score:	730	[732]	734	Credit Score:	723	742	732

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.

Standard (3-5 business days*)
 Expert Rescore Review ?
 Rush (1-2 business days*) Fee: \$25.00

Liabilities

Include	Name	Account Number	Date Opened	Balance	Owner	Details
<input type="checkbox"/>	AHM	2210-75105931112	08-2019	\$0	Borrower	View
<input type="checkbox"/>	AMEX	18858135912541	08-2019	\$5,883	Borrower	View

5. From there, it will drop down for you to make selections on which bureaus are needed. Then, check Remove Dispute. At the bottom, browse and attach the borrower's signed letter.

Liabilities

Include	Name	Account Number	Date Opened	Balance	Owner	Details
<input checked="" type="checkbox"/>	AHM	2210-75105931112	08-2019	\$0	Borrower	View

Repository: Trans Union Experian Equifax

Borrower:

Request Reason (Check all that apply)

Remove Lates
 Update Status
 Update Balance
 Remove Dispute
 Delete Account
 Other

Comment:

Process with no Supporting Documentation (resulting in higher fees)?

Submitting with documentation, Upload Supporting Documents:

File: Dispute Letter.pdf

Note:

Estimated Rapid Order Charges: \$132.00

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.

For this type of update, the credit bureaus will accept a typed and signed letter from the consumer. Below is the letter format accepted by the credit bureaus.

Date	<input type="text"/>
Consumer Name	<input type="text"/>
Address	<input type="text"/>
City, State, Zip	<input type="text"/>
To whom it may concern,	
I do not dispute the information on the account(s) and agree with the status reported. Please remove the dispute comment reported by the data furnisher and the account specific consumer statement from the account(s).	
Thank you	
Creditor Name	<input type="text"/>
Account Number	<input type="text"/>
<hr/>	
Creditor Name	<input type="text"/>
Account Number	<input type="text"/>
<hr/>	
Creditor Name	<input type="text"/>
Account Number	<input type="text"/>
Signature:	<input type="text"/>

Helpful information:

- The letter must include TO WHOM IT MAY CONCERN
- An email notification will be sent once the request has been received and assigned to a rescore specialist.
- Xactus' credit experts work with Equifax, Experian, and TransUnion to quickly update credit information, typically within 3-5 business days. Rush options are also available for as fast as a one-day turnaround.

- It is suggested that the consumer also reach out to the creditor to ensure the dispute is closed and removed from the creditor's records. If this step is not completed, the dispute comment will likely be re-reported.
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If the consumer would rather do this on their own at no cost to them, there is a consumer pathway they can take to remove a dispute with all bureaus. The steps involve the consumer contacting each credit bureau at the telephone numbers referenced below.

- Experian: 800-493-1058 – An automated attendant will prompt you to speak or enter your social security number and home zip code. You will then be asked why you are calling, state dispute, and when asked if it is a new or old dispute, state operator. You will then be connected to a live Dispute Specialist to further assist you.
 - Equifax: 800-846-5279 – Stay on the line to be connected to a representative. Inform them that you need to remove a dispute remark(s) from your credit report, and they will connect you to the correct department.
 - TransUnion: 800-916-8800 – An automated attendant will ask why you are calling. Indicate that you want to “remove a dispute” and you will be transferred to a live agent.
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Here is some suggested verbiage when speaking with an agent from any bureau:

“I recently received a copy of my credit report and there is a dispute remark being reported. I am not disputing the account(s) and need the dispute remark(s) to be removed. I am in the middle of a mortgage application and need this removed immediately, if possible.”

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.

04/01/2024