



# MORTGAGE FAX

A LENDING INFORMATION COMPANY

## Acceptable Documentation

Please Note: We will only update trade accounts, collections and/or public records. We will not update addresses or employment information through Rapid Resolve nor do we handle social security number variations and “print 45” error message corrections.

If we do not receive acceptable documentation, we will notify the customer that the documentation was not acceptable and why. We will then handle the consumer dispute under our normal consumer investigative process, which can take up to 30 days for resolution. We do periodically audit the documentation for authenticity and we will not update the file if any information on the document is found to be fraudulent.

- A letter from the creditor that is reporting the account. Letter must be on company letterhead and match the name as reported on the tradeline. It must include the company’s address and telephone number. The letter must be specific in its instruction of what is to be updated. (i.e.: update balance to \$0; update account to report as closed; delete all delinquencies; etc.)
- A copy of the front **AND** back of a cancelled check where the amount appearing on the photocopy equals the amount of the disputed debt appearing on the credit file. The account number must match at least six digits of the account number reported by the creditor.
- A copy of the receipt from the creditor where the amount appearing on the photocopy equals the amount of the disputed debt appearing on the credit file. The account number must match at least six digits of the account number reported by the creditor.
- Public record documents must have a court stamp with the date recorded at the courthouse.
- All documentation to update balances, remove late notices, past due statuses or tradelines must be dated after the date last reported on the credit file.
- All information on the documentation must be from the creditor. (i.e.: documents that have hand written information in the borders such as “verified by...” or “spoke with ...” are not acceptable)

The list below gives examples of documents that are not acceptable through Rapid Resolve. This list is not intended to cover all situations or documentation and the final determination of acceptability is at the sole discretion of Equifax.

- Documents that contain handwritten notations such as “verified by automated verification line”
- All documentation from MBNA will no longer be accepted. Per Equifax agreement with MBNA, all correspondence is to be investigated
- All documentation from Provident will no longer be accepted. Per Equifax agreement with Provident, all correspondence is to be investigated.
- Printed internet receipts, statements or public record documents
- Cash register receipts, unless it completely zeros out the balance as reported and is clearly from the company reporting the trade
- Documentation that states: “upon clearance of funds, payment will have been made in full” or similar.
- Credit card or loan statements
- Universal Data Forms
- Documentation from a company, attorney or collection agency that is not listed as the reporting company on the consumer’s file
- Documents that are illegible, appear to be altered or contain different type or fonts or the type setting is off center
- Documents that are not specific as to the changes that are requested