# meridianlink

# How to Order a Repository Update (Rescore)

## Overview

This document explains how to submit a request for a repository update from within a credit file.

To request a repository update:

1. **Navigate to the Credit File page for your credit report**. This can be done in one of three ways:
   1. Use the Quicksearch bar at the top-right of the page to search for the credit file.
   2. Use the *Find Ordered Products* link to search for the credit file.
   3. Use the *Credit* link in the *Recent Requests* section to select the credit file if it was recently ordered.

      1. [2018 02 14 11 48 56 MCL BETA Internet Explorer](#)

2. **Select the *Request REPOSITORY UPDATE* link**. This will open a new window to submit information about the rapid rescore

**ADD-ON PRODUCTS**

- Comparison Report
- Request Supplement
- Request REPOSITORY UPDATE
- Request RMCR
- Request VOE
- Add Bureaus / Spouse
- Merge with another file
- Liens and Judgments Report (Borrower)

1. .

3. **Verify the information at the top of the page**. This includes your phone number, email address, and preferred contact information. You can also designate whether the rescore should be a rush request



**File #** **TESTCASE, JOE – *****0002**
2699813

| Ordered By: | Phone: | Email: (please verify) |
|---|---|---|
| J PROCESSOR | 800-555-7821 | noreply@MERIDIANLINK.COM |

☐ **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**

☐ **HOMECOME FIN** **ACCOUNT #ACCT000034**

| SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 | STATUS |
|---|---|---|---|---|---|---|---|---|---|---|---|
| XP/**TU**/EF | B | 10/23 | 10/23 | 54000 | | 52729 | 404 | 0 | 0 | 0 | AS AGREED |

**REMARK:** CONVENTIONAL REAL ESTATE MORTGAGE

☐ **SM SERVICING** **ACCOUNT #ACCT000030**

| SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 | STATUS |
|---|---|---|---|---|---|---|---|---|---|---|---|
| XP/**TU**/EF | B | 10/23 | 10/23 | 28700 | | 30933 | 221 | 0 | 0 | 1 | CUR WAS 90 |

☐ **CAP ONE BK** **ACCOUNT #ACCT000027**

| SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 | STATUS |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **XP**/TU/EF | B | 11/23 | 11/23 | 1620 | | 641 | 34 | 0 | 0 | 0 | AS AGREED |

☐ **WASH MUTUAL/PROVIDIA** **ACCOUNT #ACCT000022**

| SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 | STATUS |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **XP**/TU/EF | B | 11/23 | 11/23 | 3600 | 3600 | 625 | 19 | 0 | 0 | 0 | AS AGREED |

☐ **CAP ONE BK** **ACCOUNT #ACCT000021**

| SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 | STATUS |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **XP**/TU/EF | B | 11/23 | 10/23 | 320 | | 108 | 21 | 0 | 0 | 0 | AS AGREED |

1. . ☐ **CAP ONE BK** **ACCOUNT #ACCT000023**

4. **Select the tradeline that needs to be updated**. When selected using the checkbox, you can also indicate the reason for the update (e.g. to update balance, remove lates, etc.), leave additional comments, and upload documentation.

| | SOURCE | ECOA | REPORTED DATE | DLA | HIGH CREDIT | CREDIT LIMIT | BALANCE | PAYMENT | 30 | 60 | 90 | STATUS |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **TRADELINES** | | | | | | | | | | | |
| ✔ | **HOMECOME FIN** | **ACCOUNT #ACCT000034** | | | | | | | | | | |
| | XP/TU/EF | B | 10/23 | 10/23 | 54000 | | 52729 | 404 | 0 | 0 | 0 | AS AGREED |
| | REMARK: CONVENTIONAL REAL ESTATE MORTGAGE | | | | | | | | | | | |
| | | | | | **UNMERGED DATA** | | | | | | | |
| ☐ | XP-B | B | 09/23 | 08/23 | 54000 | | 52883 | 404 | 0 | 0 | 0 | AS AGREED |
| | REMARK: CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST | | | | | | | | | | | |
| ☐ | TU-B | B | 10/23 | 10/23 | 54000 | | 52729 | 404 | 0 | 0 | 0 | AS AGREED |
| | REMARK: CONVENTIONAL REAL ESTATE MORTGAGE | | | | | | | | | | | |
| ☐ | EF-B | B | 10/23 | 10/23 | 54000 | | 52729 | 404 | 0 | 0 | 0 | AS AGREED |
| | REMARK: REAL ESTATE MORTGAGE; CONVENTIONAL MORTGAGE | | | | | | | | | | | |

Reasons: ☐ Update balance   ☐ Update status   ☐ Remove lates   ☐ Delete account   ☐ Remove dispute

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 provided or will provide document(s) for this request

Document Description        Attach Documentation
[Choose File] No file chosen                    Attach more ...

5. **Select *Next***. This will take you to a confirmation page to verify the information for the rescore request.

6. **Select *Submit Request***. This will send your request to the credit processing team to review and update the credit information.

## CONFIRM REQUEST

**File #**    **TESTCASE, BENNY** – *****0005
**1402862**

[Back] [Cancel]

**Requested By:**     BL-TOBY DANVERS   **Phone:**   714-212-1212

<span style="color:red">**Total Estimated Charge: $50.00**</span>
*(Additional fees may apply)*

**Preferred Contact:**   Phone       **E-mail:** bennyl@meridianlink.com

**General Comments:**

### Request Details

**Creditor:**   STRLNG KING
**Account #:** ACCT000014
**Reasons:**   TU-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 ⌄]

**Name**
[ ]

**Street Address**
[ ]

**Zip**      **City**                      **State**
[ ]   [ ]   [ ⌄]

**Card Number**            **Exp. Month**    **Exp. Year**
[ ]   [ ⌄]   [ ⌄]

### Order Agreement

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

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

**If you are the borrower and have been asked to enter your credit card information to pay for Rescore services, STOP. If you proceed, you will be charged for a service that should only be utilized and paid for by the broker/mortgage lender. As a borrower, please do not provide your credit card information.**

☐ I am not the consumer. I have informed the consumer about the Rescore process and obtained the consumer's authorization for Reseller to re-pull consumer's Credit Report(s) after Rescore request is completed. ®

[Submit Request]

1.