



Rapid Revision Dispute Process

Rapid Revision is a process to provide an expedited dispute/update service to the mortgage industry.

Based on the submission of acceptable documentation (see below), we can verify and update disputed information with all three consumer reporting agencies (Trans Union, Equifax and Experian). If requested, an updated report can be issued within approximately 3-5 business days.

The price for this service is \$25.00 per person, per bureau, per item.

If the documentation provided is not accepted by the repository, the update will be placed in the standard consumer dispute process, taking up to 30 days to complete. The fee for a declined update is \$12.50 per person, per bureau, per item declined.

No guarantee is made as to how the repository changes will impact credit scores

Instructions for Using Rapid Revision

- You must have ordered and received either a three bureau merged report or a Residential Mortgage Credit Report from MAF Mortgage Services to take advantage of this service
- **We do not work on “mixed” files because it requires interaction with the consumer. We do NOT interact with the consumer in any manner.**
- Complete the **Rapid Revision** Request Form and fax to (800) 226-6363, along with acceptable documentation.
- Acceptable documentation *must* be one of the following:
 - Letter from creditor authorizing correction to its own tradeline.
 - Certified Court Documents (release of lien, satisfaction of judgment, etc.)

To maintain file integrity, we reserve the right to determine whether documentation is acceptable and legitimately verifiable. Re-investigation expected to take longer than the guideline of 72 hours is generally outside the scope of Rapid Revision and will be referred to normal consumer relations processing.

All documentation must identify the consumer, account number and item being changed or revised. Verbal updates, processor certifications, e-mail, or faxes not on the proper company letterhead will not be honored. If you have a question regarding a specific document contact our Miami office.

Fax phone number
1-800-226-6363
(305) 654-6680

Operations Center
1-800-226-4264 MIAMI
(305) 654-6600



Phone: (800) 226-4264 or (305) 654-6600
 Fax: (800) 226-6363 or (305) 654-6680

From: _____
 Subscriber #: _____
 Phone: _____
 Fax: _____
 Ordered by: _____

Date: _____
 Total pages: _____

MAINTENANCE REQUESTED

Consumer(s) Information: _____

_____ Last Name First Name Middle Name

_____ Street Address Apartment # City State Zip Code Social Security Number

Spouse's Information: _____

_____ Last Name First Name Middle Name

_____ Street Address Apartment # City State Zip Code Social Security Number

Creditor / Trade Account Number	Status / Change Requested	Trans Union	Experian	Equifax
		Consumer ____ Spouse ____	Consumer ____ Spouse ____	Consumer ____ Spouse ____
		Consumer ____ Spouse ____	Consumer ____ Spouse ____	Consumer ____ Spouse ____
		Consumer ____ Spouse ____	Consumer ____ Spouse ____	Consumer ____ Spouse ____
		Consumer ____ Spouse ____	Consumer ____ Spouse ____	Consumer ____ Spouse ____
		Consumer ____ Spouse ____	Consumer ____ Spouse ____	Consumer ____ Spouse ____

- \$25.00 per person, per bureau, per item.
- * Proper documentation required for each correction requested.