

QuickScore | Credit re-scoring

Lenders often wait weeks for revisions to a loan applicant's credit score once credit disputes have been resolved. QuickScore credit re-scoring from Kroll Factual Data speeds up the process, providing an updated score within days, so deals can close faster.

QuickScore Credit re-scoring offers you a significant edge in the marketplace, improving your chances of retaining loan applicants and converting them into customers as soon as they qualify for your most attractive rates.

How QuickScore credit rescoring works

After you receive acceptable documentation from a loan applicant confirming the resolution of credit disputes, fax us the documentation and a request for credit re-scoring. Once we receive your request, we have the credit bureau(s) update the applicant's credit report and recalculate the credit score. Then we notify you that the credit file has been refreshed. Most reports are returned within three to four days, although return time can vary based on credit bureau response time.

Why QuickScore credit re-scoring?

Fast results

We know that the sooner you have updated credit data, the sooner you can offer an applicant more attractive loan rates – and the faster you can close the deal. That's why QuickScore credit re-scoring updates your loan applicants' credit data within days.

A single report

Once you receive an e-mail from us indicating your QuickScore credit re-scoring request is complete, you can view the updated credit file by ordering our real-time Bureau Express credit report, which combines the data from all three credit bureaus into one easy-to-understand online document.

Matching underwriter systems

After you've updated an applicant's credit file using QuickScore credit re-scoring and reviewed the applicant's file using Bureau Express, the data can be reissued to a variety of underwriting systems, including Fannie Mae's Desktop Underwriter and Freddie Mac's Loan Prospector.

A solution that sells

You can promote QuickScore credit re-scoring to loan applicants as a service you offer to help them qualify for better rates once their disputes are resolved.

Contact Us

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Independent verification **Let's make everything accurate.**

Welcome to independent verification – your solution for the thorough, impartial knowledge you need to believe in every decision you make. Trust Kroll Factual Data as your seal of certainty.

For more than 25 years, we've been leading the way in making sure clients have the reliable information necessary for fully informed decision-making. Today, we're changing how the industry verifies data so that everyone makes good business decisions – delivering independent verification expertise that checks, verifies, and assures all your critical information.