

**First You Want To Request Your Credit Reports From Experian, Transunion, and Equifax
(They are required by law to provide one FREE a year)**

**Transunion 1-800-888-4213
Equifax 1-800-997-2493
Experian 1-888-397-3742**

Then you want to Opt-Out. Call 1-888-567-8688. This stops credit card companies from sending you offers in the mail for credit cards with high interest rates. Some say that the credit card companies investigate your credit before sending these offers and that this can lower your score. Although I don't know this to be true for sure, it can't hurt to Opt-Out and you don't want those high interest rate credit cards anyways. When your credit is back on track and you are ready for a credit card then just apply for one on your own and try and negotiate a good rate with them over the phone.

Once your credit reports arrive you need to draft letters like the three examples below. Pick one letter format and send it to each of the three credit bureaus entering your information and account numbers as in the examples. You need to sign your letter and enter your name, address, and social security number below that. You also need to send them a social security number and address verification with your letter; they have to know that it's really you questioning your credit. You can simply copy your Driver License, Social Security Card & A Bill with your address and then make multiple copies of them so you can have them ready to send with each letter.

After a few weeks or so you should here back from them. They will send you another copy of your report and list what they did with each of the items you disputed. Then try again with a different letter from the three examples below and send it in to all three bureaus. By law the credit companies are required to look into the matter when you dispute the item in a slightly different way. This costs them time & money & they realize that you will continue to dispute the items so they will often remove them even though they can remain on your credit for up to 7 years. Some people get better results than others. The three letters below illustrate one clients results. They went from eleven items to dispute, down to three, as you can see with the last letter that was sent. A very significant improvement to their credit scores.

Here are the addresses that you use to send your letters and address / SSN Verifications to:

**Equifax
P.O. Box 740241
Atlanta, GA 30374-0241**

**Experian
NCAC
P.O. Box 9529
Allen, TX 75013**

**Transunion
1561 E. Orangethorpe Ave.
Fullerton, CA
92831-5207**

Experian
NCAC
P.O. Box 9595
Allen TX, 75013-9595

03/25/2002

To whom it may concern:

Based on an investigation of my credit report, I am requesting that you take the actions listed below in accordance with the Fair Credit Reporting Act.

- 1) 14075
PROFESSIONAL FIN
Please verify that this account is accurate and complete and that the entry process complied with the FCRA
Please show this item as 'in dispute'
- 2) 951043
PROF RECOV
Please verify that this account is accurate and complete and that the entry process complied with the FCRA
Please show this item as 'in dispute'
- 3) 8109560000043
PROF RECOV OF LONGMONT
Please verify that this account is accurate and complete and that the entry process complied with the FCRA
Please show this item as 'in dispute'
- 4) 6011007510076
DISCOVER
Please verify that this account is accurate and complete and that the entry process complied with the FCRA
Please show this item as 'in dispute'
- 5) 521510823
COL STDN LOAN
Please verify that this account is accurate and complete and that the entry process complied with the FCRA
Please show this item as 'in dispute'

6) 5215108202
COLO STDN LN

Please verify that this account is accurate and complete and that the entry process complied with the FCRA

Please show this item as 'in dispute'

7) 5215108201
COLO STDN LN

Please verify that this account is accurate and complete and that the entry process complied with the FCRA

Please show this item as 'in dispute'

8) 52151082
COLORADO STDN LN

Please verify that this account is accurate and complete and that the entry process complied with the FCRA

Please show this item as 'in dispute'

9) 148
BONDED COLL

Please verify that this account is accurate and complete and that the entry process complied with the FCRA

Please show this item as 'in dispute'

10) 32586
BONDED ADJ SVC

Please verify that this account is accurate and complete and that the entry process complied with the FCRA

Please show this item as 'in dispute'

11) 98C103279
LARIMER CNTY CRT

Please verify that this account is accurate and complete and that the entry process complied with the FCRA

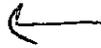
Please show this item as 'in dispute'

Your prompt attention to this matter is greatly appreciated. Please send me my updated credit report as soon as your investigation is complete.

Sincerely,

[Redacted signature area]

SSN: [Redacted]



Your Name
Address
City, State
Social Security #

Goes Here

C. Experian Dispute Letter

07/11/2002

Experian
NCAC
P.O. Box 9595
Allen, TX 75013-9595

To whom it may concern:

Based on a review of my credit report, I am requesting that you investigate the items listed below in accordance with the Fair Credit Reporting Act.

1) 14075 PROFESSIONAL FIN	<input checked="" type="checkbox"/> Not my account <input type="checkbox"/> Payment never late <input type="checkbox"/> Paid in full <input type="checkbox"/> Account closed <input checked="" type="checkbox"/> Other (See Explanation)	Please explain: I am not aware that this is my account Please show item as 'in dispute'
2) 1588 BONDED COLL	<input checked="" type="checkbox"/> Not my account <input type="checkbox"/> Payment never late <input type="checkbox"/> Paid in full <input type="checkbox"/> Account closed <input checked="" type="checkbox"/> Other (See Explanation)	Please explain: I am not aware that this is my account Please show item as 'in dispute'
3) 32586 BONDED ADJ SVC	<input checked="" type="checkbox"/> Not my account <input type="checkbox"/> Payment never late <input type="checkbox"/> Paid in full <input type="checkbox"/> Account closed <input checked="" type="checkbox"/> Other (See Explanation)	Please explain: I am not aware that this is my account Please show item as 'in dispute'
4) 98C103279 LARIMER CNTY CRT	<input checked="" type="checkbox"/> Not my account <input type="checkbox"/> Payment never late <input type="checkbox"/> Paid in full <input type="checkbox"/> Account closed <input checked="" type="checkbox"/> Other (See Explanation)	Please explain: I am not aware that this is my account Please show item as 'in dispute'

Your prompt attention to this matter is greatly appreciated. Please send me my updated credit report as soon as your investigation is complete.

Sincerely,

X

[Redacted Signature]
[Redacted Name]
[Redacted Address]
SSN: [Redacted]

← Your name
Address
City, State
Socials. #
Goes Here

C. Experian Dispute Letter

Experian
NCAC
P.O. Box 9595
Allen, TX 75013-9595

09/17/2002

To whom it may concern:

Based on a review of my credit report, I am requesting that you investigate the items listed below in accordance with the Fair Credit Reporting Act.

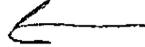
1) 000000003258 BONDED ADJUSTING SERVICE	<input type="checkbox"/> Not my account <input type="checkbox"/> Payment never late <input type="checkbox"/> Paid in full <input type="checkbox"/> Account closed <input checked="" type="checkbox"/> Other (See Explanation)	Please explain: Please verify the accuracy of this account
2) 98C103279 OLD TOWN SQUARE TOWN PR	<input type="checkbox"/> Not my account <input type="checkbox"/> Payment never late <input type="checkbox"/> Paid in full <input type="checkbox"/> Account closed <input checked="" type="checkbox"/> Other (See Explanation)	Please explain: Please show item as 'in dispute' Please verify the accuracy of this account

Your prompt attention to this matter is greatly appreciated. Please send me my updated credit report as soon as your investigation is complete.

Sincerely,

X

[Redacted]
[Redacted]
[Redacted]
SSN: [Redacted]



Your Name
Address
City, State
Social S.#
Goes Here