

**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'

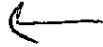
- 6 ) 5215108202  
COLO STDN LN
- Please verify that this account is accurate and complete and that the entry process complied with the FCRA
- Please show this item as 'in dispute'
- 7 ) 5215108201  
COLO STDN LN
- Please verify that this account is accurate and complete and that the entry process complied 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

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.

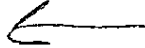
1 ) 000000003258 BONDED ADJUSTING SERVICE	<input type="checkbox"/> Not my account <input type="checkbox"/> Payment never late <input type="checkbox"/> Paid in full <input type="checkbox"/> Account closed <input checked="" type="checkbox"/> Other (See Explanation)	Please explain: Please verify the accuracy 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