

# **What the Credit Bureaus Don't Tell You**

Credit bureaus don't want you to know how much power you actually have. Most people think they just have to live with bad credit -- but that's a lie. You have rights. Here's what the bureaus don't want you to understand.

1. You Have the Right to Dispute ANY Item - Under the Fair Credit Reporting Act (FCRA), you can dispute any error or outdated info.
2. They Must Respond in 30 Days - If they don't verify it in time, the account must be removed.
3. You Don't Need a Lawyer - You can write your own dispute letters and still get results.
4. Paid Collections Can Still Be Removed - Just because you paid it doesn't mean it has to stay on your report.
5. The Bureaus Are For-Profit - They're not government agencies. They make money off your mistakes.

**Want to learn how to clean up your credit yourself?**

**Join my FREE live class this Saturday at 10AM on Facebook @ANGIE LOCUS**

**Or visit [FinancialFreedomVIP.com](https://FinancialFreedomVIP.com) and grab my dispute letter template!**