

CRED-FM2 METHOD SUMMARY

CRED-FM2 is a program that uses either Factual, Metro 2, or both combined to clean your credit reports of derogatory, erroneous, and inaccurate information. Once your credit report has been analyzed we will use these methods to get the job done. These methods, though powerful, can take several rounds of disputes, depending on your credit. We can only dispute once every 30 days. It's all systematic allowing us to get your dispute letters in the mail 24-48 hours once sign-up is completed.

METHOD-2 DISPUTING

Metro 2 is a **data format** developed by the **Consumer Data Industry Association (CDIA)**. It's the standardized way that data furnishers (creditors, debt collectors, etc.) report consumer credit information to the major credit bureaus.

The Metro 2 disputing method is a specialized approach to credit repair that focuses on identifying and challenging errors in how credit information is reported to credit bureaus, rather than disputing the factual accuracy of the data itself. It leverages the Metro 2 format, a standardized data reporting system developed by the Consumer Data Industry Association (CDIA), to ensure compliance with federal regulations like the Fair Credit Reporting Act (FCRA).

How Metro 2 Disputing Method Works

Unlike traditional credit repair methods that focus on disputing inaccuracies in the credit report (such as incorrect balances or payment dates), the Metro 2 disputing method involves:

- **Analyzing Compliance:** Reviewing credit reports to identify whether the data furnishers have reported information in full compliance with Metro 2 standards.
- **Identifying Reporting Errors:** Spotting issues like duplicate accounts, incorrect open or closed dates, inaccurate payment histories, or violations of account status codes.
- **Challenging Non-Compliance:** Submitting disputes that highlight these compliance issues, thereby prompting credit bureaus to correct or remove the improperly reported information.

This method is more technical and requires a deep understanding of the Metro 2 format and compliance standards.

The Metro 2 disputing method can be effective in addressing systemic reporting issues that traditional dispute methods might overlook. By focusing on compliance rather than just factual inaccuracies, it aims to provide more sustainable improvements to a credit report.

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FACTUAL DISPUTING:

Factual Disputing is a method of challenging inaccurate or unverifiable information on your credit report by identifying and disputing factual errors based on **actual documentation and evidence**. Unlike generic or template disputes, this method focuses on the **specific facts of the account**, such as incorrect dates, balances, payment history, or account ownership.

Key Features:

- Rely on **factual inaccuracies**, not just general claims of error.
- Involves **comparing credit reports** across bureaus and checking against **bank statements, letters, or payment records**.
- Uses **personalized disputes**, which are harder to dismiss as “frivolous.”
- Can be used alongside Metro 2 compliance challenges for stronger results.

Common Targets for Factual Disputes:

- Wrong balance or account status
- Incorrect open or delinquency dates
- Duplicate listings
- Accounts that don't belong to you

This method strengthens your case under the **Fair Credit Reporting Act (FCRA)** and increases the chance of **removal or correction** of negative items.