



"Your start to credit repair is inside"



DIY

CREDIT

repair

PLANNER



# CREDIT REPORTING AGENCIES

**First: You need a credit monitoring service. Choose one from below:**

- Smart Credit (tri-merged -- meaning you can see ALL 3 bureaus on the site) [smartcredit.com](http://smartcredit.com)
- Experian (premium membership) <https://www.experian.com/>
- Annual Credit Report <https://www.annualcreditreport.com/index.action>

Credit Reporting Agency (CRA) Mailing Addresses:

- Equifax, Inc.  
c/o CSC Credit Services  
PO Box 740040  
Atlanta, GA 30374

Credit Reporting Agency (CRA) Mailing Addresses:

- Experian  
Consumer Relations  
PO Box 9701  
Allen, TX 75013

Credit Reporting Agency (CRA) Mailing Addresses:

- Trans Union Corporation  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022

The credit bureaus have 30 days to respond to your disputes. If you dispute or call in about an account currently under investigation you grant the bureaus an additional 15 days to investigate.

# CREDIT REPORTS

**Second: Review your credit reports! Start with one bureau at a time and HIGHLIGHT ALL ERRORS AND NEGATIVE ITEMS!**

**1. Personal Information** - its important to remove all old data because it links to the derogatory information on your credit report. Sometimes the bureaus will use this information to validate accounts you dispute.

- Inaccurate Names
- Misspelled names
- Old addresses
- Addresses you've never lived at
- DOBs
- SSNs
- Phone numbers
- Employers

## 2. Inquiries

- Unauthorized inquiries
- Inquiries that are NOT attached to accounts



# CREDIT REPORTS cont.

## 3 .Unpaid Closed Accounts, Derogatory Student Loans, Charged Off Accounts + Collections

- Balances
- Dates
- Payment history
- Company contact information
- Accounts that do NOT belong to you
- Look for accounts that could belong to someone else with a similar name or same name without generation identifier
- Accounts that are closed but listed as open
- Joint accounts that ONLY belong to your spouse

## 4 .Public Records

- Is all the information reporting the same on all 3 bureaus such as dates, court information, case/file numbers, contact information?
- Check for lawsuits you were NOT involved in or lawsuits that are still reporting after 7 years.
- Bankruptcies that were filed over 10 years ago

### **Third, Dispute! Dispute! Dispute!**

1. Once you have the items ready to dispute, create your letters. You can either create your own letters or find our enclosed samples.
2. Dispute 5 items per letter, per bureau.
3. The bureaus have 30 days to investigate and inform you of the outcome of an account and that 30 days starts the day they receive your letter, not when you send it!



# CONTACTING AGENCIES

## When sending dispute letters here are some tips:

### WHEN CONTACTING THE COLLECTION AGENCIES:

- Do not sign your letters (only print your name if you write on this document — lessens the chance of them comparing signatures and validating debt on any documents you may have signed).
- Do NOT send the agency a copy of your ID. Do NOT send any additional information even if they ask. You are NOT on their payroll.
- Do respond to collection letters by sending a Debt Validation letter first.
- Do politely tell the rep who calls you from a collection agency to stop calling you and contact you via mail only and hang up. If they email you, respond by sending a debt validation letter to the company.
- Do NOT agree to payments over the phone.

### WHEN CONTACTING THE CREDIT BUREAUS:

- Do NOT feel obligated to send all dispute letters certified (I know it can get expensive — sending certified is completely optional)
- Do include a copy of your identification (copy of DL + SSN card) — if your address is different on your license, send a utility bill.
- Do NOT sign any letters you hand write or type (same as collection agencies - if the bureaus can furnish proof provided by the original creditor — if you sign your letters all they have to do is compare signatures to verify debt — let's not make it easy for them)
- Do specify an action you want them to take on each letter (Update, remove late payment, delete account) they need to know what to do for accounts disputed.

# CONTACTING AGENCIES cont.

## When sending dispute letters here are some tips:

### WHEN CONTACTING THE CREDITOR:

- Do know your states SOL (statute of limitations) to avoid being sued.
- Only contact them directly via mail if you are sending a goodwill letter or are trying to settle the account by sending a Pay to Delete letter and be prepared to pay if they agree — BUT they don't have to agree to either option.
- Do NOT send a copy of your DL or SSN (it's their responsibility to keep up with all documents that verify your identity)
- Do NOT call them. Do NOT discuss payments over the phone. (No paper trail + could reset debt time clock if you agree to payment and don't and now you're back at square one and the account stays on your credit longer)

### OTHER THINGS TO REMEMBER:

- DO NOT DISPUTE ONLINE -- by doing so you give up rights to arbitration and agree to a 3 day investigation.
- Do include a copy of your identification (copy of DL + SSN card) — if your address is different on your license, send a utility bill.
- DO NOT RESEND THE SAME DISPUTE LETTER OVER AND OVER - get more firm with each letter and always follow up. You have a right to know what information the bureaus have about you, the right to know who furnished the information and the right to know the procedure used to verify the information that is being reported.
- REMINDE TO YOUR CLIENT TO KEEP CREDIT UTILIZATION UNDER 30% ON ALL OF CREDIT CARDS!**

# DISPUTE LETTER

## Credit Reporting Agency (CRA) Mailing Addresses:

Equifax, Inc.  
c/o CSC Credit Services  
P O Box 740040  
Atlanta, GA 30374

Experian Consumer Relations  
PO Box 97 01  
Allen, TX 75013

Trans Union Corporation  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022

## Consumer (Your) Information:

Name:

Address:

SSN#

DOB

Any Attachments? Yes  No

I dispute the following account information on my credit report. Please validate this debt.

## Account Information:

① Creditor Name:

② Account Number:

③ Amount: \$

## I dispute the account because (check one):

This account is not mine or I do not recognize it.

I have been a victim of identity theft and this was not opened with my permission.

The balances are incorrect.

This debt is older than 7 years. My last payment to the creditor was

Other:

**If you should need to contact me regarding this dispute, please contact me by mail .**

Sincerely,





# SAMPLE DISPUTE LETTER

<Date>  
<YOUR Name>  
<Address>  
<City, State, Zip Code>  
<Name of Credit Bureau>  
<Address>  
<City, State, Zip Code>

Dear<Sir/Ma'am>:

I am writing to dispute the following information in my file:

Item 1: Name of Source  
Account Number:  
Dispute Reason:

Item 2 if required, same format as Item 1

The item I have identified is [inaccurate/incomplete] because  
[reason that it should be removed]

I am requesting that this item be <deleted / adjusted> in order adequately  
reflect my true credit history on the attached report.

Attached are all the necessary supporting documentation to support my  
claim.

I am asking you to reinvestigate this item and <remove it from / correct it  
on my file at your earliest convenience. I sent this letter via certified mail to  
ensure this matter is resolved within the required 30-day window.

Sincerely,  
<Your name>

Enclosures: <List any included files / attachments>

# CREDIT INQUIRY LETTER

You can think of your credit report as something like the bushes in your front yard. It doesn't need constant attention every day. However, you do need to clean it up and monitor it from time to time. Make sure it grows to become healthy and strong. A Credit Inquiry Removal Letter can be a relatively easy and effective way to improve your credit score. Is your credit score wilting from an unhealthy amount of credit inquiries over the past few years? Then it may be time to break out your metaphorical hedge trimmers. Attempt to eliminate them.

Hard inquiries show up on your credit report. Soft inquiries do not. Applications usually count as hard inquiries. Offers usually count as soft inquiries. A hard inquiry is often the result of an application for credit, like a home mortgage or an auto loan.

<Name>

<Address>

<Phone #>

<Credit Bureau: Name>

<Credit Bureau: Address>

<Date>

*RE: Request Investigation of Credit Inquiry on My Behalf*

*Dear Sir or Ma'am,*

*I recently conducted a review of my credit report, and I noticed that your agency showed two (2) credit inquiries that I find to be problematic.*

*The first inquiry in question was apparently made by Company X on May 2nd, 2021 and I have no recollection of doing any business with Company X.*

*I contacted Company X, and asked them to take action to get this inquiry removed from their records and to erase any record of the inquiry with all credit reporting agencies. They assured me they would comply with my request and take whatever steps necessary to resolve the issue, but I wanted to contact you as well, just to make sure this gets done.*

*The second inquiry was made by Company Y. I do remember working with Company Y, as they are the company I used for my recent auto loan. However, I applied for that loan just a few weeks after applying for similar loans from Company W and Company Z. Based on my research, I believe only Company Y, W, or Z should be showing on my report.*

*Please investigate these inquiries at your earliest possible convenience, as I am going to be applying for a home mortgage in the near future. I would very much like to ensure my credit score is showing an accurate depiction of my creditworthiness.*

*Please update me with a full report on your findings within the next two weeks. I look forward to having this situation rectified as soon as possible.*

*Thanks for your prompt attention to this matter,*

<Signature>

<Printed Name>









