

# Credit Repair Procedures:

Experian P.O. Box 9595 Allen, TX 75013 1-888-397-3742	Trans Union P.O. Box 2000 Chester, PA 19016 1-800-680-7289	Equifax P.O. Box 981221 El Paso, TX 79998 1-800-525-6285
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1. Acquire a current credit report from each of the three credit reporting agencies above.

You can download them once per year free through this website:

<https://www.annualcreditreport.com/index.action>

AnnualCreditReport.com only provides the report, not the score

**Note: You don't want your credit score pulled too many times because it will lower your credit score. If possible, make sure that only one company pulls your credit score (typical cost \$7.99).**

2. Send First Letter (FL1) and your Request for Dispute Resolution Form. Send each letter and dispute form along with copies of your social security card, driver's license or ID, and bill with current address to each credit bureau individually. Send them by certified mail, return receipt requested (Do not request for an Email confirmation), so you can have proof of the date the dispute was received, in case legal action is needed in the future.
3. If you receive correspondence that leads you to believe that the agencies have deemed your request for investigation as frivolous, then immediately mail Second Letter 1 (SL1), along with the dispute form again.
4. After 30 days from when you sent the First Letter (FL1), send the Second Letter 2 (SL2), along with the dispute form again, but only if you have received correspondence with a new updated report. If you have not received any correspondence from the credit reporting agencies then immediately send (SL1) all over again with your dispute form.
5. After you've received correspondence from all three credit reporting agencies, send (ALT1) for any of the accounts that were not removed in the prior dispute.
6. Understand that this takes time and it is a process, but it is a proved system that works. Therefore, follow the steps that have been provided and watch your credit become improved on your behalf.

***Experian***

***Dispute***

***Letters***

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Experian  
P.O. Box 9595  
Allen, TX 75013

Date: \_\_\_\_\_

This letter is a formal complaint that you are reporting inaccurate information on me.

I am distressed that the accompanying information is being distributed to your customers because you have failed to maintain accurate information. It is my understanding, that credit reporting laws ensure that you report only 100% accurate credit information. Please ensure every step is taken so that all information reported is completely accurate and correct.

The accompanying information needs to be investigated. I respectfully request to be provided proof on these alleged accounts, specifically, the contract, note, or other instruments bearing my signature. If you are unable to provide me with this documentation, please delete these accounts or disputed information from your records immediately.

Additionally, please provide the name, address, and telephone number of each credit grantor or other subscriber pertaining to your records on me.

Under Federal Law, you have 30 days to complete your investigation.

I am also requesting a description of the procedure used to determine the accuracy and completeness of the information, to be provided within 15 days of the completion of your investigation.

Sincerely,

\_\_\_\_\_  
Signature

SSN: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Printed Name

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Experian  
P.O. Box 9595  
Allen, TX 75013

Date: \_\_\_\_\_

This letter is not based on a complaint that I have with you, but a dispute with the items listed on my credit report. I understand and am very well aware that each credit-reporting agency has to verify each dispute with the credit grantor. But according to the Fair Credit Reporting Act, under Section 607, you must insure maximum possible accuracy of the information contained in my report. And, you have not complied with this under provision of 15 USC Section 1681i of the FCRA, subparagraph (B) or (C).

I also know as a consumer that you all (Experian) have laws that you are not in compliance with under the FCRA and that we the consumer can feel quite powerless against you when disputing items on one's report. Therefore, I hereby demand that these items be re-verified and deleted from my record.

In conclusion of this dispute letter, I would appreciate it that I not be categorized like I was everyone else, but as an individual using his consumer rights to fair accuracy on my credit report. Understand, I respect you as a company, a company that provides information, either good or bad, to those who inquire, but laws still have to be abided by when action as a company.

Sincerely,

\_\_\_\_\_  
Signature

SSN: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Printed Name

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Experian  
P.O. Box 9595  
Allen, TX 75013

Date: \_\_\_\_\_

This letter is to inform you that your updated credit report has been received. I deeply appreciate the items that have been deleted and re-verified on my credit report, but as a consumer using his rights to fair accuracy, a dispute is still at hand.

According to the Fair Credit Reporting Act, under section 607, you **must** still insure maximum possible accuracy of the information contained in my report. And once again, you have not complied with this under provision of 15USC section 1681i of the FCRA subparagraph (B) or (C).

As a consumer, I know that you all (Experian) have laws that you are not in compliance with under the FCRA. Therefore, I hereby demand that these items that still remain on my credit report be re-verified and deleted from my record.

Your prompt attention to this matter is greatly appreciated and I again ask, please do not place me in the same category with everyone else, but as a consumer using his rights to fair accuracy on my credit report.

Sincerely,

\_\_\_\_\_

Signature

SSN: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_

Printed Name

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Experian  
P.O. Box 9595  
Allen, TX 75013

Date: \_\_\_\_\_

This letter is once again another formal complaint that I have with you after receiving a new, previously investigated report.

Understand and realize that I am not trying to be a thorn in one's side, but a consumer using his/her rights to fair accuracy on my report. Therefore according to the FCRA, under Section 607, you must once again insure maximum possible accuracy of the information contained in my report. I am assuming that as a disrespect to me that you've made a feeble yet unsuccessful attempt to deem my dispute of the attached information "Frivolous or Irrelevant" under [15U.S.C.~1681i], subparagraph (B) or (C). **(Please conduct necessary research if needed!)**

I also did not receive notice within the required 5 working days and your correspondence did not contain the required information outlined in the code. You have 45 days (30 +15) from the receipt date to investigate my disputes and provide me with documentation of the corrections.

I have again included the disputed items. These items are either completely inaccurate or incomplete, which represents a very serious credit reporting error on your behalf. Please delete this misleading information and supply me with a corrected credit profile.

I am making a final goodwill attempt to have you clear up this matter. Should you not meet this deadline, I will be forced to use my meticulously kept records and documentation of all correspondence with your company and provide them a formal complaint to the Federal Trade Commission.

I'm also requesting that you (Experian) provide me a description of the procedures you used to determine the accuracy and completeness of the information and the contract, note, or other instrument bearing my signature.

Sincerely,

\_\_\_\_\_  
Signature

SSN: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Printed Name



***Trans Union***

***Dispute***

***Letters***



Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Trans Union  
P.O. Box 4000  
Chester, PA 19016

Date: \_\_\_\_\_

This letter is a formal complaint that you are reporting inaccurate information on me.

I am distressed that the accompanying information is being distributed to your customers because you have failed to maintain accurate information. It is my understanding, that credit reporting laws ensure that you report only 100% accurate credit information. Please ensure every step is taken so that all information reported is completely accurate and correct.

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Signature

SSN: \_\_\_\_/\_\_\_\_/\_\_\_\_

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Printed Name

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Address: \_\_\_\_\_

\_\_\_\_\_

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P.O. Box 4000  
Chester, PA 19016

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I also know as a consumer that you all (Trans Union) have laws that you are not in compliance with under the FCRA and that we the consumer can feel quite powerless against you when disputing items on one's report. Therefore, I hereby demand that these items be re-verified and deleted from my record.

In conclusion of this dispute letter, I would appreciate it that I not be categorized like I was everyone else, but as an individual using his consumer rights to fair accuracy on my credit report. Understand, I respect you as a company, a company that provides information, either good or bad, to those who inquire, but laws still have to be abided by when action as a company.

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Signature

SSN: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Printed Name

Name: \_\_\_\_\_

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P.O. Box 4000  
Chester, PA 19016

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Signature

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\_\_\_\_\_

Printed Name

Name: \_\_\_\_\_

Address: \_\_\_\_\_

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P.O. Box 4000  
Chester, PA 19016

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Sincerely,

\_\_\_\_\_  
Signature

SSN: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Printed Name

**Trans Union  
P.O. Box 4000  
Chester, PA 19016  
1-800-680-7289**

**Request for Dispute Resolution**

Company/Source	Account/Reference #	Dispute	Explanation
		<input type="checkbox"/> Not My Account <input type="checkbox"/> Payment Never Late <input type="checkbox"/> Paid In Full <input type="checkbox"/> Incorrect Information	
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***Equifax***

***Dispute***

***Letters***

Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Equifax  
P.O. Box 981221  
El Paso, TX 79998

Date: \_\_\_\_\_

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Signature

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### Request for Dispute Resolution

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