

Reference Guide

Please understand as you go through this educational training that the letter guides provided are simply a tool to help you remove inaccurate or unverifiable information from your credit reports. As such you should take the time to read through each letter and make any changes that feel are necessary. Once again, these letters are only a guide to help you learn the techniques to achieve your best possible results when dealing with the credit bureaus or directly with creditors.

When requesting an investigation with the credit bureaus please adhere to the following timeline-

Day 1 Personal identifiers letter

Day 14 Round 1 investigation

40-45 days after Round 1 investigation is sent and you have received results from the first round of investigations then it is time to send Round 2 investigation letters. At this same time it may be a good practice to send the Direct Dispute letter to any collection agencies on your credit report that you are not familiar with or don't believe the debt/account is accurate.

40-45 days after Round 2 investigation letters have been sent and you have received your results of the current round of investigations then now it is time to send your 3rd and final round of investigation letters.

When looking at all of the guide letters you have been provided you will see that all information in **RED** is meant to be a placeholder for identifying information such as your name, address, birth date, SS#, credit bureau name or creditor name, and creditor address. Please put the appropriate information in these spots. Any information that has been provided in **BLUE** is an example, specifically how to list an account and how you would like that particular account to be investigated. Finally, everything you see highlighted in **YELLOW** are the instructions we've given you to help support your request for the investigation. Please make sure you delete anything that is highlighted and not specific to your account prior to mailing any letters out.

As always make sure you send all correspondence to the credit bureaus with a copy of your government issued ID and a utility bill, bank statement, or paystub with your

current address. Below you will find an example of what specifically the credit bureaus are looking for and should appear on the copy of your proof of residence.

Name of Business

Your Name

Dated within 30 days

Florida Power & Light Company
PO Box 025576
Miami, FL 33102

JANE CUSTOMER
123 ANY ST
ANYTOWN FL 33000-0000

12345-67890

Nov 08 2010

Your electric statement
For: Sep 17 2010 to Oct 18 2010 (31 days)
Customer name: JANE CUSTOMER
Service address: 123 ANY ST

Account number	Total amount you owe	New charges due by	Amount enclosed
12345-67890	\$147.36	Nov 08 2010	\$

Amount of your last bill	Payments (-)	Additional activity (+ or -)	Balance before new charges (=)	New charges (=)	Total amount you owe (=)	New charges due by
156.73	156.73 CR	0.00	0.00	147.36	\$147.36	Nov 08 2010

Meter reading - Meter 5CXXXXX
Current reading 79065 Amount of your last bill 156.73

Please make sure that you always send all correspondence via certified mail. Also, please make sure you sign up for informed delivery through USPS as soon as possible here <https://informedelivery.usps.com/box/pages/intro/start.action>

Credit Bureau Addresses

Equifax Information Services
P.O. Box 740256
Atlanta, GA 30374

Experian
P.O. Box 4500
Allen, TX 75013

TransUnion LLC Consumer Dispute Center
P.O. Box 2000
Chester, PA 19016

Credit Monitoring Links

Identity Club (preferred monitoring and now includes a \$1 7 day trial!)

<https://members.identityclub.com/join/?PID=32091&AID=ilovemycreditscore>

IdentityIQ (alternate credit monitoring)

<https://www.identityiq.com/help-you-to-save-money.aspx?offercode=431134PS>

Credit Building Links

Secure credit card through Credit Builder Card

<https://www.creditbuildercard.com/commonwealthcreditsolutions.html>

Installment account through Self Lender

https://www.self.inc/?affil_id=16305360&utm_source=refer-a-friend&utm_medium=referral&utm_campaign=0815abc0-8652-48a4-9266-01f6db5c704c

Installment account through Credit Strong

https://www.creditstrong.com/?transid=102ebba9e5000d5984d8c1a923d9e3&AffID=1525&offerID=2&utm_source=Affiliate&utm_medium=1525

Questions and Help

To schedule a call if you need general help or if you feel that your FCRA rights may have been violated please click here

<https://app.acuityscheduling.com/schedule.php?owner=16994933&appointmentType=14326662>