

Removing Accounts In Dispute

RAPID CORRECTION METHOD

The rapid correction method can help consumers who need to get "Consumer Disputes this Account" statements removed from an account rapidly. This can take anywhere from 30 minutes to up to 2 hours to accomplish.

1) What You Need to Get Started:

- Credit Reports directly from Experian and Equifax (this has been discontinued in 31 states) (TransUnion does not require this) ○ You will need the Report Number on the reports provided by the credit bureaus from www.Experian.com and www.Equifax.com.
- Name and account numbers of the accounts that have the Dispute status

2) Make the calls: Once you have found this information you will need to call the credit bureaus. The numbers provided are for the dispute department that you will need to speak with to accomplish this.

 Dispute Department 800-916-8800	 Dispute Department 800-493-1058	 Dispute Department 877-322-8228
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During the conversation you will give the representative the account number that is being disputed. You will also need to ask if the dispute has been placed by the bureaus or the company.

ASK THEM TO REMOVE THE DISPUTE!

- 3) Original Creditor Dispute:** If you find that the account was put into dispute by the creditor you will need to contact the creditor directly and ask them to remove the account from disputed status and to update the credit bureaus with the information that this account is no longer in dispute.
- 4) Follow Up:** To ensure that the account has been successfully removed from Dispute Status you can call the above listed numbers to find out the status. R&R Financial Group has found that it usually takes 5 to 7 days for this process to be completed.

CONVENTIONAL METHOD

On the reverse side of this sheet you will find a form that can be filled out and faxed to the credit bureaus and the creditors to remove accounts out of dispute. It's recommended that you send this to both the credit bureaus and the creditors. The fax numbers listed may not be active, we recommend that you still mail a copy to the bureaus as well.

This process can take 30 to 45 days to complete but works well if the issue needs to be addressed but not is not an urgent matter yet.

Dispute Letter Instructions:

Step 1: Copy and Paste the text below this box into a word processing application such as WORD.

Step 2: Copy and Paste the credit bureau name and address that you are sending this letter to - if you are sending this letter to a creditor then you will need to look up the name and address for the creditor.

 P.O. Box 2000 Chester, PA 19022 Fax Number 610.546.4771	 P.O. Box 2002, Allen, TX 75013 Fax Number 972.390.4925	 P.O. Box 619054 Dallas, TX 75261 Fax Number 281.504.0692 Fax Number 888.826.0573
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Step 3: Type out the account names and numbers of the accounts in dispute.

Step 4: Type out your personal information in the appropriate places in the bottom.

Step 5: Copy your drivers license, social security car, and current utility to include with your dispute.

Step 6: Mail and/or fax your dispute letters to the credit bureaus and/or your creditors in dispute.

Sample Credit Dispute Letter

Attention: _____

Address: _____

City, State, ZIP: _____

The following accounts are being listed on my credit report as being in dispute. I no longer wish to dispute this account and consider it resolved for now. Please remove this statement from the following accounts:

{{ {List Account Name and Number} }}

Thank you for your help regarding this issue.

Sincerely,

Name: _____

Social: _____

DOB: _____

Address: _____

City State, ZIP: _____