DISPUTE AI

ULTIMATE DIY CREDIT REPAIR GUIDE



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DIY CREDIT REPAIR INTRODUCTION

What Credit Repair Is, And How Does It Work?

The process of challenging problems and inconsistencies in your credit reports is referred to as credit repair. Each credit bureau has a copy of your credit report. They make every effort to keep the material up to date, but mistakes sometimes happen.

As you progress in life and better understand the various credit products available, you will discover how beneficial credit can be to your financial health. One of the best stepping stones you can build for yourself is a solid credit score. It can assist you in securing a stable financial future and obtaining low-interest rates on auto loans, mortgages, and other types of financing.

Credit repair is the process used to correct those errors by submitting a dispute to the credit bureau that issued that report. If the information cannot be verified within 30 days, the credit bureau must remove the challenged item.



Credit Repair Roles

Credit repair enables you to remove negative things from your credit report that negatively impact your credit score. If you've been striving to get out of debt, there are a variety of blunders that you could make.

¾ Overdue payments that you made on time, which often happens when you arrange a payment plan with reduced payments.
¾ Incorrect account statements, such as an account that says “Paid in full” instead of “Paid in full.”
¾ Accounts in collections that you resolved with a cancellation clauseduring the debt negotiation.
¾ Penalties that should have expired since negative information can only remain on your credit report for a specified period.
¾ Accounts that were not re-agreed as agreed, which is another creditbenefit you can get through debt negotiation.

When it comes to developing credit, an ancient adage holds: “If you want to score, you have to play.” When you apply for a credit card or a loan, the lender will look at your credit record and credit score to see how you’ve handled credit before.

If you have a long history of efficiently managing credit and making on-time payments, you’re more likely to be approved and receive the best rates; however, you’ll almost certainly be denied if you don’t have a payment history. Even whether you have a terrible credit history, no credit history, or a low credit score, the STEPS below are meant to help you develop credit.

HOW TO REPAIR CREDIT USING OUR SOFTWARE

For all of the negative reasons possible, repairing and maintaining your credit after being badly damaged can be one of the most infuriating and burdensome financial difficulties. So, how to cope? How do you start repairing your bad credit when it’s time to take care of it? The FREE software at your fingertips is a way to Repair Credit Easily at your disposal. The steps are shown below!

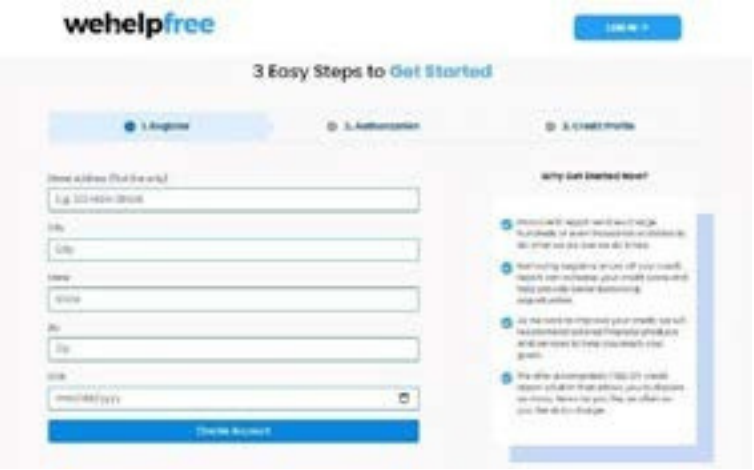
STEP 1
GETSTARTED (Go to www.DisputeAiPro.com)

It's simple and takes only a few minutes. Click the Get Started button, register, and permit us to show you all of your information. There are no annoying sales calls with our entirely online enrolling procedure!

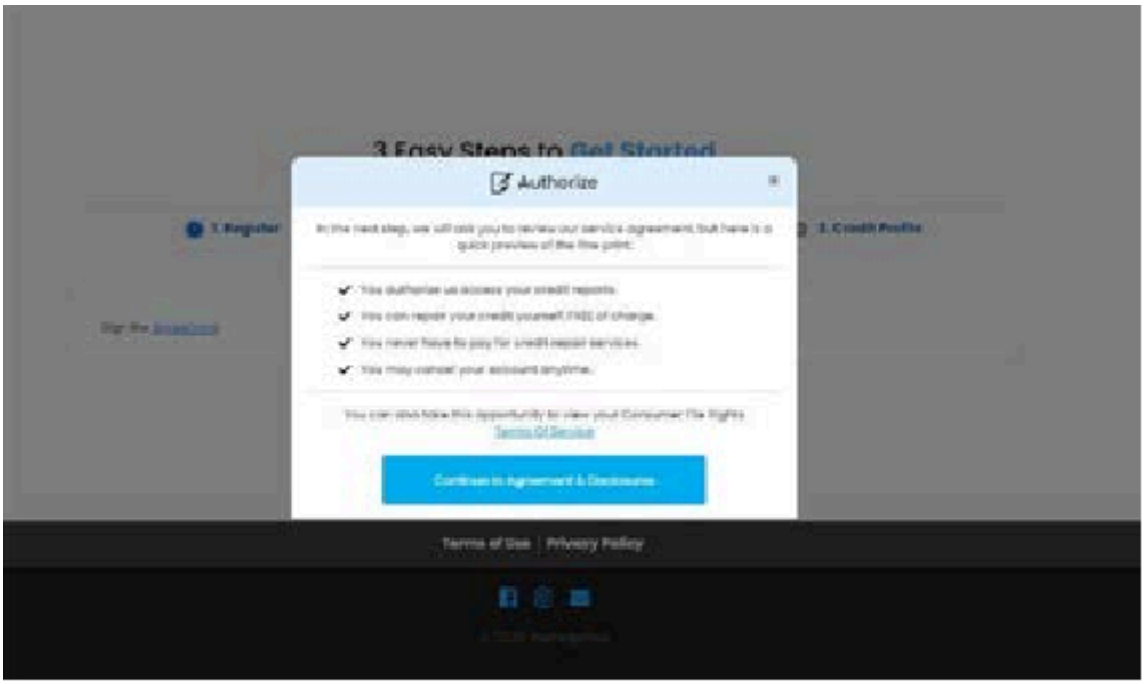
z The first thing you want to do is fill out the form on the front page, then click Let's go.

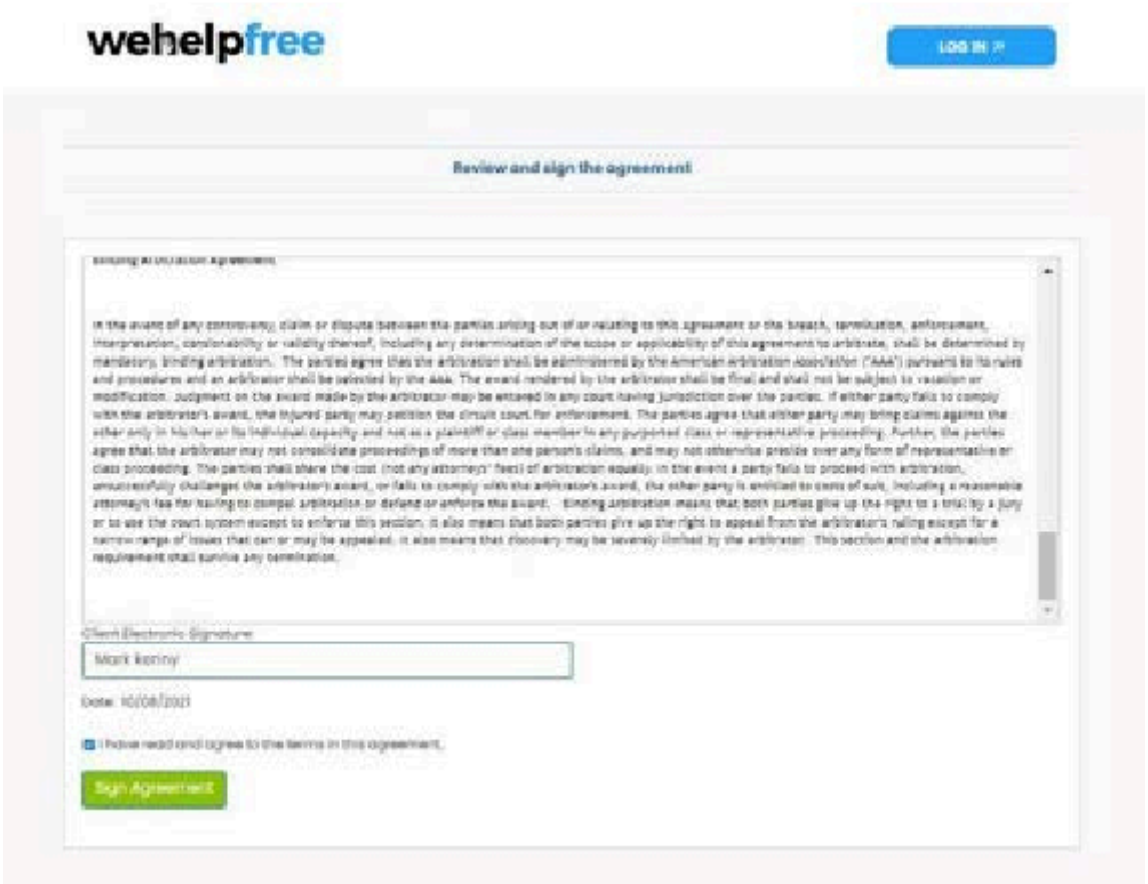


¾ Next. Go ahead and fill out your full address date of birth and click Create Account.



¾ On the next page, click on authorize and then sign the agreement.





Step Takeaways: What is a Credit Report

A credit report is a declaration or statement that contains details about your credit history and present financial condition, such as your loan repayment history and the status of your credit accounts.

Lenders use these reports to decide whether to lend you money and at what interest rates. Creditors also use your credit report to determine if you are still meeting the conditions of an existing credit account. Other companies may use your credit reports to determine if they offer you insurance; renting your home or apartment; provide you with cable television, the Internet, utilities, or mobile phone services. If you allow an employer to review your credit report, it can also be used to make decisions about your employment.

A credit report shows your loans, credit cards, payment history, and whether you have filed for bankruptcy. Experian, Equifax, and TransUnion, the three largest credit reporting agencies, collect information from public records and businesses with which you do business to create your credit report.

Credit reports generally include the following information:

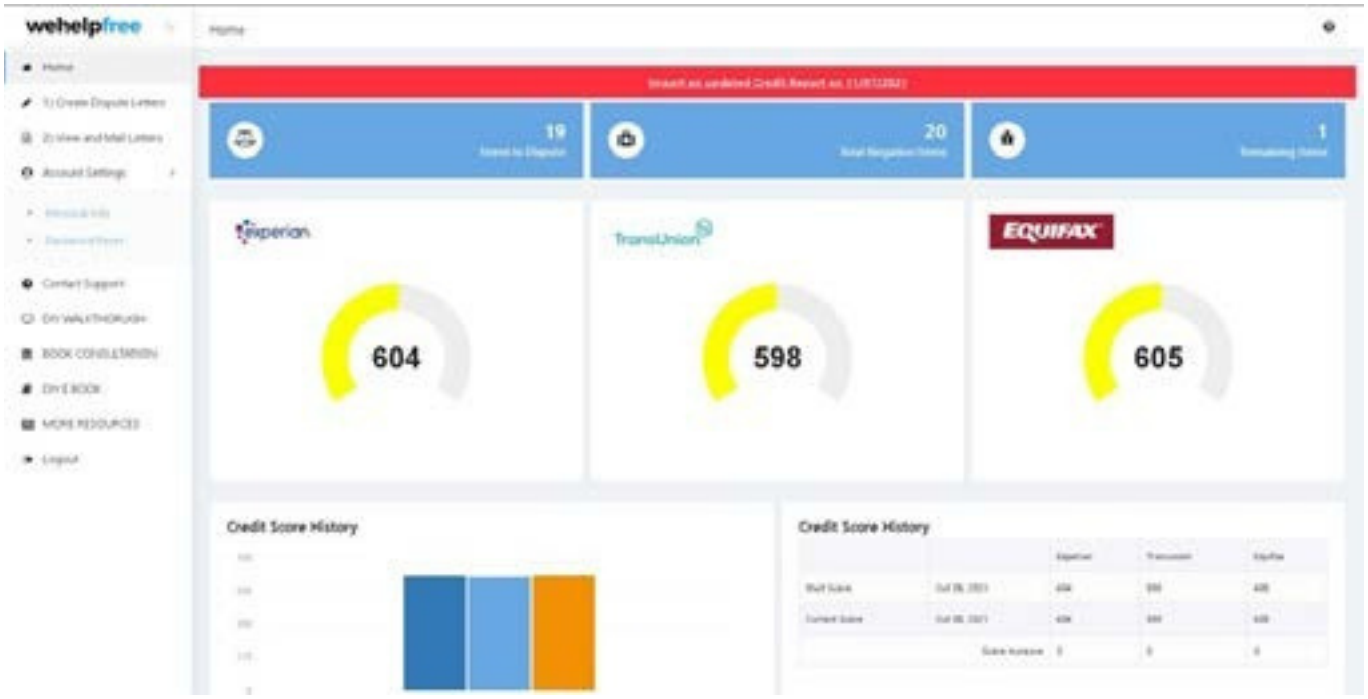
- Personal information, e.g., Name, D.O.B., Address, Phone No etc.
- Credit accounts, e.g., Account balance, creditor's name etc.
- Collection items, e.g., Liens, Bankruptcies etc.
- Queries: The companies that have had access to your credit report.

STEP 2: CREDIT REPORT

Then, the next step is getting your latest credit report from CreditStreak then link it to your account so that you may view and examine it.

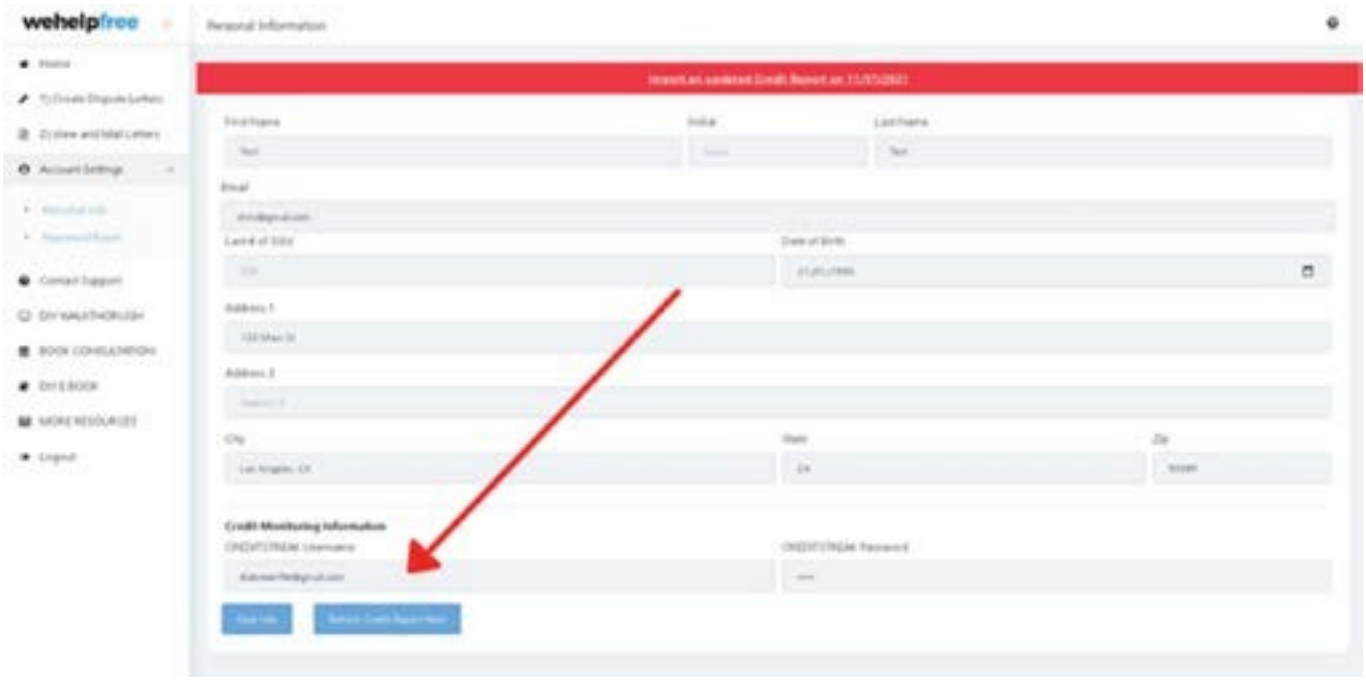
) Sign up for CreditStreak and get your credit reports.

) **If you already ordered your reports, click on personal info > Enter your Credit Streak user name & PW > Save Info > Click Refresh Credit Report Now.**



Once you get your credit reports, it's now time to connect them to the DIY software and create your dispute letters.

) ****Connect your credit report, If you already ordered your reports, click on personal info > Enter your Credit Streak user name & PW > Save Info > Click Refresh Credit Report Now. Then you can start creating your dispute letters.**



Step Takeaway: What are Dispute Letters

Credit dispute letters are documents that you can submit to credit bureaus to point out inaccuracies in your credit reports and request the removal of errors. You can explain why you believe the information is incorrect and attach supporting documentation to the letter. If your dispute is settled in your favour, the credit reporting organization is required to remove the inaccurate information from your file and amend your credit report. Because not all creditors report to all three major consumer credit agencies, it's a good practice to double-check your credit report from each bureau.

What can I do if I have a problem with my credit report?

These are just a few examples of information that you can dispute.

- Collections
- Late payments
- Bankruptcies that have not been eliminated after seven to 10 years
- Foreclosures that have not been eliminated after seven years

What should I add or place in my credit dispute letter?

This is what to include.

- The current date
- Your information (name, contact information, date of birth and account number)
- Contact information for the credit bureau
- A short description of the error (no need to tell a long and complicated story)
- Any documents you may have that can help prove your point, such as payment records or legal documents (be sure to mention that you send them in the letter)
- Instructions on what you want the credit bureau to do (re-investigate and remove the information from your report)
- A copy of your credit report with the error highlighted
- A scanned copy of your government-issued identity (such as your driver's license) as well as a bill or other proof of address

What address should I use to mail my credit dispute letter?

Send a dispute letter to credit reporting organizations or bureaus via certified mail.

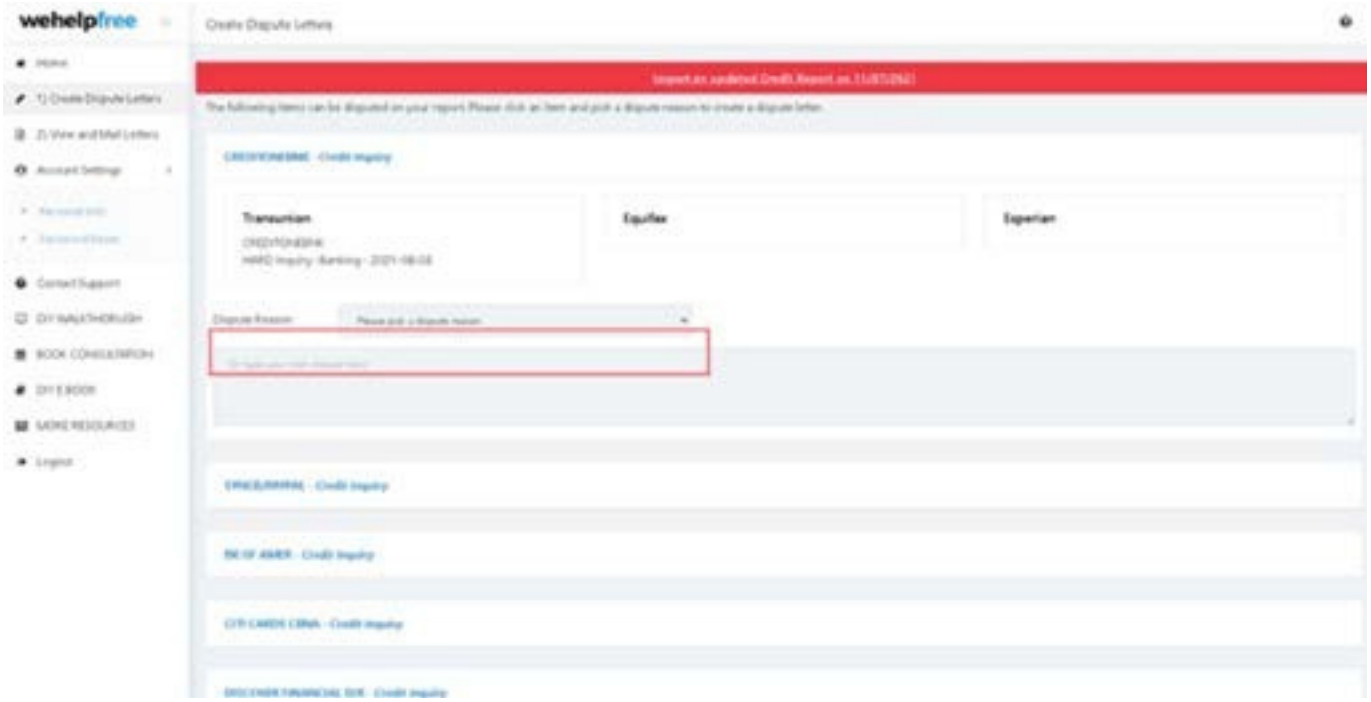
The credit reporting company must be told, in writing, what information is incorrect. Sample dispute letters are used, of course. Identify each note or section you dispute; explain why you dispute it; and ask that it be removed or corrected. Please include a copy of the report with the note or section in dispute circled to clear which item is disputed.

All credit reporting companies allow you to file disputes online. Online filings are useful for minor dollar value disputes, but they may not necessarily receive the same attentiveness as a letter sent by certified mail. A major dispute (for example, the report erroneously indicates that you have filed for bankruptcy) must be submitted in writing by certified mail, with the requested return receipt, to emphasize the significance of the dispute.

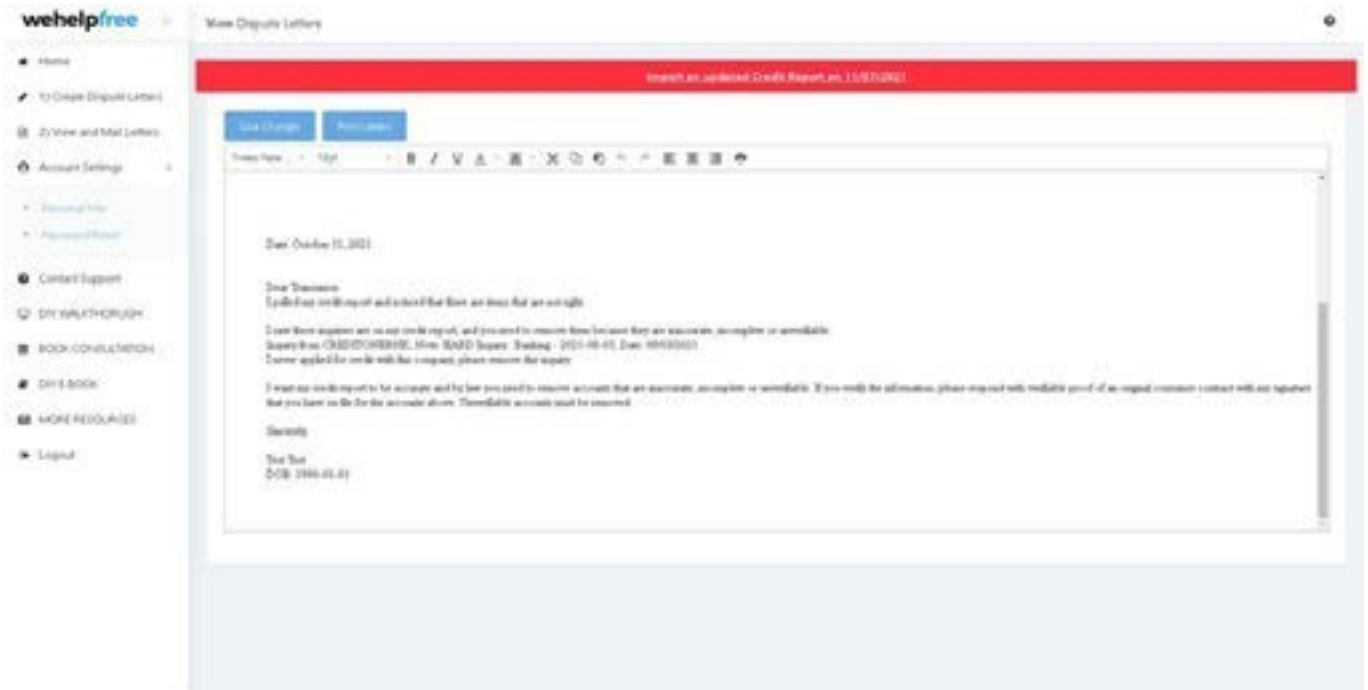
STEP 3: SELECT ITEMS & SEND LETTERS

After receiving your credit report, choose the items you see are inaccurate, then download and send your letters to the credit bureaus.

- You will see all of the inquiries and native items on your credit report that you can dispute. To dispute an item, click on it and pick a dispute reason. Once you finish picking the reasons, go ahead and click on create dispute letters now.



- The system will automatically carry your letters for you and are the next screen; you will be allowed to review and then print the letters.





- **Congratulations.** You've now sent your first round of letters. Make sure to keep your CreditStreak account active. Come back in 30 days, check your results and then create your next round of letters!

Credit Bureau Addresses to Send Letters

The three major credit bureaus' addresses are shown below.

1. Equifax
PO Box 740256
Atlanta, GA 30374-0256

2. Experian
PO Box 9701
Allen, TX 75013

3. TransUnion
PO Box 2000
Chester, PA 19016

Be sure to keep copies of all the files you send to the credit reporting agencies.



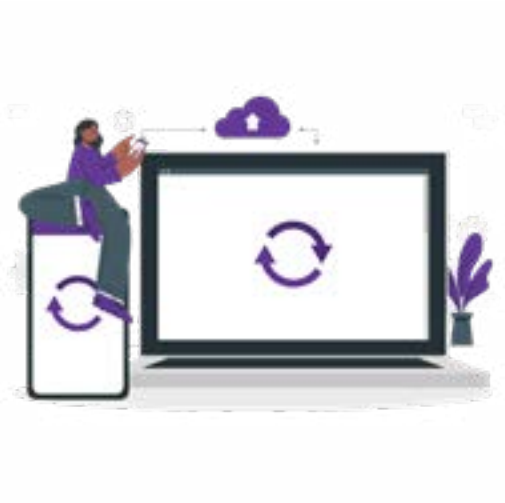
STEP 4: RELAX AND SIT BACK

Whenthecredit bureaus getyour letters,they will look into the items you raised in your dispute.

STEP 5: RESULTS

Within 30 days,youshouldreceive your results. If there are still inconsistencies in your credit report, log back in and check your reports to see what measures you may take to rectify them.





STEP 6: REPEAT

Ifthe errors are stillonyour credit report, you can apply more pressure with advanced disputing methods.

STEP 7: BUILD & OPTIMIZE CREDIT

Asyour credit improves, we'llmatch you with credit building products (loans, credit cards, etc.) to meet your financial goals.



If you have any problem or require assistance, go to your account's contact support page inside the client portal.

Thanks For Reading, And Make It a Great Day.

OUR FAQs (FREQUENTLY ASKED QUESTIONS)

How does this service work?

When you sign up for our free service, you'll be asked to select the items on your credit report that you think is wrong, unfair, or suspicious. You can then contact your creditors and demand that they be removed from your account.

If the creditors refuse to correct the errors, you can put more pressure on them by providing new evidence as to why this item should be removed from your reports. As your credit improves, we'll make personalized suggestions for credit-building products, including low-interest credit cards, personal loans, and vehicle and house loans.

How much does your service cost?

There is nocharge;thisisacomplimentaryservice. This business strategy may appear strange because we don't charge for our service, but it's true - we don't charge for our DIY credit repair service. Everyone should keep track of their credit, and for us to assist you, you must maintain an active credit monitoring account with CreditStreak.com, our credit report partner. (There is a cost to credit monitoring, and we can't stop them from collecting their fees.) The monitoring account serves two purposes. We need access to your credit to obtain credit information so you can start working on your credit, and two, it will allow them to monitor and notify you of any changes to your report as needed. Credit monitoring costs a fraction of what a traditional credit repair business would, yet it gives you tangible information and tools to help you keep track of your credit and improve it.

How long does it take?

Most of our customers receive resultswithin 45 days. The overall process can take six months to a year or longer depending on many different factors.

Why Is This a Better Option Than Employing a Credit Repair Firm?

- Because it's completely free!

What type of items can you delete?

We donot deleteanything from your credit reports.No one can predict that ANY item will be removed from your credit report and we don't make any promises that you are able to get anything removed from your report. We can only give you the tools to best remove the items that are inaccurate, outdated or unverifiable.

Do you guarantee I get approved for a home or auto loan?

Nope. Letusbeclear,we do notguarantee anyspecific scoreimprovement, and we definitely cannot promise you will be approved for financing of any kind. No one can. However by sending your dispute letters to the creditors and credit bureaus yourself, you may be able to remove errors and by removing those errors, it generally can have a positive impact on your credit score; but lenders take more than just your credit into consideration such as income, employment and other factors. By improving your credit, you will likely have a better chance at securing favorable terms.

What is a credit report

Acreditreport isa trackrecordofboth your personal and financial credit information. Which includes information taken from public records, personal identification and debt information.

What are the three credit bureaus?

Acredit bureau-sometimescalleda"consumerreporting agency" - is a business that collects relevant consumer information from creditors and courthouses, and then sells that information to interested parties such as potential lenders. Such information is sold in the form of a credit report. In the U.S., the three major credit bureaus are TransUnion, Experian, and Equifax.

Who can see my credit reports?

Ifyou arein theprocess of tryingto getfinancingona home, automobile, credit card, charge card or personal loan, any creditor who you are working with has the ability to pull your credit report, but only with your permission. This is called an inquiry. Employers may also review your credit file if you are applying for a job, especially if security clearance is a requirement.

What is the Fair Credit Reporting act and why was it created?

TheFairCreditReporting Act(FCRA) waswritten in 1970as anamendment to the Consumer Credit Protection Act. The FCRA provides additional measures of consumer protection in the areas of fairness, accuracy, and privacy of the information collected by the credit bureaus. It also allows you to personally engage in credit repair and maintenance processes, verifying that the information in your credit report is correct.

DIY CREDIT REPAIR

Get your credit score over 720

