



A Step-by-step on how to fix your credit your self

Meet the author



Welcome and thank you for purchasing my ebook.

My name is Edgar Gonzalez, founder & publisher of CreditReporteBook.com

It wasn't long ago when I decided to buy a new car and like many of you, I turned to a friend who worked at a car dealer thinking he will help me regardless of my credit. It turns out, its not his call to lend you the money, it's the banks who make that decision so of course I was denied and at that point I realized the importance of having good credit.

I began my quest to search on how I could fix my credit report and it seems like everywhere I looked there where credit repair agencies and credit repair services but one thing they all had in common was they all charged an arm and a leg. I needed a new car and I wasn't going to pay a fortune to fix my credit to get it.

After days of searching and calling everywhere I found several books which explained how to dispute your credit but it required me to mail out letters and spend money on mailing fees and not to mention the time and effort. I had a large number of unpaid medical bills and several late payments and it can take up to 4 months to remove any negative listings. I know you're probably thinking I am lazy and what not, but I was determined to find the easiest and cheapest but more importantly the fastest way possible. So after months of searching, guess what? I found a way to repair my credit with little or no cost

and I did it all by myself in less than 30 days. Many of our readers and even yours truly have cleared up a few blemishes on their reports.

The information provided in this ebook does help you fix ERRORS on your credit report and clean up those "questionable" items. While no one can legally remove accurate negative information from a credit report, the law does allow you to request a reinvestigation of information in your file that you dispute as inaccurate or incomplete. On the other hand, *nudge* *nudge*, *wink* *wink*, it is perfectly legal to challenge ANYTHING on your credit report.

There is no charge for requesting an investigation. The whole key to the credit repair procedure is that if the credit bureaus cannot verify information on your credit report they must remove it. For instance, if a credit bureau cannot contact a collection agency which is reporting a collection on your report, they cannot verify the information, and the credit bureau must delete the entry.

Are you with me so far? **Good!**

Before I start showing you how I did it, I want you to understand what is involved and what to expect on your credit report.

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Your Done!

TransUnion, Equifax and Experian



Did you know that you have three credit reports and these credit reports are not necessarily the same? Your credit reports can contain different information because lenders and creditors may report your accounts to one or two of the three national credit bureaus who report data independently. By checking all three of your credit reports, you can make sure you are maintaining a healthy credit profile. A healthy, active credit profile can be the key to obtaining low loan rates. This is because lenders use credit reports to see how consumers have utilized their credit in the past.

If you have been responsible with your accounts and have been able to pay your debts on time, then chances are you are doing well with your credit.

However, sometimes credit reports contain inaccurate data that can hurt your credit score. Also, checking your credit report can key you in to potential instances of fraud and identity theft.

Here are the various parts of your credit report, and what you will find in each section:

1. **Consumer information:** This section of your credit report includes your name, birth date, address and employer.
2. **Consumer statement:** This is a short message you have asked to be placed on your credit report; this could be a fraud alert or an explanation for a late payments that occurred during a period of time.
3. **Accounts histories:** Detailed information about real estate, installment, revolving credit or collection accounts; each record included the date the account was opened, high balance, terms and your 7-year payment history. This is a very important section of your credit report.
4. **Public records:** This section of your credit report may include records of bankruptcy, tax liens or judgment filings.
5. **Inquiries:** Each credit report contains a list of companies who have accessed your credit history for the purpose of an application in the last two years.
6. **Creditor contacts:** The final section of your credit report contains mailing addresses and phone numbers of your creditors. This is handy if you need to contact a creditor.

Let's get started

Many people don't know, but under the Fair and Accurate Transaction (FACT) Act, at your request, Equifax, and each of the other 2 major credit reporting agencies, Experian and TransUnion, will provide you with one free credit report every 12 months.

The only thing is that credit report disclosures do not include credit scores. Your credit score disclosure must be purchased separately. However, you can request to purchase your credit score disclosure when you request your free annual credit file disclosure.

Let's get started, there's two ways of getting a free credit report by visit AnnualCreditReport.com or calling (877) FACTACT for your FREE Equifax, Experian and TransUnion credit reports. I highly recommend doing it online, it is much faster and easier.

The screenshot shows the homepage of AnnualCreditReport.com. At the top, there is a navigation menu with links for 'AnnualCreditReport.com', 'Frequently Asked Questions', 'Contact Us', 'About Us', and 'Fraud Alert'. Below the menu, the main content area features a large heading 'Request your free annual credit report. It's QUICK, EASY and SECURE.' followed by a prominent 'START HERE to view and print your credit report now.' button. A 'Select Your State' dropdown menu and a 'Request Report' button are also visible. To the right, there is a section titled 'What is AnnualCreditReport.com?' which explains that the site allows users to request a free credit file disclosure (credit report) once every 12 months from Equifax, Experian, and TransUnion. It also includes a privacy notice and a 'Verified by McAfee' seal.


1. Open an internet browser and log on to AnnualCreditReport.com, once there, click where it says START HERE. Select your state from the drop down menu and double click REQUEST REPORT.

AnnualCreditReport.com

» AnnualCreditReport.com » Frequently Asked Questions » Contact Us » About Us » Fraud Alert

PLEASE PROVIDE ALL OF THE PERSONAL INFORMATION REQUIRED BELOW.

This information is needed to begin the process of determining your identity and finding your credit report. Please refer to our [Privacy Policy](#) and [Security and Encryption Policy](#) to learn more about the use of and protection of this information.



* = Required Field

First Name: Middle (Initial): Last Name: Suffix:

Date of Birth: / / (MM/DD/YYYY)

Social Security Number: - -
SSN will be encrypted for your protection

Check this box if, for security reasons, you want to mark that the last four digits of your Social Security Number to appear when you view or print your credit report.

Current Address

Name: Line 1:
 City: State: California Zip Code:


Have you lived at your current address for at least 2 years?

Yes
 No (If "No", please provide previous address)

Previous Address

Name: Line 1:
 City: State: Zip Code:

For added security please type in the characters you see in the picture on the left, in the box below:

 Enter Characters:

2. Type all your personal information. This information is needed to begin the process of determining your identity and finding your credit report.

AnnualCreditReport.com

» AnnualCreditReport.com » Frequently Asked Questions » Contact Us » About Us » Fraud Alert

Please select one or more of the following nationwide consumer credit reporting companies to request your free credit report.

TransUnion

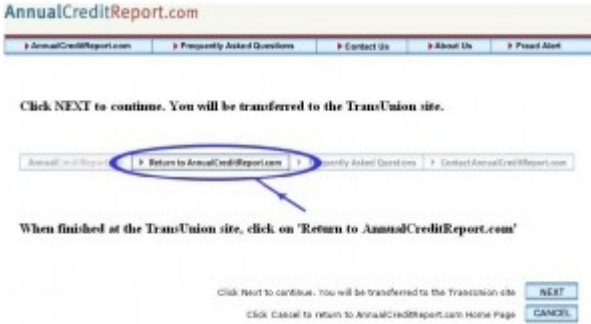
Experian
A world of insight

EQUIFAX

Click Next to continue

Click Cancel to return to AnnualCreditReport.com Home Page

3. It's going to ask you from who do you want to request your free credit report. Make sure you check TransUnion, we will comeback for the other two. Click Next to continue.



4. You're then going to be redirected to TransUnion's website. Hit NEXT to continue.



5. Once you have been transferred, there will be 3 steps before you can view your report. A). Create a login. B). Confirm your identity. C. View your report. Click **Continue** to get started.

AnnualCreditReport.com | Return to AnnualCreditReport.com | Frequently Asked Questions | Contact AnnualCreditReport.com

TransUnion. your order help

1 enter your information 2 confirm your identity 3 view your report

Your free Personal Credit Report is moments away!
 If you are an existing customer, [click here to login now.](#)

Create an Account

Username (6 or more characters, no spaces) Password (8 or more characters, no spaces) Confirm Password

Choose a Secret Question? Do not display my entire social security number on my disclosure.

Why?

- Have access to your report for 30 days.
- Eliminate hassles when you don't need your report.
- Improve security.

Service Agreement

Introduction

Thank you for requesting to receive your credit file disclosure ("Personal Credit Report") from TransUnion LLC through AnnualCreditReport.com. For us to fulfill your request on-line you must accept these terms and conditions. By clicking "Accept" below

6. You're going to be asked to create a login which is very important because this is how you're going to check the status of your disputes. Make sure you write it down in a safe place. Agree to the service agreement and hit **ACCEPT** to continue.

7. It's going to ask if you want to be emailed next time you're eligible for another free credit report which is every 12 months. (Optional)

AnnualCreditReport.com | Return to AnnualCreditReport.com | Frequently Asked Questions | Contact AnnualCreditReport.com

TransUnion. your order your account help login

Privacy Protection [View More!](#)

We can't display your credit report online because our systems could not verify your identity.

To verify your identity, please select from these options:

INSTANT TELEPHONE AUTHENTICATION

Choose and verify the phone number contained in your credit records.

ORDER CREDIT REPORT BY PHONE OR MAIL

You will receive instructions on how to order your Credit Report by Phone or Mail.

FAQ

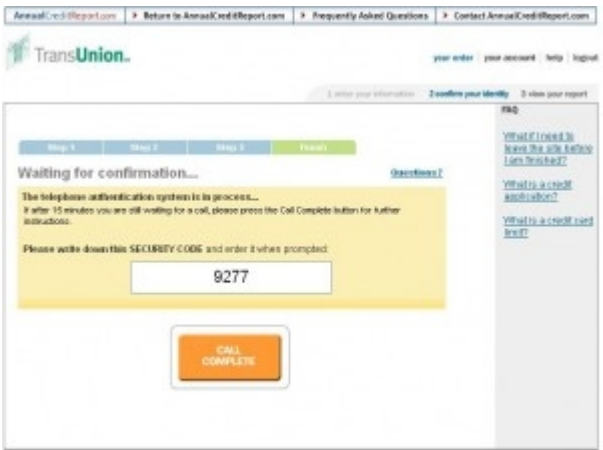
- What if I need to have my identity verified?
- What is a credit authorization?
- What is included in the payment?
- What is a credit card?

8. For privacy protection, it is going to ask to verify your identity. Make sure you select the instant telephone authentication. It takes less than a minute. Choose from one of the telephone numbers listed.

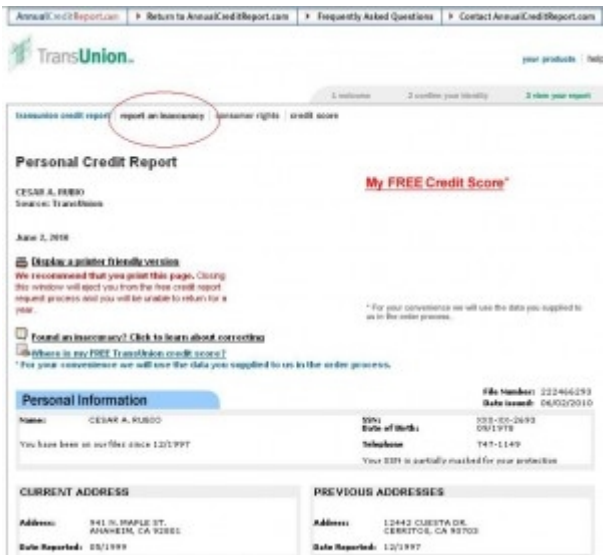
Note: They have your number based on what has been reported on your report.



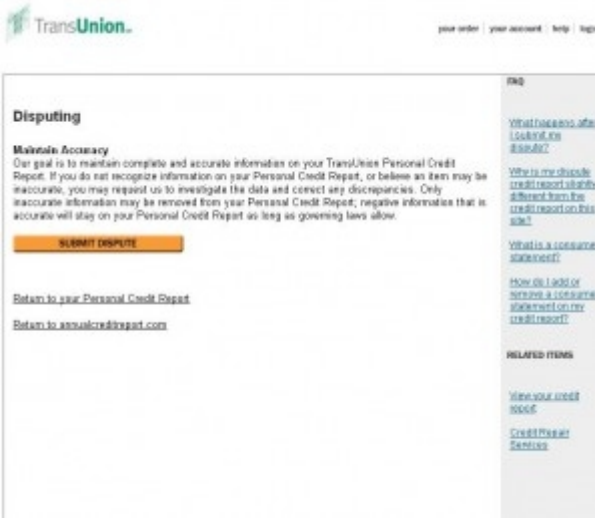
It's going to call you and you have to enter a random security code on your phone.



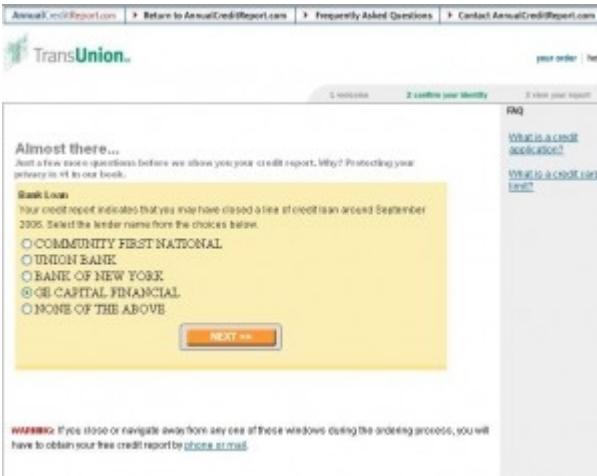
After you have verified your identity, you will be able to view your TransUnion history.



1. Click **report an inaccuracy** from the top menu to start the dispute process.

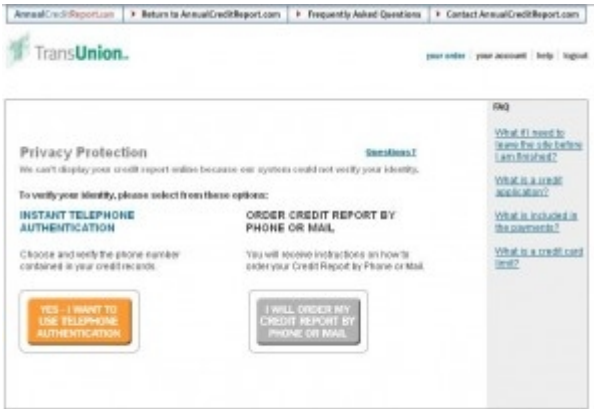


2. The following Screen will talk about maintaining accuracy, click **Submit Dispute.**



3. TransUnion is going to ask you a few questions to confirm your identity AGAIN. If you fail any of the questions, it will ask you to con-

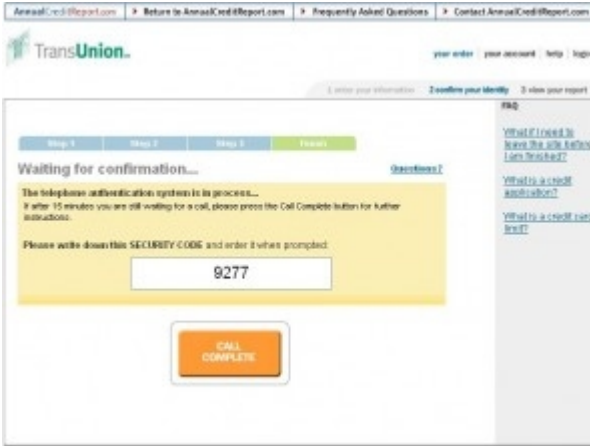
firm your identity by mail or by phone. Select Phone, it's a lot faster and only takes less than a minute.



Note: AGAIN it will ask you to verify your identity. Don't worry it only takes a minute or two.



Enter the correct area code and prefix.



Again it's going to call you and you have to enter a random security code on your phone.

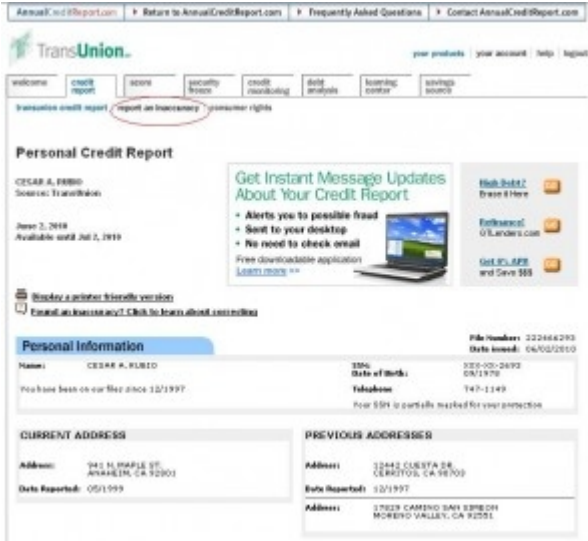
Once you have been verified, you will see this page which talks about how to dispute. Click **Continue**.



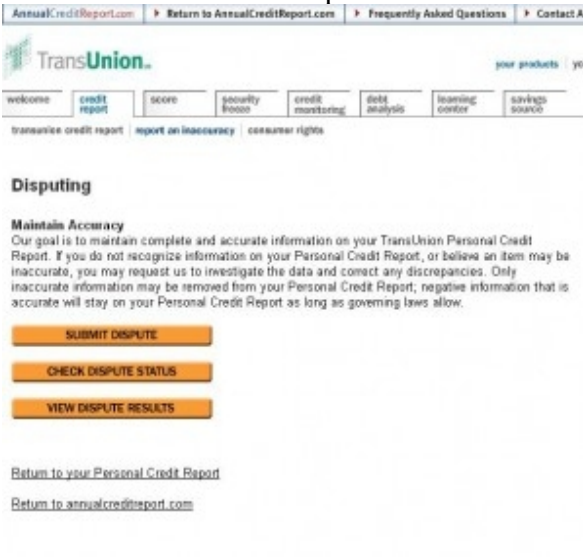
your products | your account | help | logout | site | help | contact us | feedback
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4. Its then going to take you the same screen you first came to, but with more options.

Click **report an Inaccuracy** Again.



5. You're going to see the same Maintaining Accuracy Screen again, but this time with more options. Click **Submit Dispute**.



6. You will be directed to TransUnion Online Investigation Service screen. Type in your email address, make sure it's a valid email address as it will be used to email you your results. Click **Save**.





7. You will then see this Screen confirming your registry.



8. Click "Request Investigation"

Please check the investigation process and read the following User Agreement carefully. If you agree with the TransUnion Privacy Policy and the Terms and Conditions to use the Online Investigation Service, please check each of the boxes below and then click the Agree button.



9. Agree to the Terms of Use and Privacy Policy. Hit **Agree**.

TransUnion | Online Investigation Service

Enter Personal Information for Verification

To protect your confidential information, we need to verify several pieces of information before displaying your credit report. Please enter the required information below, and then click the **Continue** button.

Indicate Information:

CURRENT FILE	FILE NUMBER	22446230
Last Name	<input type="text"/>	
Social Security Number	<input type="text"/>	
Current Address Zip Code	<input type="text"/>	

Continue **Cancel**

10. Enter your Personal information for Verification. Click **Continue**

TransUnion | Online Investigation Service

Credit Report and Request Details

Please review your credit report carefully. If you would like to request an investigation or change of information for any item, click the **Investigate** or **Update** button next to that item. You can add a request by clicking the **Request** button at any time. After you have completed all requests for this file, click the **Continue** button to review the summary of your requests. You may click the **OK** button in a section to learn more on how to complete a request for the items in that section.

NOTE: Clicking the **Continue** button saves your requests that does not submit items. To submit your past requests you need to re-submission, complete all of your requests, then go to the **Investigation Summary** page and click **Submit**.

Credit File Details:

CURRENT FILE	FILE NUMBER	REPORT DATE	NAME	ADDRESS
22446230	08423218		(T)	

CREDIT FILE SECTIONS

1. Personal Information	4. Address, Account Information	7. Inquiry Analysis	10. Consumer Statement
2. Address History	5. Collections, Account Information	8. Promotional Inquiries	11. Special Requests
3. Employment Data Requested	6. Public Inquiries	9. Account Review Inquiries	12. Bank of America

DISPUTE

Note: For your protection, proof of documents are required for changing Name, Social Security Number, Estimated Date of Birth or Address.

11. You will be taken to the *Credit Report and Request Details Screen*. Scroll down and you will see your report. Click on "**Investigate**" to start a dispute for that specific account.

Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed or shaded so it is shaded for your convenience. To help you understand your report, they are not bracketed or shaded this way for credit. (Note: The account may be considered for the credit for your protection.)

CAPITAL ONE AUTO FINANCE

3606 DALLAS DRIVE DALLAS, TX 75206 (800) 227-3843	Status: Date Reported: [REDACTED] High Balance: [REDACTED] Collections: [REDACTED] Past Due: [REDACTED]	Pay Status: Account Type: [REDACTED] Responsibility: [REDACTED] Date Reported: [REDACTED] Date Shaded: [REDACTED]	- Closed off as Total Debt Discharge Account Industry of Account 120200 020200
---	--	--	--

Loan Type: In full loan account - Automobile
Results: -Credit and loss vehicle
Estimated Date that this item will be removed: 04/28/13

Request Investigation... [Continue](#)

CUSTOMER SERVICE PO BOX 3780 DALLAS, TX, CA 75211 (214) 465-2118	Status: Date Reported: 8/28/11 High Balance: \$ 291 Credit Limits: 4 950 Past Due: > \$ 200 <	Pay Status: Account Type: [REDACTED] Responsibility: [REDACTED] Date Reported: [REDACTED] Date Shaded: [REDACTED]	- Closed off as Total Debt Financing Account Industry of Account 020200 012200
---	--	--	--

Loan Type: Financing Account - Charge Account
Results: -Credit and loss vehicle
Estimated Date that this item will be removed: 01/28/11

Request Investigation... [Continue](#)

12. It will ask to select a reason for your dispute, once done, click **Continue**.

If none of these reasons fit your situation, please print and complete a Request for Investigation form and return it by mail along with any supporting documentation.

Investigate Account Step:

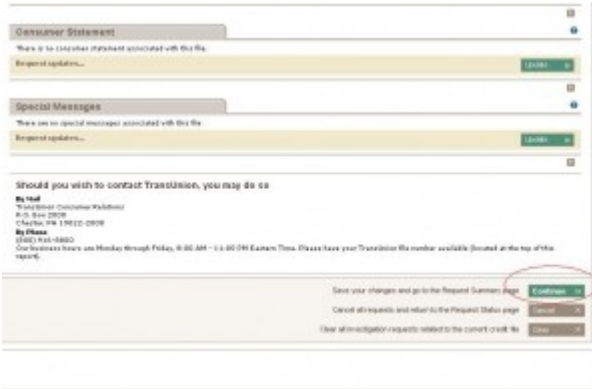
- This is not my account, it belongs to a relative or person with same name/initials
- I am no longer liable for this account
- I am no longer liable for this account for adverse reason
- Creditor agreed to remove my liability on this account
- The account was fraudulently opened for someone who stole my identity

or - Investigate Status

- Balance is incorrect
- Current Amount
- I have never made a late payment
- Insurance paid the account late, remove late payments
- Statement not received due to change of address, remove late payments
- This account is included in my bankruptcy
- This account is included in bankruptcy of another person, relative
- This account is not closed
- Tax still to be file, please remove
- Terms are incorrect
- Creditor agreed to remove charges and/or fees
- Creditor agreed to remove this account from my file
- Fraudulent charges were made on my account
- This account is settled
- This account is transferred to another lender
- This account was closed by Consumer
- This account carries multiple delinquencies, please verify accuracy of status
- I am a victim of a natural or declared disaster
- I have Active Military Duty Status
- Account is returned

Save your changes and return to the Credit Report and Request Details page. [Continue](#)

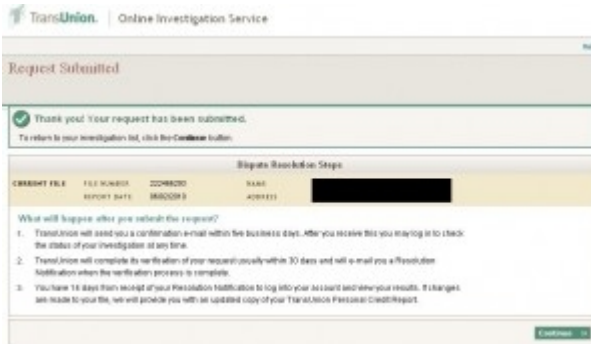
You will be taken back to the *Credit report request details* screen. Continue to dispute/Investigate all your negative accounts.



Once you're done, Scroll down from the "*Credit report request details*" screen. Click **Continue**, this will save your disputes.



You will be taken to the REQUEST SUMMARY screen, confirm your disputes and hit **SUBMIT**.



That's it, you're done. TransUnion will send you a confirmation email for your records. Click **Continue** and you may now close the window.

Ok, you're almost done, we need to do the same thing for the other two (Equifax, Experian).

You may return to AnnualCreditReport.com to dispute your report from Equifax or Experian.

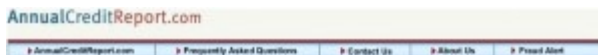
As we did earlier follow the same instructions.



1. Open an internet browser and log on to AnnualCreditReport.com. Once there, scroll down where it says START HERE. Select your state from the drop down menu and double click REQUEST REPORT.

2. Type all your personal information. This information is needed to begin the process of determining your identity and finding your credit report.

3. It's going to ask you from who you want to request your free credit report, make sure you check Experian, we will come back for the last one (Equifax). Click Next to continue.



Click NEXT to continue. You will be transferred to the TransUnion site.



When finished at the TransUnion site, click on 'Return to AnnualCreditReport.com'



4. You're then going to be redirected to Experian website. Hit **NEXT** to continue.



1. Let's get started, Click on "Annual Credit Report".



2. Submit your order. Click Submit (You're not being charged it's free).



3. Identity Verification. Please verify your identity by answering the questions. The information is collected and evaluated as a security measure to ensure that only you are able to access your online report. Click **Continue** when you're done. You should see this screen.

AnnualCreditReport.com > Return to AnnualCreditReport.com > Frequently Asked Questions > Contact AnnualCreditReport.com

Experian
A world of insight

Logout | Report Summary | Potentially Negative Items | Accounts in Good Standing | Requests for Your Credit History | Personal Information | Your Personal Statement | Get Credit Monitor | Get Credit Score

Report Summary

FREE Experian Credit Report Free

Total	\$0.00
-------	--------

Important Note: Print this page or write down your report number and date for future access. To return to your report in the near future, log on to www.experian.com/consumer and select "View your report again" or "Dispute" and then enter your report number.

Experian credit report prepared for [REDACTED] **Credit Report Available**
Check your credit
[Credit Education](#)
[View your credit](#)
[Credit Fraud Center](#)

Your report number is 0799- [REDACTED]

Report date: June 02, 2010

- There are **12 auto/auto-related items** in your report. What if I want to **dispute an item** in my report?
- You have **8 accounts in good standing** in your report.
- Check the recent **accounts for your report status**.
- Check your **personal information**.
- Check your **personal statement**.
- **Important message** from Experian.
- **Contact us**.

Get the Score! Add your Credit Score for only \$7.95 **GET IT NOW!**

Complete Identity Theft Protection is Here!

3 Benefits

4. Here you will be able to view and print your Experian report. Once you're ready to start disputing, click where it says "**Potentially negative**".

Get the Score! Add your Credit Score for only \$7.95 **GET IT NOW!**

Complete Identity Theft Protection is Here!

3 Benefits
Monitoring
Email & Text Alerts
Fraud Resolution
TRY IT FREE!
with enrollment in ProtectID™ credit

Public Records Select the account name to review details

No Potentially negative credit items appear on your report.

Credit Items Select the account name to review details

DRYVIEW FINANCIAL LOAN

Account Number: 24
Date Opened: 09/2009
Status: Open

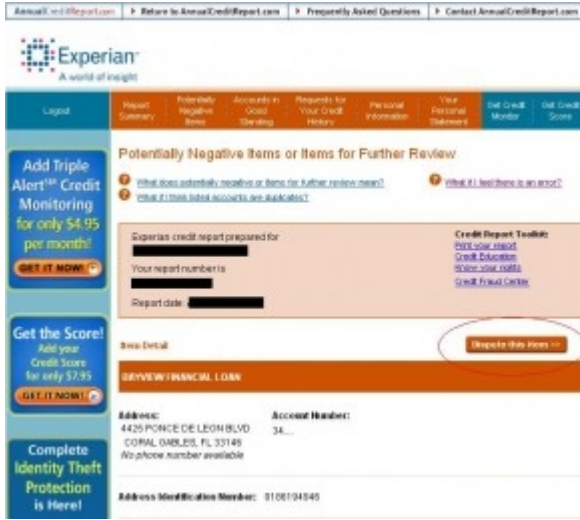
CAPITAL ONE

Account Number: 486236225626...
Date Opened: 10/2002
Status: Paid in settlement

CCS-FIRST NATIONAL BANK

Account Number: 423060102208...
Date Opened: 07/2007
Status: Account charged off

5. Now click on the account name to review the details of the account and to start the dispute process.




6. Click on "Dispute this item"



7. From the drop down menu select the reason for dispute. Click on **"Submit your dispute"** when you're done.

AnnualCreditReport.com | Return to AnnualCreditReport.com | Frequently Asked Questions | Contact AnnualCreditReport.com

 **Experian**
A world of insight

Logout

Disputing an Item

Experian credit report prepared for: [REDACTED]
Your report number is: [REDACTED]
Report date: [REDACTED]

Credit Report Toolkit:
[Print your report](#)
[Credit Education](#)
[Know your rights](#)
[Credit Fraud Center](#)

Confirm the information below before continuing.

I am disputing the **DEVIATION FINANCIAL LOAN** credit item because:
Payment error

Yes, submit my dispute No, I want to edit my dispute No, correct my dispute

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Other product and company names mentioned herein may be the trademarks of their respective owners.

8. Confirm your dispute by clicking **"Yes, submit my dispute"**.

Confirmation

Experian credit report prepared for: [REDACTED]
Your report number is: [REDACTED]
Report date: [REDACTED]

Credit Report Toolkit:
[Print your report](#)
[Credit Education](#)
[Know your rights](#)
[Credit Fraud Center](#)

Your request for investigation of this item has been successfully submitted and the investigation process has begun.

We will verify the information that you questioned with the sources of the information. We will receive their responses within 30 to 45 days, and send you the results.

We will notify you when we receive the results of your investigation. Watch for our email, which will provide a link and an investigation ID so that you can access your results. **Be sure to view your results within five days from the date we send you the notice.**

Your email address will not become part of your credit information and will not be shared with third parties. We will not use your email address for marketing purposes.

Important Note: Enter the email address where you want to receive your notice that your investigation results are ready to be viewed.

Email address:
Confirm email address:

Would you like to continue reviewing your report?

Yes No

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Other product and company names mentioned herein may be the trademarks of their respective owners.

9. Enter your email address, make sure it's correct because Experian will be emailing your results. Now click on **Yes** to continue. Follow the same steps to dispute the rest of your potential negative items. Follow steps 4-8.

That's how you dispute using Experian. Return to AnnualCreditReport.com to initiate a dispute with Equifax.

AGAIN as we did earlier, follow the same instructions.




1. Go to AnnualCreditReport.com, scroll down where it says START HERE. Select your state from the drop down menu and double click REQUEST REPORT.

AnnualCreditReport.com

» AnnualCreditReport.com » Frequently Asked Questions » Contact Us » About Us » Fraud Alert

PLEASE PROVIDE ALL OF THE PERSONAL INFORMATION REQUIRED BELOW.

This information is needed to begin the process of determining your identity and finding your credit report. Please refer to our [Privacy Policy](#) and [Security and Information Policy](#) to learn more about the use of and protection of this information.



* = Required Field

*First Name: Middle (Initial): Last Name: Suffix:

*Date of Birth: Month: Day: Year (YYYY):

*Social Security Number: - -
SSN will be encrypted for your protection

Check this box if, for security reasons, you want to mark that the last four digits of your Social Security Number to appear when you view or print your credit report.

Current Address

*Home St: Line 2:
 *City: *State: California *Zip Code:

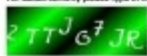
Have you lived at your current address for at least 2 years?

Yes
 No (If "No", please provide previous address)

Previous Address

Line 1: Line 2:
 City: State: Zip Code:

For added security please type in the characters you see in the picture on the left, in the box below:

 *Enter characters:

2. Type all your personal information. This information is needed to begin the process of determining your identity and finding your credit report.

AnnualCreditReport.com

» AnnualCreditReport.com » Frequently Asked Questions » Contact Us » About Us » Fraud Alert

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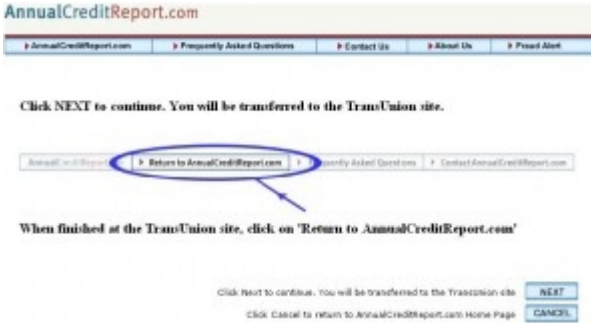
Experian
A world of insight

EQUIFAX

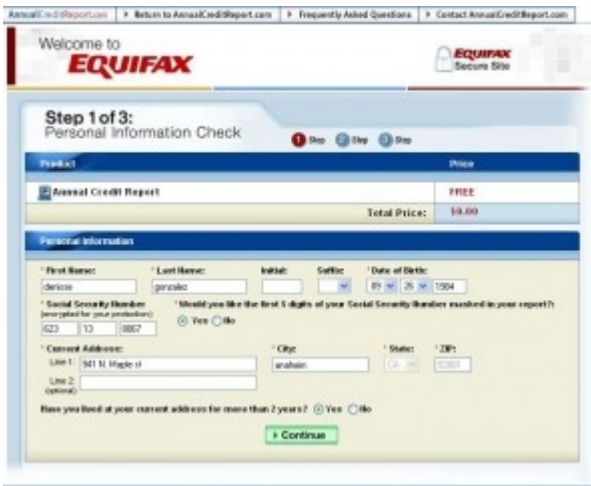
Click Next to continue

Click Cancel to return to AnnualCreditReport.com Home Page

3. It's going to ask you from who you want to request your free credit report, make sure you check Equifax. Click **Next** to continue.



4. You're then going to be redirected to the Equifax website. Hit **NEXT** to continue.



1. Make sure your personal information is filled in, when done, click **Continue**.

AnnualCreditReport.com | Return to AnnualCreditReport.com | Frequently Asked Questions | Contact AnnualCreditReport.com

Welcome to **EQUIFAX** Secure Site

Step 1 of 3:
Personal Information Check

1 Step 2 Step 3 Step

Great! We've found your credit file

Now we just need to make sure that you are really you. These questions are based on information in your file, and only you should know the answers to them.

Your credit file indicates you may have a home loan. Who is the credit provider for this account?

- JPMORGAN CHASE
- LABELLE FED SAVINGS AND LOAN
- GOB FINANCIAL INC
- ZIONS FIRST NATIONAL BANK
- NONE OF THE ABOVE

What is your total scheduled monthly payment for the above referenced home loan?

- \$1,875 - \$1,974
- \$1,975 - \$2,074
- \$2,075 - \$2,174
- \$2,175 - \$2,274
- NONE OF THE ABOVE

On which of the following streets have you lived?

- WACO
- WALZER
- WASHINGTON

2. Now Equifax just needs to make sure that you are really you. These questions are based on information in your file and only you should know the answers to them. Once you're done, click **Continue**.

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Welcome to **EQUIFAX** Secure Site

Step 2 of 3:
Order Submission

1 Step 2 Step 3 Step

Product	Quantity	Price
Equifax Credit File	1	FREE
		Total Price: \$0.00

Important: Once you click "submit", you will not be able to reorder your free annual credit report from Equifax for one year. Be sure to print your report as it will only be available to review during this session with Equifax.

[Submit Order Now](#)

Step 2 of 3 is to submit your order. Again you're not being charged a fee.

Welcome to **EQUIFAX** Secure Site

Step 3 of 3: Report Delivery

Your Free Equifax Credit File

Your free annual credit report is now available for printing or viewing. Please print your report now as it will only be available for you to review and print during this session with Equifax.

[View and Print Your Online Report](#)

Thank you for your order. Your transaction code is 15060662015. Please make a note of this number or [print this page](#) (the transaction code will serve as a record of your order, if you would like to view this credit report online free for 30 days, [click here](#)).

What's your credit score? Find out instantly

Access your credit score now with this special one-time offer

View your Equifax Credit Score instantly online, and understand your buying power. Knowing your score can help you negotiate with lenders - which could save you thousands over the life of a loan.

[Buy Credit Score Now](#) One-time price of only \$7.95

Monitor your score and get alerted when it changes

With Score Watch™, you can find out whenever a change to your score may impact the interest rate you are likely to receive - so you can stay in the know.

Step 3 of 3 your free annual credit report is now available for printing or viewing, click "view and print your online report."

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Equifax Credit Report™

+Please Note! Return to AnnualCredit@Equifax.com to get your remaining **Free Reports!**

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Equifax Credit Report™ for Denise I. Gonzalez
 An of 80432913
 Available until 01/02/2018
 Confirmation #: 095310885
 Report Does Not Update
 Print Report

Did you know that your free annual credit report does not include your credit score? Know where you stand by getting your credit score today.
 Order your Equifax Credit Score™ with this credit report for only \$7.95
[Buy Credit Score Now](#) **EQUIFAX**

Dispute File Information

Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts - car loans, credit cards, mortgage, etc. - that have a record of timely payments. However, a high debt to credit ratio on certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	1	\$454,000	\$0	\$454,000	104%	\$2,094	1
Total	1	\$260	NA	\$1,511	19%	\$78	1

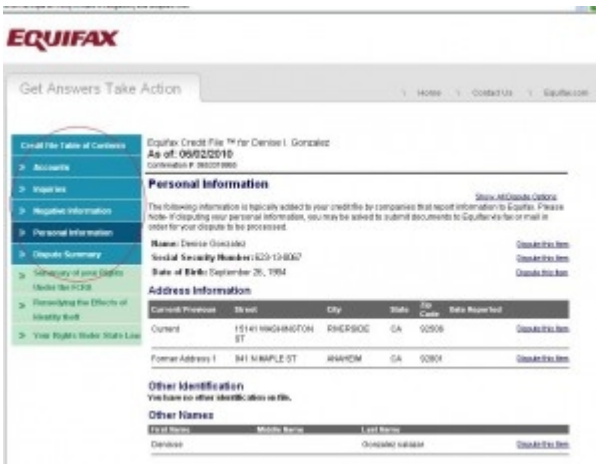
3. After you have seen your Equifax credit history, click ***Dispute file information*** on the left side bar.



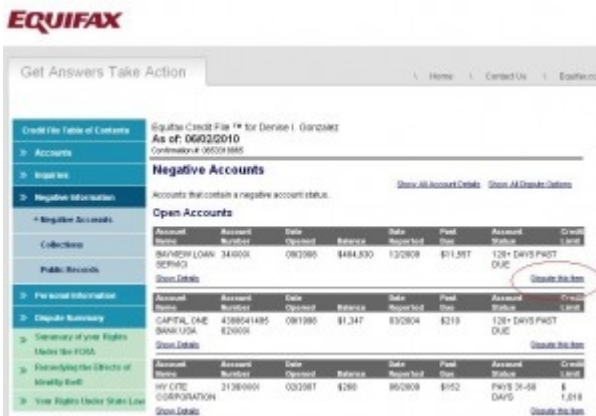
4. Now we have to initiate a dispute, click where it says "***Dispute this Credit File online now***".



5. A New window will appear which talks about the online dispute process, click "**Start a New Dispute**".



6. On the following screen you're able to dispute your personal information on the left side bar. You can dispute your inquiries, accounts and Negative information. Choose *Negative information* for now.



Once you're ready to dispute, click on the "*Dispute this Item*" on the right side of each account.

Select a reason that best describe your dispute.

Click "**Add Dispute**" and continue doing the same process for all the accounts you want to dispute.

Full	Status	Type	Method/Account Info	Reason
		Account	SAV'NEW LOAN SERVICE 340000	I have never paid this account info
		Account	CAPITAL ONE BAH 438854149620000 ICUSA	I have never paid this account info
		Account	FIRST NATIONAL 423885410028800000 CREDIT	I have never paid this account info

Delivery Method Authorization

I authorize Equifax to provide me written notice of the dispute results by posting the results online and emailing me via email where such results are available. I understand that Equifax shall not provide me written notice of the dispute results by mail or any other means.

By clicking here, you agree to the Delivery Method above.*

Check here to include only the last 4 digits of your Social Security Number on any Equifax correspondence to you related to this dispute.

Please provide us with your email address to notify you when the results are available.

Your email address *

Confirm your email address *

Note: You must click on the Submit Dispute button to send your dispute request to Equifax.

Cancel Dispute **Submit Dispute**

Once you have disputed all your accounts, you will be taken to *Your Dispute Summary*. You will see all the accounts you have disputed.

Check both boxes and enter your email address.

Make sure it is a valid email address because Equifax is going to email you your results. Once you're done, click "**Submit Dispute**".



And that's it, you're done. You will be given your dispute confirmation number for your records and that's how you dispute using Equifax. You may close the window.

So now what, you ask?

When you get your “repaired” credit report back from the credit bureaus, they will summarize what changed on your credit report due to your challenges. You can compare this list to your own notes or just to the previous credit report.

Please note that if an account you challenged didn't get deleted or updated, then it is your choice to try and resolve the debt with the creditor. You should have all the creditors' contact information from the credit reports you printed.

Wait for the credit bureau to finish investigating.

Once the credit reporting agency has received your dispute, they are obligated to investigate. This obligation is not contingent upon you having been denied credit. According to the Fair Credit Reporting Act of 1997, the credit bureaus must take the following steps:

- The credit reporting agencies must resolve consumers' disputes within a **30 days** limit.
- In response to consumers' complaints in which documentation in support of their disputes was disregarded, the credit bureaus have to consider and transmit to the furnisher all relevant evidence submitted by the consumer the first time.
- Consumers will receive written notice of the results of the investigation within five days of its completion, including a copy of the amended credit file if it changed based on the dispute.
- Once information is deleted from a credit file, the credit bureaus can not reinsert it unless the entity supplying the information certifies that the item is complete and accurate and the credit bureau notifies the consumer within five days.

The Federal Trade Commission says that inaccurate credit reports are the number-one source of consumer complaints and that it is quite common for problems to take six or more months to be resolved. All of the big-three agencies are working on making sure that all disputes are handled within 30 days.

If the new investigation reveals an error, you may ask that a corrected version of the report be sent to anyone who received your report within the past six months. Job applicants can have corrected reports sent to anyone who received a report for employment purposes during the past two years. However, this is unlikely to repair any damage done when

your credit report was first pulled, so don't waste your time or energy on this approach.

My FICO Score

After you have challenged every negative account on your credit report, it is time to look at your new credit score, also known as FICO score. Unfortunately, you can't view your credit score for free but don't worry, there are several websites who offer great deals to view your credit score and several of them offer free trials and others charge as low as \$7.00 -\$15.00.

Here are some Websites I **highly** recommend:

[FreeCreditReport.com](#) ←

[MyFICO.com](#) ←

[CreditReport.com](#) ←

Not happy with your New Credit Score

Don't have a whole lot of time to bring up your score?

Here are some quick ways (in less than 30 days!):

Pay down your credit cards. Paying off your installment loans may be able to help your score but typically not as dramatically as paying down — or paying off — revolving accounts like credit cards. The FICO model and even (from what we understand) the Vantage scoring system now used by the Big 3 weigh credit card debt more heavily. Each individual card as well as your total revolving line should be below 25%. If your goal is to increase your credit score – forget about paying down your high interest rate cards first. Work on getting those balances down over higher interest rates to reap the most improvement in credit score.

Don't use your whole credit line every month, even if you pay your balance in full. Your available credit is averaged over your billing cycle, which is sometimes less than 30 days. If your limit is say, \$5000 and you charge \$5000, even if you pay it off each month, your credit balance is still going to show \$2500 (a 50% usage limit), which is going to make your score plunge.

For most small business owners, their credit cards are the way they purchase goods and supplies every month. If the card's limits are used to the hilt – this can hurt. But wait you say, these are business cards. Yes, they are and most small business owners still have to personally guarantee their business cards, which means they show up on personal credit reports. If you need to use all of the available credit line on your cards, you may want to consider getting a new card to spread out the credit lines a little.

Specialized techniques:

Depending on the type of listing, you may also want to try these separate techniques:

- **Collections** – you should always try to use the debt validation technique on collections. This should be in addition to your credit repair efforts with the credit bureaus.
- **Charge-offs**. Try disputing the information within the listing, like the date the account was opened, the high balance, the amount owed, etc. If any of the information is incorrect, you have a good chance of getting the whole thing deleted off of your report.
- **Judgments**. If you were never served for a judgment, you may have a chance of getting it vacated (voided).

Visit CreditReporteBook.com for more great tips.

Here is one of my favorites tips listed on my website:

Get a collection agency to agree to remove a debt from your report if you pay it. This method is called “pay for delete” and it works like a charm on smaller amounts of \$500 and under, especially medical collections.

Remember to get the agreement in writing before you pay them anything, and only send a money order after you get them to agree.

Here are some Websites I **highly** recommend:

FreeCreditReport.com ←

MyFICO.com ←

CreditReport.com ←

Protect your identity

TrustedID ←

Easy Credit Card companies who will approve you

Visa ←

Master Card ←