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Listed on the bottom of this form are the addresses to write to the credit reporting agencies to request a copy of your credit report and to dispute any inaccuracies. When reporting inaccuracies, you **MUST** provide all of the following information, and you **MUST** sign the report. If filing for more than one borrower, provide the following information for **BOTH** applicants on the same form, and **BOTH APPLICANTS MUST SIGN THE REPORT**. Please provide these items:

- Full Name
- Address
- Date of Birth
- Social Security Number

Disputed items should be listed in the following manner:

<u>Ceditor</u>	<u>Dispute</u>	<u>Comments</u>
ABC Visa	Paid in Full	See enclosed letter from ABC Visa
ABC Bank	Does not belong to me	Please research, never had loan with ABC
Dr. Smith	Paid in Full	Collection acct, paid last month. See copy of letter from Dr. Smith's office

(Provide loan and account numbers if you have them, or use the ones listed on your credit report)

** Judgements and Tax Liens can only be marked as "Paid in Full" by contacting the court and receiving written verification from each court on each matter. The courts will contact the credit bureaus, but you should be diligent in following up to make sure it is completed.

After sending each of the credit bureaus a letter, they are obligated to respond within 30 days. They will send an amended credit report showing which items have been removed. They will also send you a phone number to be used in contacting them. You cannot contact them about amendments until after you have received an amended copy of your report from them.

Send your letters to the following reporting agencies:

EXPERIAN (formerly TRW) P.O. Box 2002 Allen , TX 75013 1-888-397-3742	EQUIFAX P.O. Box 740241 Atlanta, GA 30374-0241 1-800-685-1111	TRANS UNION P.O. Box 1000 Chester, PA 19022 1-800-916-8800
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You may also want to check out this helpful Web site about credit repair issues:

<http://www.ftc.gov/bcp/conline/pubs/credit/repair.htm>