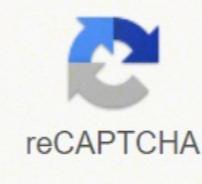




I'm not a robot



Open

**FREE CREDIT REPORT REQUEST**

Use this form to ask for your free (once every 12 months) copy of your credit report.

FULL NAME:  
(First, middle initial, last) \_\_\_\_\_

CURRENT ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

PREVIOUS ADDRESS (if you have been at your current address for less than 2 years)  
\_\_\_\_\_  
\_\_\_\_\_

DATE OF BIRTH: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ SOCIAL SECURITY # \_\_\_\_\_

I am requesting my free copy of my credit report that I can get every 12 months.

- I want a credit report from all three credit bureaus.  
 I want a report from Equifax  
 I want a report from Experian  
 I want a report from Trans Union

SIGNED: \_\_\_\_\_ DATE: \_\_\_\_\_

Mail this completed form to: Annual Credit Report Request Service  
PO Box 105281  
Atlanta, GA 30348-5281

**The Section 609 Credit Dispute Do-It-Yourself Letter Package**

# “The Section 609 Credit Dispute 'Do-It-Yourself' Letter Package”<sup>®™</sup>

## **INTRODUCTION:**

Restoring your bad credit is not a difficult job if you are ready, willing and have the patience to deal with the “delay & scare tactics” of the Credit Bureaus and provided that you have the proper step-by-step instructions and the right tools to do it with.

The attached **“Section 609 Legal Dispute Do-It-Yourself Letters & Instructions”** are the proper tools to use. Don’t let the simplicity of the letters and the often called “odd-ball” instructions fool you. They work, although the time that it takes to get positive results will vary from person to person considering that sometimes it may take 3 or 4 “rounds” of sending the various letters we give you in the package but eventually these letters will force the credit bureaus to remove the negative items that you request them to.

In order to understand how and why this package will enable you to get all of your negative items removed from your credit reports you need to understand a little bit about the credit reporting business. There are three main Credit Reporting Agencies referred to as CRA’s and / or credit bureaus. They are Equifax, Experian and TransUnion.

When you engage in a credit transaction (loan, mortgage, credit card etc.) with a bank or any other creditor the information for each of these accounts will be reported to one or more of these CRAs (credit bureaus) by each creditor and each month each “credit item” will be reported in your “credit file” which is indexed under your social security number, physical address and full name.



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