

7 STEPS TO RESOLVE YOUR CREDIT DISPUTE



1 REQUEST

Request Your Reports

Request your reports using the form found on the website listed below. This form will request reports from Equifax, Experian, and TransUnion. www.pzlaw.com/library/Credit_Report_Request_Form.pdf



2 REVIEW

Review Your Credit Reports

Once you have received these forms, review them for any errors, inconsistencies, or discrepancies and determine the companies that have reported these errors.



3 GATHER

Gather Supporting Documentation

This may include canceled checks, bank statements, and/or billing statements.



4 WRITE

Write Letters Outlining Disputes

- Include personal identifying details.
- List each item incorrectly reported.
- Enclose supporting documentation.
- Supply contact information for follow-up.
- Sign each letter before a Notary Public.
- Supply a copy of dispute letters to furnisher of incorrect information.



5 MAIL

Mail Your Disputes

- Send notarized letters, and documentation, via certified mail, return receipt requested.
- Retain mailing labels for tracking purposes.
- Retain a copy of each dispute sent.



6 WAIT

Wait For Investigation Results

This process takes a while so be patient.



7 ATTORNEY

Contact an Attorney if Necessary

If the error(s) have not been corrected, or you are not satisfied with the investigation results, it may be time to contact an attorney.

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