

BELOW ARE STEP BY STEP INSTRUCTIONS FOR SENDING THE FIRST WAVE OF LETTERS TO EACH BUREAU. PLEASE READ CAREFULLY AND SKIP NO STEPS

Should you have additional questions, please refer to FAQs or email us at: support@creditcd.com

Prep (Gather Data)

- 1) Go to <https://www.identityiq.com/> Here you will sign up and be able to access your full credit profile, including your current scores from all three major credit bureaus. Identity IQ will provide other benefits including identity theft and credit protection. What is most important to you right now is downloading your report.
- 2) Save your current credit report somewhere you can access at a later time and date so you can watch real time credit gains. Recommended to save with the date in the title. Example: *JohnDoe CreditReport December012019* – Should you choose to discontinue your credit monitoring subscription you will want the ability to access previous reports, so saving each month is important.
- 3) Download the template for each credit bureau and save accordingly. Recommended to save with the Credit Bureau name in the title. Example: *JohnDoe Experian MasterTemplate CleanCopy*

Action (Filling Out Forms) ANYTHING HIGHLIGHTED IN YELLOW ON THE EXAMPLE SHOWS ITEMS THAT CANNOT BE CHANGED OR ALTERED. CHANGING OR ALTERING THIS VERBIAGE WILL IMPACT DISPUTE RESULTS

PAGE 1:

- 1) Open your clean copy and "save as" a new copy.
- 2) Update with the correct date
- 3) Fill in your personal information including name, address, social security number and date of birth
- 4) Find the grid that shows: "name of account," "account number," and "provide physical verification"
- 5) With your credit monitoring website up (recommended to use Identity IQ) copy and paste the name of account into the "name of account" field on the grid.
- 6) With your credit monitoring website up (recommended to use Identity IQ) copy and paste the account number into the "Account number" field on the grid. NOTE: Partial account numbers are shown on Identity IQ's site. This perfectly acceptable. Paste what is shown.
- 7) LEAVE the third cell of grid as "Unverified Account"
- 8) Your handwritten signature needs to go under "Thank you,"
- 9) Your name needs to be typed under your signature

PAGE 2:

- Follow all instructions
- NOTHING ON PAGE 2 IS TO BE FILLED OUT UNTIL YOU ARE IN THE PRESENCE OF A NOTARY
- Please use the notary link to find notaries in your area (See Resource Bay)
- Attach a copy of your Driver's License, Passport or State ID
- Attach a copy of your social security card or birth certificate

THIS SAME PROCESS IS REPEATED FOR STEPS 2-4.