

Here is the procedure to have the disputed statement removed from a credit report:

1. Please have them sign a letter in the format below
2. Request a Rescore on our website and include the borrower's signed letter.

TRADELINES												
<input checked="" type="checkbox"/>	USAA FEDERAL SAVINGS	ACCOUNT #ACCT000006										
	SOURCE	ECO	REPORTED DATE	DLA	HIGH CREDIT	CREDIT LIMIT	BALANCE	PAYMENT	30	60	90	STATUS
	XP/TU/EF	B	08/19	02/19	31206		28626	533	0	0	0	AS AGREED
UNMERGED DATA												
<input checked="" type="checkbox"/>	XP-B	B	08/19	02/19	31206		28626	533	0	0	0	AS AGREED
<input checked="" type="checkbox"/>	TU-B	B	08/19	08/19	31206		28626	533	0	0	0	AS AGREED
<b>REMARK:</b> COLLATERAL: 2005 TOYOTA 4RUNNER												
<input checked="" type="checkbox"/>	EF-B	B	08/19	08/19	31206		28626	533	0	0	0	AS AGREED

Reasons:  Update balance  Update status  Remove lates  Delete account  Remove dispute

Comments:

I will not be including or sending any document(s) for the request. (There may be a higher fee for the No Doc service)

I will be including or sending document(s) for this request.

I have provided or will provide document(s) for this request

Document Description	Attach Documentation
Borrower's signed letter	rs\mwitt\Desktop\Borrower'sSignedLetter.pdf <input type="button" value="Browse..."/> <a href="#">Attach more ...</a>

3. We will email you when the update is complete. The turnaround time is normally 5 business days for completion.

## DATE

**TO THE ATTENTION OF TRANS UNION, EQUIFAX, AND EXPERIAN CREDIT BUREAUS**

**TO WHOM IT MAY CONCERN:**

**BORROWER NAME**

**ADDRESS**

**SSN**

**ACCOUNT NAME**

**ACCOUNT NUMBER**

**TO WHOM IT MAY CONCERN:**

**I [INSERT BORROWER'S NAME] am no longer disputing this account and agree with the status as reported. Please remove the consumer dispute remark.**

**BORROWER'S SIGNATURE**

To avoid delays in the completion of your request, have your borrower call each creditor and have them note on the account that it is okay to release information to Equifax, Transunion and Experian (or appropriate bureaus). The borrower must get the name of the person they gave this verbal authorization to and also get their phone number so we can call to verify if the remark should be deleted before we can submit the request to the bureau(s).

Equifax: Another option is available to your borrower(s). Borrowers' can contact Equifax's Office of Consumer Affairs at 800-203-7843, wait for a representative to answer and have the following dialogue: "We are trying to close on a mortgage loan and the underwriters have indicated that this/these remark(s) is preventing us from closing. We NO longer have ANY dispute with this trade line and are requesting the remarks be removed." In most cases, they will be able to remove it.

Keep in mind this is done at no charge to the consumer.