DISPUTE FLOW

# DAY 1:

* MAIL PERSONAL INFORMATION LETTER TO CREDIT BUREAU (include a copy of your driver's license, and proof of residency ONLY WITH THIS LETTER)

DAY 2:

* MAIL ROUND 1 LETTER TO CREDIT BUREAU INCLUDING ALL COLLECTIONS/CHARGE OFFS,PUBLIC RECORDS, & STUDENT LOANS
* IN A SEPARATE ENVELOPE MAIL INQUIRY REMOVAL LETTER TO CREDIT BUREAU
* IN A SEPARATE ENVELOPE MAIL BANKRUPTCY LETTER TO THE COURT
* IN A SEPARATE ENVELOPE MAIL GOODWILL LETTER TO THE CREDITOR  
    
  MARK YOUR CALENDAR 45 DAYS AFTER YOU MAIL TO GET A RESPONSE FROM YOUR LETTER (it doesn’t take more than this to start getting mail)

# DAY 45:

GET OUR RECOMMENDED CREDIT CARD (if you don’t have one)  
SEND OUT ROUND 2 LETTER TO CREDIT BUREAUS (include the following things that didn’t get removed in “Round 1” in ONE letter)   
Personal Information   
Collections   
Charge-Off  
Hard Inquiries   
Bankruptcy (only if you have gotten your response letter from the court)

MARK YOUR CALENDAR 45 DAYS AFTER YOU MAIL TO GET A RESPONSE FROM YOUR LETTER (it doesn’t take more than this to get a response)

DAY 90  
YOU SHOULD HAVE GOTTEN YOUR CREDIT CARD   
⁃ keep it under $50  
⁃ set up auto-pay or pay it on time each month (or a few days earlier)   
⁃ keep it open until you have a high enough credit score to open a credit card without a deposit needed)  
SEND OUT FIRST DEBT VALIDATION LETTER TO EACH CREDITOR- this letter should be certified

MARK YOUR CALENDAR 30 DAYS AFTER YOU MAIL TO GET A RESPONSE FROM YOUR LETTER (it doesn’t take more than this to get a response)

DAY 120:  
If you didn’t receive proper debt validation SEND OUT SECOND DEBT VALIDATION LETTER TO EACH CREDITOR- this letter should be certified   
  
MARK YOUR CALENDAR 30 DAYS AFTER YOU MAIL TO GET A RESPONSE FROM YOUR LETTER (it doesn’t take more than this to get a response)  
  
If you did receive proper debt validation CHECK TO SEE IF ANYTHING THEY SENT IS INACCURATE SUCH AS:  
⁃ balance   
⁃ open date  
⁃ date of last payment  
SEND OUT FINAL ATTEMPT TO REMOVE VALIDATED ACCOUNTS LETTER TO CREDIT BUREAU- you may have to send this letter for 2-3 months until everything reporting inaccurately has been updated or the credit bureau decides to remove the account.

MARK YOUR CALENDAR 45 DAYS AFTER YOU MAIL EACH LETTER TO GET A RESPONSE FROM YOUR LETTER

DAY 165 or After  
At this point, every account remaining on your credit report should have been deleted, updated, or validated to be accurate. Also, you should have at least one credit card that you are using responsibly and paying that credit card one time. If you want to add something else- go back to the first chapter and add another one of our recommended credit-building accounts and pay that back on time also.  
  
If there’s anything you don’t get a response for you can file a complaint here: https://www.consumerfinance.gov/complaint/  
  
If there’s anything that has been validated that you want to see if it can be removed you can send out the “PAY FOR DELETE” letter to the creditor via certified mail.

MARK YOUR CALENDAR 30 DAYS AFTER YOU MAIL TO GET A RESPONSE FROM YOUR LETTER (it doesn’t take more than this to get a response)

if they don’t respond, you can try sending the letter again or just wait for the account to fall off your credit report itself   
  
DAY 195+   
Once you deem yourself as complete with the disputing process send out the final letter to remove the dispute remarks.