

Removing Disputes

Contact the Credit Bureaus:

- Trans Union 1-800-916-8800
- Experian 1-888-397-3742
- Equifax 800-846-5279 or 866-322-3162
- CSC 1-866-487-0264

Ask the bureaus to take the accounts out of dispute:

- Find out a timeline for the accounts being taken out of dispute. If the person you are speaking to does not know what to do, ask to speak to someone in the Special Handling Department and repeat the information above. You will need to have your credit report and special accounts ready to discuss.
- Obtain the credit report or dispute identification code to follow up on the process online

Experian
475 Anton Blvd.
Costa Mesa, CA 92626
714-830-7000 is answered by a live human being, tell them you need the Executive Customer Service Team to end the dispute(s), hours are 8AM-5PM Pacific Time

Equifax
1550 Peachtree St, NW
Atlanta, GA 30309

404-885-8300 is answered by a live human being, tell them you need to speak with someone in the Executive Consumer Service department.

Trans Union
555 W Adams St
Chicago, IL 60661

312-985-2000 it has a machine greeting but just stay on the line and you are transferred to a live person, tell them you need to speak with someone in the Special Handling Department, you'll have to wait a little bit as they need to connect to customer service then get it elevated to the Special Handling Department (it is hit or miss, Trans Union often proves to be the most challenging)

If you cannot get the Special Handling Department, then when contacting the normal customer service reps you should say:

I need to dispute the compliance condition remarks code of "AID" (Account In Dispute) because I am no longer disputing the account.

The customer service rep should be able to immediately end the dispute, as in during the phone call.

There are some situations that disputes cannot be ended by the consumer, and must be ended by the creditor, such as if there are multiple disputes on the same trade line. Remember to always be patient with the customer service reps, as they are trying to help you but may have limited communication skills depending on where the

customer service call center is based. If there are confusing terms being used, don't be afraid to admit you do not understand what they are saying and ask for them to re-explain or to transfer you to someone in the U.S.

- Find out a timeline for the accounts being taken out of dispute.

Accounts in dispute with the creditor:

- Some accounts may have been disputed directly with the creditor – they are required by law to update your credit report to show account in dispute. To remove this comment you will need to contact the creditor directly.
- Some creditors may press you to pay a balance on the account and it may be a step required to do if the creditor is unwilling to provide documentation.
- Press the creditor to get a letter faxed while you are on the phone with them that this account is no longer in dispute.

Issues and FAQs:

- We have found that some accounts (few) have never been disputed but are showing that they are in dispute.

This will take persistence to get the company to send information that the account was not in dispute and you may need to climb the corporate ladder to do so, but it can be done.

- The run around – if the credit bureaus tell you that they did not place the dispute comment on the credit report and they cannot remove it tell them you would like to initiate a dispute that the account is not in dispute. They control what is posted on your credit report and can remove the information.
- If the creditors tell you they do not have a letter for this simply tell them that you still need one because they are reporting inaccurate information on your report that needs to be deleted.

You may also get them to update their online dispute system (E-OSCAR) with the bureaus to remove any comments.

TIPS:

- Documentation beats confrontation. Document, Document, Document every person that you talk to, every conversation so that you can refer back at all times.
- Be persistent. Don't take no for an answer – if the person you don't know can't give you the answer you want then ask for their manager and keep climbing until you get answers.
- BE NICE. Sugar attracts more flies than vinegar. The nicer you are the further you will get and the more help people will be willing to provide you. Be nice as much as possible.