



## How Bad Credit Can Be Deleted

In 1971, Congress passed the Fair Credit Reporting Act to regulate credit-reporting agencies (i.e., Equifax, Experian and TransUnion). The Act contains more than 300 regulations. The credit reporting agencies are supposed to follow these regulations when entering items in your credit profile. They have failed to do so for the past 37+ years. Those agencies have virtually ignored the law.

Here is how it works:

1. We analyze your credit reports provided by Equifax, Experian, and TransUnion (the “Big Three”) for all possible violations of the Act.
2. Dispute letters are generated and are sent to the “Big Three” Agencies requesting verification of their compliance of the regulations. If the Agencies haven’t followed the proper steps outlined in the regulations, they must **permanently delete** the inaccurate, incomplete or unverifiable item(s) in question within thirty days from the date of the dispute (Section 611(a)(1)(A) & (5)(B)(i)).
3. You then receive a free updated report from each of the Agencies indicating the action taken by that Agency for all disputed items *CIS* has questioned (Section 611(a)(2)(A)).
4. The end result is a repaired and re-scored credit report. There is no mention of the deleted credit when a new report is run.

***For more information contact***

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