Steps to getting started

1. Send all disputes via Certified mail ( just the green slip is ok, you do not need to use the green card).
2. Create a file folder for each credit bureau
3. Create a folder for each debt collector, and got to the Sec of State and do a business entity search on the debt collector. Google the debt collector and find out everything you can , so you will be familiar with who you are dealing with.
4. Open all mail with a letter opener so as not to damage the post mark on the envelope. Why you ask? Because some dunning letters from debt collectors will be dated two or three weeks earlier than the post mark date on the envelope. They are betting you will not notice, or they are betting that you throw away the envelope. File both the letter and envelope.
5. Everything has a time frame. Such as, if they contact you by phone, they must send you a notice in the mail within five days of their initial communication with you. So, the dates on the letter and the envelope are important for this reason.

Go to: [www.annualcreditreport.com](http://www.annualcreditreport.com) Transunion, Equifax and Experian

Experian’s new name and address is: **NCAC**

 **P O BOX 9701**

 **Allen, TX 75013**

1. Pull a copy of all three credit reports, DO NOT get the three in one report. Get separate reports
2. Dispute everything on your reports that you believe to be inaccurate or not belonging to you, with each credit reporting agency
3. Dispute with the debt collectors who are listed in your reports and request they validate the alleged debt.
4. Some debt collectors will not answer your dispute letter, and some will send you copies of statements (evidence of debt)., saying that they have validated the debt. But. Copies of alleged statements do not meet the requirements of validation.
5. Please listen to Dallas Debt Discussion on Talk Shoe (Monday nights), and Terri Hinkle’s call on Wednesday nights. These two people are excellent at explaining what to do.
6. Get on these calls and ask questions, get answers and take the time to read the Federal Rules of Civil Procedure, as well as the local Rules in your state.