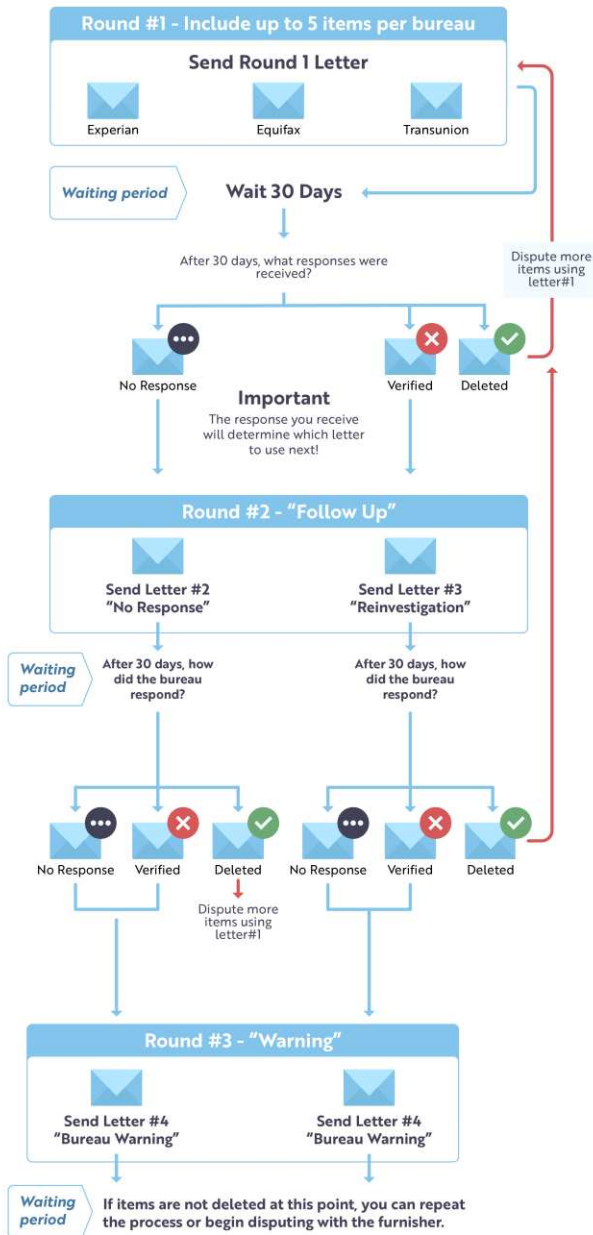


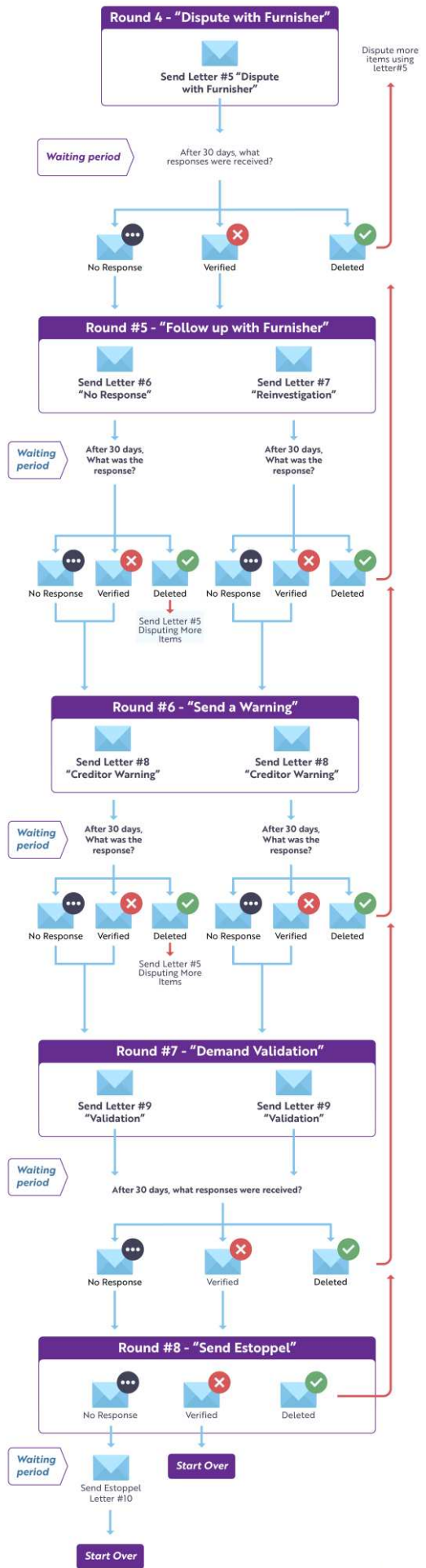
BASIC DISPUTE PROCESS

HOW IT WORKS



#1 ALWAYS START BY SENDING ROUND 1 LETTERS TO THE 3 CREDIT BUREAUS





"This is the end of the basic dispute process, but keep in mind that with credit repair – you must be persistent! Often, you will achieve results by simply starting over from the beginning or you may decide to move on to advanced strategies. Regardless of the outcome, do not take the responses or lack thereof personally. Never give up when you encounter resistance – just keep applying pressure."