



## **Noraveni Credit Repair**

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## **DISPUTE LETTERS**

Dispute letters are written to the three credit bureaus.

The content and order of dispute letters are extremely important.

### **Explanation of Dispute Letters:**

Each type of communication that credit repair companies engage in should be exclusive. Credit bureaus, creditors, and collection agencies do not have availability to the same information and have different outcomes on a consumer credit report. Which should not be handled the same as far as credit repair is concerned. Each credit bureau should receive a different letter, customized for their specific concerns. Credit dispute letters are the type of correspondence which goes to the credit bureaus.

Credit dispute letters dispute the accuracy or verifies an item on a consumer's credit report. The FCRA has established standards for credit reports. If any item information is one hundred percent inaccurate or unverifiable the item can be challenged. If there is success with the challenge the item can be removed from the credit report. Each credit bureau is individualized separately so it is necessary to send separate dispute letters to each of the credit bureaus, Equifax, Experian, and Transunion.

Exact information included within the included dispute letters are very important. Dispute letters that are created well can make a huge difference between a bureau disregarding your request and several items being removed from the credit report. The way the words are written and the reason for the removal is also important. The order you make specific requests in writing provides a step-by-step process in the deletion process of your claim. When you provide a letter that has specific references to your claim makes a difference in the removal process. Credit bureaus do not have a good outlook when form letters are used, they are not unique. Noraveni Credit Repair will make sure letters are customized to suit each item on your credit report individually.