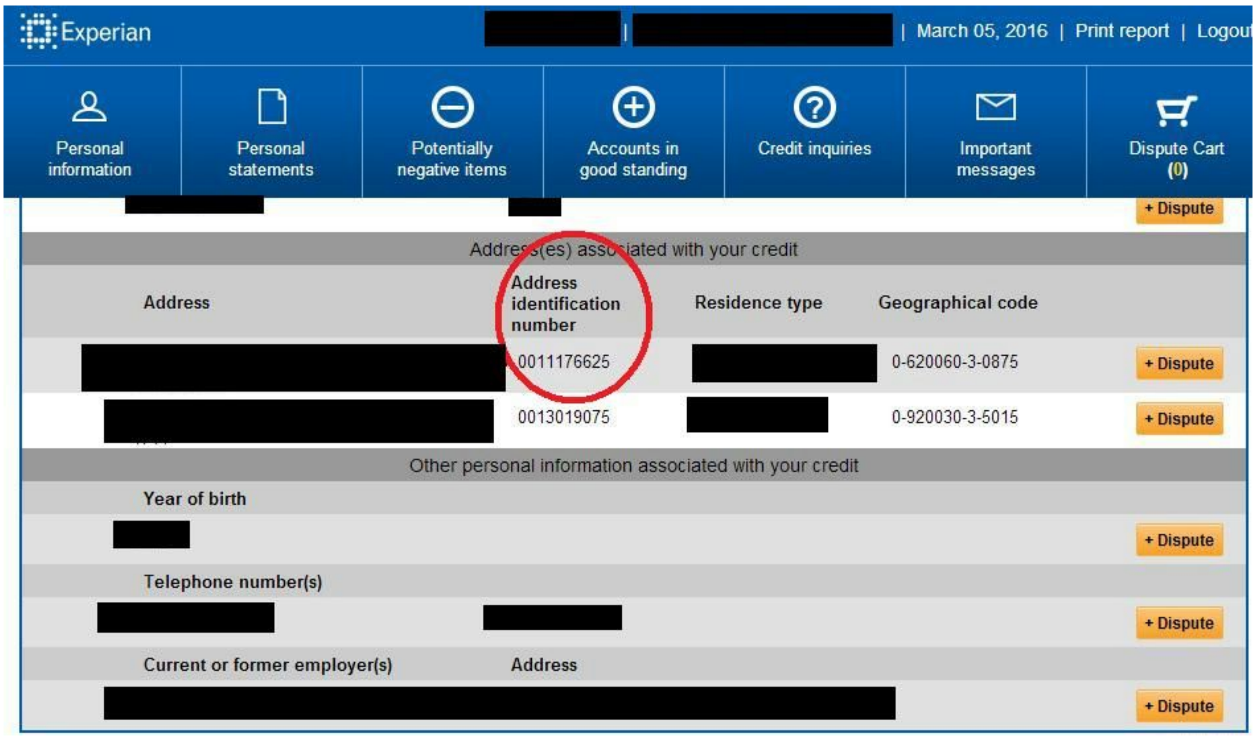
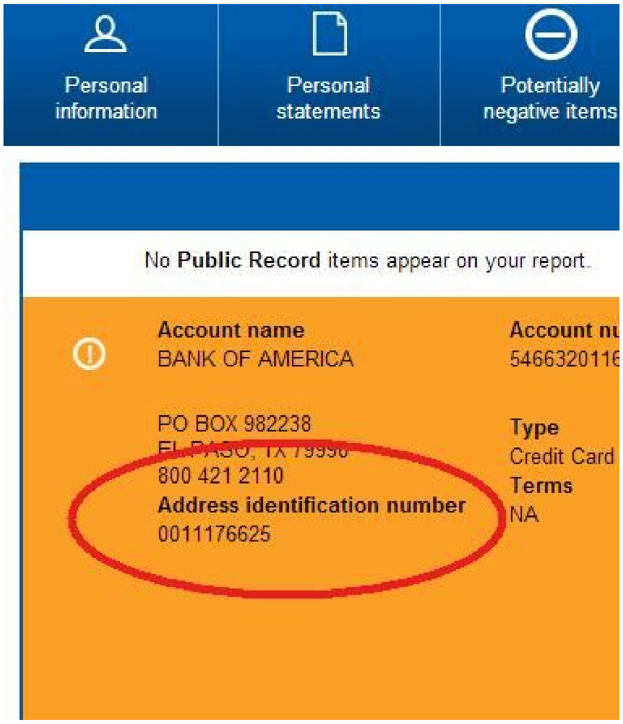
This is a simple trick that will improve the odds of your future dispute letters working better.

Look at the following page. This is what you see when you do an online dispute with Experian. I blacked out all my personal info, but you'll see a red circle that says "Address Identification Number". This is one of the ways the credit bureaus verify your account. Don't believe me? Look further down.



As you can clearly see, my bank of america account has the SAME address Identification number.
If there is a mismatch, you are more likely to get the derogatory account removed.



Also, the entire disputing process is computerized. There are no human eyes that read your letters. In fact, your disputes are broken down into a two digit code. And so if the computer notices a mismatch in the address ID, then you are more likely to get the account removed. The same is true for a name change. If you legally change your name, and then dispute an account, you are more likely to get the derogatory information off your report.

To change your address, I recommend faxing it in for faster results. The following page is a simple letter you can use to get it done. Also, even if you don't have an old address associated with a derogatory account, you can still dispute it anyway, and say you live in a completely different address altogether. For example, you could say you live with your cousin or uncle, and use your cousin's or uncle's utility bill as proof. Since your last names match, it's easy for someone to believe that you probably live with them, just like how a utility bill will typically only have one name, but a married couple may be living in that home.

Ultimately, as I shared before, this is entirely automated, so no human eyes will even see it. And even if your driver license still has your current address, it will still work, believe it or not. I know someone who has done this plenty of times for his clients. The only downside is the credit bureaus will start sending you mail there.

If you don't want to send mail to your uncle or cousin, use a business address if you have one, or a customized UPS address or PO Box. Any of these will work.

Again, it won't even be seen by human eyes.

The whole point is to remove the address ID code off your personal information, so that the computers will not find a match with a derogatory account.

But after you get all the derogatory stuff off your report, you can just do another address dispute to change it back to whatever address you like. So here's a simple letter you can use:

To Whom It May Concern:

I am writing to update my personal information. Please update my current address to

______________. Please remove all the other addresses off my report. They are not correct.

Sincerely,

[SIGNATURE]

Name

Enc. Driver License, SSN Card, and Proof of Residence