

# You made it Step 6

First thing you must do is resolve all open active disputes. When you start the mortgage process you must have all disputes resolved. The FICO score will not include disputed accounts in the calculation of the FICO credit score. They must be resolved before the close of all mortgages in the US. Hopefully they have resolved in your favor and ended but if there are any left open you must close them now. You can do this quickly and easily using the information below:

## **Experian**

475 Anton Blvd.

Costa Mesa, CA 92626

[888-210-9101](tel:888-210-9101) and [866-673-0140](tel:866-673-0140) is answered by a live human being, tell them you need the **National Consumer Assistance Center** to end the dispute(s), hours are 8AM-5PM Pacific Time  
Up to 72 Hrs to remove disputes(You get an email confirming they have been)

## **Equifax**

1550 Peachtree St, NW

Atlanta, GA 30309

[404-885-8300](tel:404-885-8300) is answered by a live human being, tell them you need to speak with someone in the **Executive Consumer Service department**.  
Up to 72 Hrs to remove disputes

## **TransUnion**

555 W Adams St

Chicago, IL 60661

[312-985-2000](tel:312-985-2000) it has a machine greeting but just stay on the line and you are transferred to a live person, tell them you need to speak with someone in the **Special Handling Department** Instant removal

Use this script for all 3 when you get the desired department : ***"I need to dispute the compliance condition remarks code of "AID" (Account In Dispute) because I am no longer disputing the/any account."***

Thank you for viewing my website, if you are still short of your goal don't get discourages. If you continue to pay all your bills on time and not have any new collections you will achieve any score you would like over time.

# Keep Working Hard