

NSCR and You

Enclosed: Important Forms & Instructions

Welcome aboard and congratulations on your decision to become a member. We are dedicated to the complete turnaround of your credit profile. You are officially enrolled and we are eager to get started to work with you on your behalf.

262-652-4600 Office 262-997-1199 Efax

**Upon signing up and providing all of the documents that is required
We will email or mail you a welcome letter which will include
your login ID & password
Once received you can track your status online at anytime**

Be sure to **SIGN** and **MAIL**, **EMAIL** or **EFAQ** the original agreement to our office with clean copies of your set of proofs of Identification. The proofs of ID are required by the credit bureaus to verify Name, DOB, SSN# and Current Mailing Address.

The 1st Step: If you do not already posses copies with full account numbers, order FREE copies of your three credit reports online at this website: www.truecredit.com. You are not obligated to make any purchase to do so.

The 2nd Step: Upon receipt of your credit report(s), you are advised to make copies for your records and make *note of the date* you forwarded the **original** to our office. If you want to verify *date of delivery* we recommend *Confirmed Delivery* which is less expensive than Certified Mail. **Do not wait for all 3 reports to come in before you send them to us.** Send each in as soon as you receive the report.

Important: Contact our office if you do not receive all three credit Bureau reports within 45 days from the date that you mailed your request forms.

The 3rd Step: You should receive a response to the dispute(s) including an updated report within 60 days. **It is required by law** that the credit reporting bureaus send their correction report(s) directly to the consumer. Please forward *everything* the bureaus mail you including any propaganda regarding credit repair because this not only *dates but verifies* that the bureau(s) have received the challenge.

IMPORTANT NOTICE

It's all up to you, the consumer as to how fast we can remove or update your negative accounts into never been late status.

Mail or drop off the original of all pages of the credit reports, as well as anything else that pertains to your credit as soon as you receive each one to:

National Society of Credit Restoration or (NSCR)

5909 6th Ave. A

Kenosha, WI 53140

Email address: submit@soaryourscore.com

Or simply Efax at 262-997-1199

Keep this quick reference handy.

Important: Proof of Identification is required by credit bureaus. It is important that copies of your required ID must be clean and legible or the bureaus may choose to not process disputes. Please mail (1 set) of your ID to our process dept.

Set of ID includes proof of:

1) your legal name

2) current mailing address**

3) date of birth

4) social security number

***Lists of acceptable ID for each category:**

1) Name & Date of birth:

Current driver's license
State ID card or Passport
Military ID
W2 form

2) 2 forms Address verification:

Utility bill
Paycheck stub
Medicaid or Medicare card
Stamped post office box receipt

* Some documents include proof of more than one ID requirement; for example, a driver's license could cover 1) name, 2) DOB and 2) address.

** 2 proofs of address required for less than 3 years at place of residence or use of a PO Box as a mailing address

3) To verify Social Security Number:

Social security card

Letter from the SS administration

Medicaid or Medicare card

Paycheck stub

W2 form

4) To verify a name change also provide a copy of documentation; i.e., marriage certificate, letter from the SS administration, adoption, etc.

Brief Overview

Here is a brief overview of what to expect over the next several months: about two to three weeks after we receive your credit files, you will receive a "thank you" letter from each Credit Reporting Agencies (CRA); don't worry if you don't get one from each of them, not everyone does. Sometimes they also send "Anti-Credit Repair" letters, please do not worry about these letters. Remember they do not want you to repair your credit, it is going to cost them time and money and then they will ultimately lose money! We do, however, need you to keep of all the letters you receive from the three CRAs referring to when updated reports would arrive, we may need these items at a later date. If you get any kind of letter from them and you want to call the office or fax it to us, which will be fine. If they ask you to call or mail them anything, **do not do it!** It is their responsibility to verify the information; you do not have to provide them with anything, **except address verification**. Only if they request additional address verification or a copy of your SS Card, let us know, then please forward it to them as quickly as possible.