**TO BEGIN YOUR CREDIT REPAIR PROCESS:**

* [**www.annualcreditreport.com**](http://www.annualcreditreport.com/)
* **Access ALL 3 of your Credit Reports**
  + **Write a 100 word statement that includes the key words “Due to Military service” and “To allow for my future Military career & financial stability to succeed”**
    - * **Example: “Due to military deployment, several issues arose from my loss of financial support. I am back on orders and working to achieve financial stability. Please remove all negative marks to promote my future military career and financial strength.”**
  + **Clear all of your addresses and update to show only 1 OR 10 years back.**
  + **Update/delete all old phone numbers** 
    - * **Show only current phone number**
  + **Review the entire report and all creditors.**
  + **Dispute all items that are negative.** 
    - **On all Disputes, write “Due to military service”**
    - **If paid off, mark Account Paid In FULL**
    - **Mark ALL closed items as CLOSED BY CONSUMER**
    - **Dispute anything older than 7 years still on your report as negative.**
  + REMEMBER TO SAVE ALL ITEMS AND PRINT THE REPORT FOR FUTURE REFERENCE!

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