

# Heirloom Credit Repair

## User's Guide

Fix the mistakes on your credit report yourself, one simple step at a time.

Simple questions about each bad item • Dispute letters with the law written in  
• Every credit bureau, major and minor • How to freeze your credit and opt  
out

Version 1.1 • October 2026

heirloomsoftwarellc.com • (606) 521-7093 (please text first)

# Before You Start - Please Read

Heirloom Credit Repair helps you do it **yourself**. It is not a law firm or a credit repair company, and this guide is not legal advice.

- **You have the right to dispute your credit report yourself, for free.** You never have to pay anyone to do it for you.
- **No one can legally remove true, up-to-date information.** If a late payment really happened, it can stay until its time runs out. The program will show you honest ways to ask for it to be removed anyway (a goodwill letter or a pay-for-delete offer).
- **Only dispute what you honestly believe is wrong.** Saying a real account isn't yours can get you in trouble, and it won't stay fixed.
- Credit bureaus have up to 30 days to answer (sometimes 45). Most people need 1 to 3 rounds of letters. Be patient and keep good records.

## What's in this guide

| Part | What it covers                                    |
|------|---------------------------------------------------|
| 1    | Installing and opening the program                |
| 2    | The step-by-step plan                             |
| 3    | Each page of the program, one at a time           |
| 4    | The questions it asks about a bad item            |
| 5    | Every letter, who it goes to, and the law it uses |
| 6    | Mailing your letters the right way                |
| 7    | What to do when the answer comes                  |
| 8    | Every credit bureau - major and minor             |
| 9    | Freezing your credit and opting out               |
| 10   | Your rights in plain English                      |
| 11   | Questions people ask                              |

# Part 1 - Installing and Opening It

- Double-click **Install Heirloom Credit Repair.exe**. Click **Install**. No administrator password is needed.
- An icon called **Heirloom Credit Repair** is put on your Desktop and in the Start Menu.
- The first time it opens, it shows the End User License Agreement and the Hold Harmless Agreement. Scroll to the bottom of each, check the box, and click **I Have Read and Agree**.
- Works on Windows 7, 8, 10 and 11. No internet is needed except to open the bureaus' websites.
- Your information stays on your computer. Your Social Security number is **never** saved - each letter is a PDF with a box where you type it just before you print.

To uninstall: Windows Settings > Apps > Heirloom Credit Repair > Uninstall. Your saved items and letters are kept in case you install it again.

## The screen

Across the top: the program's name, a **Guide** button (opens this book) and an **Agreements** button. Down the left side are the 8 pages, numbered in the order you use them. The yellow strip at the bottom is a reminder that this is a do-it-yourself tool.

## Part 2 - The Step-by-Step Plan

This is the same list you see on page 1. **Start Here.** Check each one off in the program as you go - it remembers.

### **Step 1: Get your free credit reports**

Go to [annualcreditreport.com](http://annualcreditreport.com) (the ONLY official free site). Get all three: Equifax, Experian and TransUnion. They are free every week. Save or print them. Write down the report number on each one - it's at the top.

### **Step 2: Freeze your credit (optional but smart)**

See the 'Freeze & Opt Out' page. A freeze stops new accounts in your name. It doesn't hurt your score.

### **Step 3: Fill in 'My Information'**

Your name and address go on every letter. Use the same name and address the bureaus show.

### **Step 4: Go through each report, line by line**

Circle anything that's wrong: accounts you don't know, late payments you didn't make, wrong balances, old debts past 7 years, the same debt listed twice, inquiries you didn't okay, a wrong address or name.

### **Step 5: Add each bad item with 'Add a Bad Item'**

The program asks simple questions about it - one at a time - then tells you which letters to send, to who, and which law applies.

### **Step 6: Make and print the letters**

On the 'Letters' page, pick the item and the letter. Read it over, fill in the blanks, sign it.

### **Step 7: Mail them the right way**

Send each letter by CERTIFIED MAIL with RETURN RECEIPT from the post office. Put in a COPY (never the original) of your driver's license or ID, a COPY of a bill or bank statement with your address, and COPIES of any proof. Circle the bad item on a copy of your report and include it. Keep a copy of everything you send.

### **Step 8: Click 'I Mailed It' and write down the certified mail number**

The program counts the days for you. The bureau has 30 days to finish (45 if you sent extra information later, or if you got the report free from [annualcreditreport.com](http://annualcreditreport.com)).

### **Step 9: Watch for the answer**

Check the 'Tracker' page. When the answer comes, mark it Removed, Fixed, Verified, or No Answer. The program tells you the next letter to send.

### **Step 10: Next round, if you need it**

Verified but still wrong? Send the 'Method of Verification' letter and the 'Direct Dispute' letter to the company that reported it, and file a complaint at [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint). No answer in 30 days? Send the 'No Answer in 30 Days' letter.

### **Step 11: Build good credit while you wait**

Pay every bill on time, keep card balances under 30% of the limit (under 10% is best), don't close your oldest card, and don't apply for lots of new credit at once. A secured card or credit-builder loan helps if you have few accounts.

### **Step 12: Check your reports again in 1-2 months**

Make sure the fixes stuck and nothing came back. A deleted item that comes back must be reported to you in writing within 5 business days (FCRA 611(a)(5)(B)).

**Tip:** [annualcreditreport.com](https://annualcreditreport.com) is the ONLY official free credit report site. Other sites with "free" in the name often sign you up for something you pay for every month.

# Part 3 - The Pages of the Program

## 1. Start Here

Your checklist. Each step has a box to check when you finish. The big button at the bottom opens [annualcreditreport.com](http://annualcreditreport.com).

## 2. My Information

Type your full name, street address, city/state/ZIP, birth date, and (if you moved in the last 2 years) your old address. Click **Save My Information**. It goes at the top of every letter. Use the same name and address the credit bureaus have for you.

## 3. My Bad Items

Your list of everything wrong on your reports. Click + **Add a Bad Item** and answer the questions (Part 4). Click any item in the list to see, in plain words, **which letters to send, who they go to, why, and the law each one uses**. It also shows the date the item must come off your report by law.

- **Make Letters** - jumps to page 4 with that item picked.
- **Change** - answer the questions again (for example, after a round of letters).
- **Mark Removed / Mark Fixed** - when the bureau takes it off or corrects it.
- **Delete** - take it off your list.

## 4. Letters

Pick the **Item**, the **Letter** (the ones marked \* RECOMMENDED are the ones that fit), and **Send to** (each bureau, or the company). The finished letter appears in the big box. You can type right in it to change anything.

- **Print** - saves the letter as a PDF and opens it. Type your Social Security number, your birth date, the date on your report, and the other blanks right in the boxes, then print it from there and sign it in ink.
- **Save** - saves the PDF in Documents\Heirloom Credit Repair\Letters to fill in later.
- **Make ALL Recommended Letters** - makes every recommended letter for every bureau at once and opens the folder.
- **I Mailed It** - after you mail it, type the date and the certified mail number. The program starts counting the 30 days.

## 5. Tracker

Every letter you mailed, when it's due, and **what to do next**. Late ones turn red. When an answer comes, click the letter, pick what happened (Removed, Fixed, Verified, No answer) and click **Save Result**. The "What to do next" column tells you the next letter to send.

## 6. Credit Bureaus

Every bureau with its phone number, mailing address, and buttons to open its website, its online dispute page, and its freeze page. See Part 8.

## 7. Freeze & Opt Out

Buttons to freeze at Equifax, Experian and TransUnion, opt out of pre-approved offers, stop junk mail and telemarketing, and get identity theft help - plus the full how-to (Part 9).

## 8. Your Rights

The laws, in plain English, and which law every letter uses (Part 10).

## Part 4 - The Questions It Asks

When you click + **Add a Bad Item**, the program asks one question at a time. Use < **Back** to change an answer. Have your credit report in front of you.

### Question 1: What kind of bad item is it?

- Late payment(s) on an account
- Collection account (a debt collector)
- Charge-off (lender wrote it off)
- Repossession
- Foreclosure
- Bankruptcy
- Judgment, tax lien or other public record
- Medical bill / medical collection
- Student loan
- Hard inquiry (someone pulled my credit)
- Wrong personal information (name, address, SSN, employer)
- Some other account

### Question 2: Tell me about the account

Copy these from your report: the company name, the original creditor (for a collection), the account number (often only part of it shows - that's fine), the amount, and the **date of first delinquency** - the first missed payment that led to the bad mark. That date decides when the item must come off your report. Add the company's mailing address if you have it (it's on the report or on their letters).

### Question 3: Which credit reports show it?

Check each bureau. A separate letter goes to each one.

### Question 4: Is this account yours?

- Yes, it's mine
- No - someone else opened it using my identity (identity theft)
- No - it belongs to someone else (mixed up with another person)
- I'm not sure - I don't recognize it

### Question 5: What's wrong with it?

Check everything that fits. If nothing is wrong, leave them all empty - the program shows honest options instead.

- The balance or amount owed is wrong
- It shows late payments, but I paid on time
- I paid it or settled it, but it shows unpaid
- The status is wrong (open/closed, charged off, etc.)
- The dates are wrong (opened, last payment, first late)
- The same debt is listed more than once
- It was in my bankruptcy, but still shows a balance
- It's older than 7 years (10 for some bankruptcies)
- The collector never proved I owe it
- It's a medical bill I already paid
- It's a medical collection under \$500
- I was only an authorized user, not the owner
- I never gave them permission to pull my credit
- A name on my report isn't mine (or is misspelled)
- An address on my report is not mine
- My Social Security number or birth date is wrong
- An employer listed isn't mine
- Something else is wrong (I'll describe it)

### Question 6: Have you disputed it before?

- No, this is the first time
- Yes - they said it was 'verified' and left it there
- Yes - and they never answered (more than 30 days ago)
- Yes - they changed it, but it's still wrong

### Question 7: What proof do you have?

Check what you can send **copies** of. Never send originals.

### Question 8: In your own words, what happened?

Write 2 or 3 sentences, the way you would tell a friend - for example: "I paid this off in June 2024 with a cashier's check. I have the receipt, but the report still says I owe \$812." It goes into every letter for that item. Your own words are the best way to get a person, not just a computer, to read your letter (Part 6). You can leave it empty and type it in the letter's box instead.

## Question 9: The plan

The program shows the letters that fit, in order, and anything else you should know. Click **Save Item**.

## Part 5 - Every Letter and the Law It Uses

"Bureau" letters go to each credit bureau that shows the item. "Company" letters go to the lender or collector itself.

| Letter                                                | Send to       | The law                                                                                        | When to use it                                                                                                                                                                               |
|-------------------------------------------------------|---------------|------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Dispute: information is wrong</b>                  | Each bureau   | FCRA Section 611 (15 U.S.C. 1681i) and Section 607(b) (15 U.S.C. 1681e(b))                     | Something on the account is wrong (balance, dates, late payments, status, listed twice, etc.).                                                                                               |
| <b>Dispute: this account is not mine</b>              | Each bureau   | FCRA Section 611 (15 U.S.C. 1681i) and Section 607(b) (15 U.S.C. 1681e(b))                     | The account belongs to someone else - your file got mixed with another person's.                                                                                                             |
| <b>Dispute: I don't recognize this account</b>        | Each bureau   | FCRA Section 611 (15 U.S.C. 1681i)                                                             | You don't know what the account is. The bureau must check it with the company.                                                                                                               |
| <b>Identity theft block</b>                           | Each bureau   | FCRA Section 605B (15 U.S.C. 1681c-2)                                                          | Someone opened it using your identity. Get an FTC Identity Theft Report first ( <a href="http://identitytheft.gov">identitytheft.gov</a> ). The bureau must block it within 4 business days. |
| <b>Remove: too old to be reported</b>                 | Each bureau   | FCRA Section 605(a) and (c) (15 U.S.C. 1681c(a), (c))                                          | Most bad items must come off 7 years after the first missed payment that led to it (10 years for Chapter 7 bankruptcy).                                                                      |
| <b>Remove an inquiry I didn't okay</b>                | Each bureau   | FCRA Section 604 (15 U.S.C. 1681b) - permissible purpose                                       | A company pulled your credit without your permission.                                                                                                                                        |
| <b>Fix wrong personal information</b>                 | Each bureau   | FCRA Section 611 (15 U.S.C. 1681i) and Section 607(b) (15 U.S.C. 1681e(b))                     | Wrong name, address, Social Security number, birth date or employer.                                                                                                                         |
| <b>Remove a paid or small medical collection</b>      | Each bureau   | FCRA Section 607(b) (15 U.S.C. 1681e(b)) and the bureaus' medical debt policy                  | Paid medical collections and medical collections under \$500 are no longer supposed to be on reports from Equifax, Experian or TransUnion.                                                   |
| <b>Direct dispute to the company that reported it</b> | The company   | FCRA Section 623(a)(8) (15 U.S.C. 1681s-2(a)(8)) and 12 C.F.R. 1022.43                         | Goes to the lender or collector itself. They must investigate within 30 days.                                                                                                                |
| <b>Identity theft notice to the company</b>           | The company   | FCRA Section 623(a)(6)(B) (15 U.S.C. 1681s-2(a)(6)(B)) and Section 615(f) (15 U.S.C. 1681m(f)) | Tells the lender or collector the account is identity theft so it must stop reporting it.                                                                                                    |
| <b>Ask the company to remove its inquiry</b>          | The company   | FCRA Section 604 (15 U.S.C. 1681b) and Section 616/617 (15 U.S.C. 1681n, 1681o)                | Sent to the company that pulled your credit without permission.                                                                                                                              |
| <b>Debt validation (make the collector prove it)</b>  | The collector | FDCPA Section 809(b) (15 U.S.C. 1692g(b)) and 12 C.F.R. 1006.34 / 1006.38                      | Send within 30 days of the collector's first letter if you can - then they must stop collecting until they prove the debt.                                                                   |
| <b>Method of verification (round 2)</b>               | Each bureau   | FCRA Section 611(a)(6)(B)(iii) and (a)(7) (15 U.S.C. 1681i(a)(6)(B)(iii), (a)(7))              | The bureau said 'verified'. Make it tell you HOW it checked - it has 15 days to answer.                                                                                                      |

| Letter                                  | Send to       | The law                                                                       | When to use it                                                                                                      |
|-----------------------------------------|---------------|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| <b>No answer in 30 days - delete it</b> | Each bureau   | FCRA Section 611(a)(1)(A) and (a)(5)(A) (15 U.S.C. 1681i(a)(1)(A), (a)(5)(A)) | The bureau didn't finish in 30 days. Information it can't verify in time must be deleted.                           |
| <b>Goodwill letter (ask nicely)</b>     | The company   | No law requires this - it's a polite request                                  | The late payment is true, but you've been good since. Ask the lender to remove it as a courtesy.                    |
| <b>Pay-for-delete offer</b>             | The collector | No law requires this - it's an offer                                          | The collection is yours. Offer to pay if they agree IN WRITING to delete it. Get their written yes BEFORE you pay.  |
| <b>Stop contacting me</b>               | The collector | FDCPA Section 805(c) (15 U.S.C. 1692c(c))                                     | The collector must stop contacting you (except to say they're stopping or suing). It doesn't make the debt go away. |

## A sample letter

This is what a first-round dispute to Equifax looks like (the program fills in your own information):

Pat Example  
 12 Main Street  
 Anytown, KY 40000  
 Date of birth: \_\_\_\_\_  
 Social Security number: \_\_\_\_\_

October 25, 2026

Equifax Information Services LLC  
 P.O. Box 740256  
 Atlanta, GA 30374-0256

RE: Dispute of inaccurate information - ABC Collections, account XXXX1234

Dear Equifax:

I am writing about my own Equifax credit file. When I read my report, I found an item that is not right. The report I am reading is dated \_\_\_\_\_.

In my own words, here is what happened:

\_\_\_\_\_

I am writing to dispute information in my credit file that is inaccurate. Under the Fair Credit Reporting Act (FCRA) Section 611, 15 U.S.C. 1681i(a), you must conduct a reasonable reinvestigation of this information, free of charge, and record its current status or delete it within 30 days of receiving this letter.

The item I dispute:

|                               |                                       |
|-------------------------------|---------------------------------------|
| Creditor / collector:         | ABC Collections                       |
| Account number (as reported): | XXXX1234                              |
| Amount reported:              | \$812                                 |
| Date of first delinquency:    | 03/2021                               |
| Type:                         | Collection account (a debt collector) |

What is wrong:

- This account was paid / settled, but it is reported as unpaid with a balance owed.

What it should say: Paid in full 06/2024, \$0 balance

Section 607(b) of the FCRA, 15 U.S.C. 1681e(b), requires you to follow reasonable procedures to assure the maximum possible accuracy of the information in my file. If this information cannot be verified as accurate an

complete, Section 611(a)(5)(A), 15 U.S.C. 1681i(a)(5)(A), requires you to delete or correct it promptly and to notify the company that reported it.

Please send me the written results of your reinvestigation and a free copy of my credit report showing the change, as required by 15 U.S.C. 1681i(a)(6). If you verify the item, please also send me a description of the procedure used to determine its accuracy and completeness, including the business name, address and telephone number of any company you contacted, as required by 15 U.S.C. 1681i(a)(6)(B)(iii) and 1681i(a)(7).

I am sending this dispute myself, about my own credit file. I have not hired a credit repair company or anyone else to dispute for me. Please have a person look at the copies I have enclosed. The law requires you to review and consider all relevant information I send (15 U.S.C. 1681i(a)(4)) and to pass it on to the company that reported the item (15 U.S.C. 1681i(a)(2)(B)).

Thank you for your help. Please write to me at the address above with what you find.

Sincerely,

---

Pat Example

Enclosures:

1. A copy of my driver's license or state ID
2. A copy of a utility bill or bank statement showing my current address
3. A copy of my credit report with this item circled
4. A copy of: Receipts, cancelled checks, or payment confirmations

Sent by certified mail, return receipt requested. Certified mail no. \_\_\_\_\_

## Part 6 - Mailing Your Letters the Right Way

- **Fill in, print and sign.** Each letter opens as a PDF. Type your Social Security number in the box at the top and fill in the other blanks, print it, and **sign it in ink**. When the PDF program asks to save changes, click **No** so your Social Security number isn't stored. (No PDF program? Windows 10 and 11 open them in Microsoft Edge. On Windows 7, get the free Adobe Acrobat Reader.)
- **Put in COPIES** (never originals) of: your driver's license or state ID; a utility bill or bank statement with your address; your credit report page with the item circled; and any proof.
- **Send it CERTIFIED MAIL with RETURN RECEIPT** from the post office. It costs a few dollars but it proves they got it and when.
- **Keep a copy** of everything you send, plus the green return receipt card when it comes back. A folder for each item works well.
- Click **I Mailed It** and type the certified mail number.
- One letter per bureau. You can dispute more than one item in separate letters - many people send 2 to 5 at a time so each one gets a careful look.
- Online disputes are faster, but a mailed letter gives you a paper trail and lets you include proof. If you dispute online, save screenshots and the confirmation number.

**Where to mail:** the bureau addresses are already in the letters. Addresses change now and then - check the bureau's website (page 6) before you mail.

### Getting a person to read your letter

The bureaus get piles of copied form letters from credit repair companies. Their mail rooms sort those out, and the answer is often a form letter saying the request looked "suspicious" or wasn't from you. A letter that is plainly from one person about one real mistake gets handled as a real dispute. Heirloom Credit Repair writes every letter that way - and these steps help even more:

- **Use your own words.** Fill in Question 8 or the "In my own words" box. Say what happened and why the item is wrong.
- **Fill in the date on your report** (the box near the top). It shows you read your own report.
- **Sign in ink** with your normal signature. Don't type a signature.
- **Mail it yourself**, from your own address, in a plain envelope you address by hand.
- **Include the copies** - your ID, a bill with your address, the report page with the item circled, and your proof. The letter asks for a person to look at them; the law says the bureau must review them and pass them on to the company (FCRA 611(a)(2)(B) and (a)(4)).

- **A few items at a time.** One item per letter, and only a few letters per bureau at once.
- **Only dispute what is really wrong.** A bureau can refuse a dispute it decides is frivolous (FCRA 611(a)(3)), and disputing true information as wrong won't last.

**Good to know:** no wording can promise a person reads every letter - every bureau also enters disputes into its computer system. These steps give yours the best chance. If the answer is a form letter that doesn't deal with what you said, send the "Method of verification" letter and file a complaint at [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint).

## Part 7 - When the Answer Comes

| What happened                        | What to do next                                                                                                                                                                                                                                                               |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Removed</b> (deleted)             | Mark it Removed. Check your report again in 1-2 months. If it comes back, the bureau must tell you in writing within 5 business days - dispute it again right away.                                                                                                           |
| <b>Fixed</b> (updated)               | Look at the new report. If it's right now, you're done. If it's still wrong, click Change on the item, choose "they changed it, but it's still wrong", and send the new letters.                                                                                              |
| <b>Verified</b> (left as is)         | Send the Method of Verification letter (they have 15 days to tell you how they checked) and the Direct Dispute letter to the company. File a complaint at <a href="https://consumerfinance.gov/complaint">consumerfinance.gov/complaint</a> - companies must answer the CFPB. |
| <b>No answer</b> after 30 days       | Send the "No answer in 30 days - delete it" letter with a copy of your first letter and the certified mail receipt.                                                                                                                                                           |
| They say your dispute is "frivolous" | They must tell you why within 5 business days. Send it again with more proof and a clearer description of what's wrong.                                                                                                                                                       |

### Still stuck after two rounds?

- File a complaint with the CFPB ([consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)) and your state Attorney General.
- A consumer lawyer may take an FCRA or FDCPA case for free - the law lets them collect their fees from the company if you win. Search for "FCRA attorney" in your state, or the National Association of Consumer Advocates ([consumeradvocates.org](https://consumeradvocates.org)).

## Part 8 - Every Credit Bureau, Major and Minor

The big three decide most credit scores. The minor ("specialty") bureaus are checked by banks, landlords, insurers, phone and utility companies, and payday lenders. You can get a free report from each of them once a year, and dispute with them the same way.

### The big three

| Bureau            | Phone          | Disputes by mail                                                              | Website                                                                                                                                                       |
|-------------------|----------------|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Equifax</b>    | 1-866-349-5191 | Equifax Information Services LLC<br>P.O. Box 740256<br>Atlanta, GA 30374-0256 | <a href="https://www.equifax.com/personal/credit-report-services/credit-dispute/">https://www.equifax.com/personal/credit-report-services/credit-dispute/</a> |
| <b>Experian</b>   | 1-888-397-3742 | Experian<br>P.O. Box 4500<br>Allen, TX 75013                                  | <a href="https://www.experian.com/disputes/main.html">https://www.experian.com/disputes/main.html</a>                                                         |
| <b>TransUnion</b> | 1-800-916-8800 | TransUnion Consumer Solutions<br>P.O. Box 2000<br>Chester, PA 19016-2000      | <a href="https://www.transunion.com/credit-disputes/dispute-your-credit">https://www.transunion.com/credit-disputes/dispute-your-credit</a>                   |

### Minor and specialty bureaus

| Bureau                                    | What it's for                                                                                                                | Phone          | Website / mail                                                                                                                                                                                                        |
|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Innovis</b>                            | The 'fourth' credit bureau. Lenders use it to check identity and for mail offers.                                            | 1-800-540-2505 | <a href="https://www.innovis.com">https://www.innovis.com</a><br>Innovis Consumer Assistance, P.O. Box 1689, Pittsburgh, PA 15230-1689                                                                                |
| <b>ChexSystems</b>                        | Banks check it before opening a checking or savings account (bounced checks, overdrafts, closed accounts).                   | 1-800-428-9623 | <a href="https://www.chexsystems.com">https://www.chexsystems.com</a><br>Chex Systems, Inc., Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125                                                |
| <b>Early Warning Services</b>             | Another bank-account report (owned by the big banks; also runs Zelle).                                                       | 1-800-325-7775 | <a href="https://www.earlywarning.com/consumer-information">https://www.earlywarning.com/consumer-information</a><br>Early Warning Services, LLC, Attn: Consumer Services, 16552 N. 90th Street, Scottsdale, AZ 85260 |
| <b>LexisNexis Risk Solutions</b>          | Insurance claims (C.L.U.E. auto and home), background data, and public records. SageStream reports are now handled here too. | 1-888-497-0011 | <a href="https://consumer.risk.lexisnexis.com">https://consumer.risk.lexisnexis.com</a><br>LexisNexis Consumer Center, P.O. Box 105108, Atlanta, GA 30348-5108                                                        |
| <b>NCTUE (utility and phone exchange)</b> | Phone, cable, gas, electric and water companies share payment history here.                                                  | 1-866-349-5185 | <a href="https://www.nctue.com">https://www.nctue.com</a><br>NCTUE Disclosure Center, P.O. Box 105161, Atlanta, GA 30348                                                                                              |
| <b>Clarity Services (Experian)</b>        | Payday loans, rent-to-own and other short-term lenders.                                                                      | 1-866-390-3118 | <a href="https://www.clarityservices.com">https://www.clarityservices.com</a><br>Clarity Services, Inc., Attn: Consumer Relations, P.O. Box 5717, Clearwater, FL 33758                                                |
| <b>FactorTrust (TransUnion)</b>           | Online, payday and installment lenders.                                                                                      | 1-844-773-3321 | <a href="https://www.factortrust.com">https://www.factortrust.com</a><br>FactorTrust Consumer Relations, P.O. Box 3653, Alpharetta, GA 30023                                                                          |

| Bureau                                 | What it's for                                                                    | Phone          | Website / mail                                                                                                                                                                                             |
|----------------------------------------|----------------------------------------------------------------------------------|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>The Work Number (Equifax)</b>       | Where you worked and what you were paid. Lenders and landlords check it.         | 1-866-604-6570 | <a href="https://theworknumber.com/employee-data-report">https://theworknumber.com/employee-data-report</a>                                                                                                |
| <b>TeleCheck</b>                       | Stores check it when you pay by check.                                           | 1-800-366-2425 | <a href="https://getassistance.telecheck.com">https://getassistance.telecheck.com</a><br>TeleCheck Services, Inc., Attn: Consumer Resolutions, P.O. Box 4514, Houston, TX 77210-4514                       |
| <b>Certegy</b>                         | Another check-approval service used by stores and casinos.                       | see website    | <a href="https://www.askcertegy.com">https://www.askcertegy.com</a><br>Certegy Check Services, Inc., Attn: Consumer Services, P.O. Box 30046, Tampa, FL 33630-3046                                         |
| <b>MIB (life and health insurance)</b> | Life, health and disability insurers share application medical information here. | 1-866-692-6901 | <a href="https://www.mib.com/request_your_record.html">https://www.mib.com/request_your_record.html</a><br>MIB, Inc., Attn: Disclosure Office, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734 |

## Other helpful places

| What                                                          | Website                                                                                                                                                                                                                                                     | Phone / notes                                                                                  |
|---------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|
| Free credit reports from all three bureaus (every week, free) | <a href="https://www.annualcreditreport.com">https://www.annualcreditreport.com</a>                                                                                                                                                                         | 1-877-322-8228 - Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 |
| Stop pre-approved credit and insurance offers (opt out)       | <a href="https://www.optoutprescreen.com">https://www.optoutprescreen.com</a>                                                                                                                                                                               | 1-888-567-8688<br>(1-888-5-OPT-OUT)                                                            |
| Report identity theft and get a recovery plan (FTC)           | <a href="https://www.identitytheft.gov">https://www.identitytheft.gov</a>                                                                                                                                                                                   | 1-877-438-4338                                                                                 |
| Complain about a bureau, lender or collector (CFPB)           | <a href="https://www.consumerfinance.gov/complaint/">https://www.consumerfinance.gov/complaint/</a>                                                                                                                                                         | 1-855-411-2372                                                                                 |
| Stop junk mail from marketers (DMAchoice)                     | <a href="https://www.dmachoice.org">https://www.dmachoice.org</a>                                                                                                                                                                                           | small one-time fee                                                                             |
| Stop telemarketing calls (National Do Not Call Registry)      | <a href="https://www.donotcall.gov">https://www.donotcall.gov</a>                                                                                                                                                                                           | 1-888-382-1222                                                                                 |
| FTC: Your rights when you dispute errors                      | <a href="https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports">https://consumer.ftc.gov/articles/disputing-errors-your-credit-reports</a>                                                                                                 |                                                                                                |
| CFPB: List of consumer reporting companies (every bureau)     | <a href="https://www.consumerfinance.gov/consumers-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/">https://www.consumerfinance.gov/consumers-tools/credit-reports-and-scores/consumer-reporting-companies/companies-list/</a> |                                                                                                |

Addresses and phone numbers change now and then. Check the website before you mail anything.

# Part 9 - Freezing Your Credit and Opting Out

## How to freeze your credit (it's FREE)

A credit freeze locks your credit report so no one can open new credit in your name - not even you - until you lift it. It does NOT hurt your credit score, and your current cards and loans keep working.

The law: Freezes, lifts and removals are free at every nationwide bureau (FCRA Section 605A(i), 15 U.S.C. 1681c-1(i)). A freeze asked for online or by phone must be placed within 1 business day; one asked for by mail within 3 business days. A lift asked for online or by phone must happen within 1 hour.

## Step by step

1. Freeze at ALL THREE big bureaus - Equifax, Experian and TransUnion. A freeze at one does NOT cover the others. Use the "Freeze online" buttons below, or call the freeze phone numbers.
2. Each bureau gives you a PIN or an online account. WRITE IT DOWN and keep it somewhere safe - you need it to lift the freeze.
3. Also freeze Innovis, ChexSystems, NCTUE, LexisNexis and The Work Number if you want everything locked (crooks use bank and phone accounts too).
4. Before you apply for a loan, card, apartment or job, ask which bureau they use and LIFT that one for a few days ("temporary lift"). It turns back on by itself.
5. Children under 16: a parent can freeze a child's credit. Mail the child's birth certificate, Social Security card, and your ID and proof you are the parent or guardian.

## Fraud alerts (another option)

- Initial fraud alert: free, lasts 1 year. Call or click just ONE bureau - it must tell the other two. Lenders must take extra steps to make sure it's really you.
- Extended fraud alert: lasts 7 years if you are an identity theft victim (needs an FTC Identity Theft Report from [identitytheft.gov](http://identitytheft.gov)).
- Active duty alert: 1 year, for service members deployed away from home.

## How to opt out of credit offers and junk mail

1. Pre-approved credit and insurance offers: go to [optoutprescreen.com](http://optoutprescreen.com) or call 1-888-5-OPT-OUT (1-888-567-8688). Online or by phone = 5 years. For PERMANENT, finish online, then print, sign and mail the Permanent Opt-Out Election form it gives you. This covers all the major bureaus at once.

2. Junk mail from marketers: dmachoice.org (small fee, 10 years).
3. Telemarketing calls: donotcall.gov or 1-888-382-1222 (free, never expires).
4. Each bank you do business with: ask them to stop sharing your information with other companies ("opt out of information sharing" - every bank must offer this once a year in its privacy notice).

## Freeze phone numbers and addresses

| Bureau                                    | Freeze phone   | Freeze online / by mail                                                                                                                                                                                                                  |
|-------------------------------------------|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Equifax</b>                            | 1-888-298-0045 | <a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a><br>Equifax Information Services LLC, P.O. Box 105788, Atlanta, GA 30348-5788 |
| <b>Experian</b>                           | 1-888-397-3742 | <a href="https://www.experian.com/freeze/center.html">https://www.experian.com/freeze/center.html</a><br>Experian Security Freeze, P.O. Box 9554, Allen, TX 75013                                                                        |
| <b>TransUnion</b>                         | 1-888-909-8872 | <a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a><br>TransUnion, P.O. Box 160, Woodlyn, PA 19094                                                                                           |
| <b>Innovis</b>                            | 1-800-540-2505 | <a href="https://www.innovis.com/personal/securityFreeze">https://www.innovis.com/personal/securityFreeze</a><br>Innovis Consumer Assistance, P.O. Box 26, Pittsburgh, PA 15230-0026                                                     |
| <b>ChexSystems</b>                        | 1-800-887-7652 | <a href="https://www.chexsystems.com">https://www.chexsystems.com</a><br>Chex Systems, Inc., Attn: Security Freeze, P.O. Box 583399, Minneapolis, MN 55458                                                                               |
| <b>Early Warning Services</b>             | 1-800-325-7775 | <a href="https://www.earlywarning.com/consumer-information">https://www.earlywarning.com/consumer-information</a><br>Early Warning Services, LLC, Attn: Consumer Services, 16552 N. 90th Street, Scottsdale, AZ 85260                    |
| <b>LexisNexis Risk Solutions</b>          | 1-800-456-6004 | <a href="https://consumer.risk.lexisnexis.com/freeze">https://consumer.risk.lexisnexis.com/freeze</a><br>LexisNexis Consumer Center, Attn: Security Freeze, P.O. Box 105108, Atlanta, GA 30348-5108                                      |
| <b>NCTUE (utility and phone exchange)</b> | 1-866-349-5355 | <a href="https://www.nctue.com/consumers">https://www.nctue.com/consumers</a><br>NCTUE Security Freeze, P.O. Box 105561, Atlanta, GA 30348                                                                                               |
| <b>Clarity Services (Experian)</b>        | 1-866-390-3118 | <a href="https://www.clarityservices.com/security-freeze">https://www.clarityservices.com/security-freeze</a><br>Clarity Services, Inc., Attn: Security Freeze, P.O. Box 5717, Clearwater, FL 33758                                      |
| <b>FactorTrust (TransUnion)</b>           | 1-844-773-3321 | <a href="https://www.factortrust.com">https://www.factortrust.com</a><br>FactorTrust Consumer Relations, P.O. Box 3653, Alpharetta, GA 30023                                                                                             |
| <b>The Work Number (Equifax)</b>          | 1-866-604-6570 | <a href="https://theworknumber.com/employee-data-report">https://theworknumber.com/employee-data-report</a>                                                                                                                              |
| <b>TeleCheck</b>                          | 1-800-366-2425 | <a href="https://getassistance.telecheck.com">https://getassistance.telecheck.com</a><br>TeleCheck Services, Inc., Attn: Consumer Resolutions, P.O. Box 4514, Houston, TX 77210-4514                                                     |
| <b>Certegy</b>                            | see website    | <a href="https://www.askcertegy.com">https://www.askcertegy.com</a><br>Certegy Check Services, Inc., Attn: Consumer Services, P.O. Box 30046, Tampa, FL 33630-3046                                                                       |
| <b>MIB (life and health insurance)</b>    | 1-866-692-6901 | <a href="https://www.mib.com/request_your_record.html">https://www.mib.com/request_your_record.html</a><br>MIB, Inc., Attn: Disclosure Office, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734                               |

# Part 10 - Your Rights in Plain English

## THE FAIR CREDIT REPORTING ACT (FCRA) - 15 U.S.C. 1681 and following

- You can get your reports free ([annualcreditreport.com](https://annualcreditreport.com)).
- You can dispute anything that is wrong or incomplete, for free. The bureau must investigate within 30 days (45 days in some cases) and send you the results in writing (Section 611, 15 U.S.C. 1681i).
- If it can't be verified, it must be deleted or fixed (1681i(a)(5)(A)). If it comes back later, they must tell you in writing within 5 business days (1681i(a)(5)(B)).
- Companies that report to the bureaus must investigate disputes too (Section 623, 15 U.S.C. 1681s-2).
- Most bad items come off after 7 years; Chapter 7 bankruptcy after 10 (Section 605, 15 U.S.C. 1681c).
- Identity theft victims can have information BLOCKED within 4 business days (Section 605B, 1681c-2).
- Freezes are free (Section 605A(i), 1681c-1(i)).
- If a bureau or lender breaks the law, you can sue for damages (Sections 616 and 617, 1681n and 1681o).

## THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) - 15 U.S.C. 1692 and following

- A debt collector must send you a validation notice, and if you dispute in writing within the validation period it must stop collecting until it proves the debt (Section 809, 1692g).
- It can't lie, threaten, or harass you, and it must report a debt you dispute as "disputed" (1692d, 1692e).
- You can tell it in writing to stop contacting you (Section 805(c), 1692c(c)).

## THE CREDIT REPAIR ORGANIZATIONS ACT (CROA) - 15 U.S.C. 1679

- You have the right to dispute your credit report yourself, for free. No company can legally promise to remove true, up-to-date information, or charge you before it does the work.

## MEDICAL DEBT

- Equifax, Experian and TransUnion say they no longer report paid medical collections, or medical collections under \$500, and wait 1 year before reporting unpaid medical collections.

## THE LETTERS IN THIS PROGRAM AND THE LAW EACH ONE USES

# Part 11 - Questions People Ask

## **Will disputing hurt my credit score?**

No. Disputing never lowers your score. Checking your own credit doesn't either.

## **How long does it take?**

Bureaus have 30 days (45 in some cases) from the day they get your letter. Allow about 6 weeks for each round, counting mail.

## **Should I dispute everything?**

No. Dispute only what is wrong, incomplete, or that you can't confirm. Disputing true items as false doesn't last and can cause trouble. For true items, use the goodwill or pay-for-delete letter, or wait for the time limit.

## **Should I pay an old collection?**

Paying doesn't remove it by itself - it shows as "paid". Before you pay, try the debt validation letter and, if it's yours, the pay-for-delete offer. Get any deal in writing BEFORE you pay. Be careful: in some states a payment on a very old debt can restart the time a collector can sue (this does not change how long it stays on your report).

## **Can I dispute online instead?**

Yes - the Dispute online buttons on page 6 take you there. Mail gives you a paper trail and lets you include proof; online is faster. Either way, keep records.

## **The item came back after it was deleted.**

That's called reinsertion. The bureau must tell you in writing within 5 business days. Dispute it again and file a CFPB complaint.

## **Is my information safe?**

Everything stays on your computer in your Windows user folder. Your Social Security number is never saved.

## **Can I help a family member?**

Yes, with their permission. The letters must be in their name and signed by them.

## **Where are my letters?**

Documents\Heirloom Credit Repair\Letters - one folder for each company. Click Open Letters Folder on page 4.

**Need help?** Text (606) 521-7093 (please text before calling), email [info@heirloomsoftwarellc.com](mailto:info@heirloomsoftwarellc.com), or visit [heirloomsoftwarellc.com](http://heirloomsoftwarellc.com).

Heirloom Credit Repair is self-help software. It is not a law firm, a credit repair organization, or a credit counselor, and nothing in the program or this guide is legal advice. Results are not guaranteed. Laws, bureau policies, addresses and phone numbers can change. Copyright (c) 2026 Heirloom Software LLC. All rights reserved.

# Heirloom Credit Repair - End User License Agreement

## END-USER LICENSE AGREEMENT - HEIRLOOM CREDIT REPAIR

This End-User License Agreement (EULA) is a legal agreement between you (either as an individual or on behalf of an entity) and Heirloom Software LLC and any of its affiliates regarding your use of Heirloom Software LLC's Heirloom Credit Repair software, and associated documentation (the "Software"). IF YOU DO NOT AGREE TO ALL OF THE TERMS OF THIS EULA, DO NOT INSTALL, USE OR COPY THE SOFTWARE.

Summary - You must agree to all of the terms of this EULA to use this Software. - If so, you may use the Software for any lawful purpose. - This Software is provided "as-is" with no warranties, and you agree that Heirloom Software LLC and any of its affiliates is not liable for anything you do with it. - You really ought to just go ahead and read the whole EULA. It's not all that long. You should not only rely on this summary.

The Agreement By downloading, installing, using, or copying the Software, you accept and agree to be bound by the terms of this EULA and of the Hold Harmless and Indemnity Agreement that comes with it. If you do not agree to all of these terms, you may not download, install, use or copy the Software.

The License This EULA entitles you to install and use the Software by you, for your own credit reports (or a family member's, with their permission), and to use the Software for any lawful purpose consistent with this EULA. Your license to use the Software is expressly conditioned upon your agreement to all of the terms of this EULA. This software is licensed, not sold. Heirloom Software LLC and any of its affiliates reserves all other rights not granted by this EULA.

The Restrictions 1. When using the Software you must use it in a manner that complies with the applicable laws in the jurisdiction(s) in which you use the Software. 2. You may not sell, resell, rent, lease or exchange the Software for anything of value. 3. You may redistribute the software, but it must include this EULA and you may not repackage or bundle the Software with any other software. 4. You may not remove or alter any proprietary notices or marks on the Software.

License Restrictions. Except as expressly permitted in this Agreement or by applicable law, Licensee shall not, and shall not permit or authorize any third party to: - Decompile, disassemble, or reverse engineer the Software, or otherwise attempt to derive, obtain, or reconstruct the source code, underlying ideas, algorithms, file formats, or programming interfaces of the Software by any means whatsoever. - Modify, translate, adapt, or create derivative works based upon the Software or any part thereof. - Bypass or circumvent any technological protection measures, license keys, or security mechanisms designed to control access to or prevent unauthorized copying of the Software. - Rent, lease, loan, resell, sublicense, or distribute the Software, or use the Software in a service bureau or time-sharing arrangement to provide services to third parties.

Severability. If any provision of this Agreement is found to be invalid or unenforceable under local statutory laws, such provision shall be modified only to the minimum extent necessary to comply with applicable law, and the remaining provisions of this Agreement shall continue in full force and effect.

Open-Source Notices Certain components of the Software may be subject to open-source software licenses ("Open-Source Components"). To the extent there is conflict between the license terms covering the Open-Source Components and this EULA, the terms of such licenses will apply in lieu of the terms of this EULA.

Intellectual Property Notices The Software and all worldwide copyrights, trade secrets, and other intellectual property rights therein are the exclusive property of Heirloom Software LLC and any of its affiliates. Heirloom Software LLC and any of its affiliates reserves all rights in and to the Software not expressly granted to you in this EULA.

Disclaimers and Limitations on Liability THE SOFTWARE IS PROVIDED ON AN "AS IS" BASIS, AND NO WARRANTY, EITHER EXPRESS OR IMPLIED, IS GIVEN. YOUR USE OF THE SOFTWARE IS AT YOUR SOLE RISK. Heirloom Software LLC and any of its affiliates does not warrant that (i) the Software will meet your specific requirements; (ii) the Software is fully compatible with any particular platform; (iii) your use of the Software will be uninterrupted, timely, secure, or error-free; (iv) the results that may be obtained from the use of the Software will be

accurate or reliable; or (v) any errors in the Software will be corrected.

YOU EXPRESSLY UNDERSTAND AND AGREE THAT Heirloom Software LLC and any of its affiliates SHALL NOT BE LIABLE FOR ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES, INCLUDING BUT NOT LIMITED TO, DAMAGES FOR LOSS OF PROFITS, GOODWILL, USE, DATA OR OTHER INTANGIBLE LOSSES (EVEN IF Heirloom Software LLC and any of its affiliates HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES) RELATED TO THE SOFTWARE, including, for example: (i) the use or the inability to use the Software; (ii) unauthorized access to or alteration of your transmissions or data; (iii) statements or conduct of any third-party; (iv) or any other matter relating to the Software. IN NO EVENT SHALL THE TOTAL LIABILITY OF Heirloom Software LLC EXCEED THE AMOUNT YOU PAID FOR THE SOFTWARE.

Heirloom Software LLC and any of its affiliates reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Software (or any part thereof) with or without notice. Heirloom Software LLC and any of its affiliates shall not be liable to you or to any third-party for any modification, price change, suspension or discontinuance of the Software.

By clicking "I Have Read and Agree" below, you confirm that you have read this entire End User License Agreement, understand it, and agree to be bound by it.

# Heirloom Credit Repair - Hold Harmless and Indemnity Agreement

## HOLD HARMLESS AND INDEMNITY AGREEMENT - HEIRLOOM CREDIT REPAIR

This Hold Harmless and Indemnity Agreement is part of your agreement with Heirloom Software LLC for Heirloom Credit Repair (the "Software"), together with the End User License Agreement. Please read it carefully - it limits what you can claim against Heirloom Software LLC and makes you responsible for claims that come from your use of the Software.

1. **YOU USE THE SOFTWARE AT YOUR OWN RISK.** You understand that the Software deals with credit reports, dispute letters, and dealings with credit bureaus, lenders, and debt collectors - Heirloom Credit Repair is not a law firm or a credit repair company and does not give legal advice; it cannot promise that any item will be removed, true and up-to-date information may lawfully stay on a report, and you are responsible for making sure everything you send is true, for the addresses you mail to, and for meeting every deadline. You use the Software, and rely on anything it shows, figures, sends, changes, or creates, entirely at your own risk.

2. **HOLD HARMLESS AND RELEASE.** To the fullest extent the law allows, you agree to hold harmless and release Heirloom Software LLC, and its owners, members, managers, employees, contractors, and agents (together, "Heirloom Software"), from any and all claims, demands, losses, damages, injuries, liabilities, penalties, fines, taxes, interest, costs, and expenses of any kind, known or unknown, arising out of or related to the Software or your use of it.

3. **INDEMNITY.** To the fullest extent the law allows, you agree to defend, indemnify, and pay Heirloom Software for any claim, demand, lawsuit, loss, damage, liability, penalty, fine, cost, or expense - including reasonable attorneys' fees and court costs - brought by anyone (including your customers, vendors, employees, family members, any government agency, or any other third party) that arises out of or relates to: (a) your use of, misuse of, or inability to use the Software; (b) any information you or anyone using your copy enters into the Software, and any decision made or action taken because of what the Software shows; (c) any loss, corruption, deletion, or disclosure of data, files, records, or money; (d) your breaking this Agreement, the End User License Agreement, or any law or regulation; or (e) anything done with the Software by anyone you allow to use it.

<<WARN>>4. **CHECK EVERYTHING AND KEEP BACKUPS.** You are responsible for checking the Software's results before relying on them, and for keeping your own current backups of your computer, your devices, and your information.<<ENDWARN>>

5. **SURVIVAL AND LIMITS.** This Agreement continues after you stop using the Software. Nothing in it limits any right you have that the law in your state does not allow to be limited; if any part is not enforceable, the rest still applies.

By clicking "I Have Read and Agree" below, you confirm that you have read this entire Hold Harmless and Indemnity Agreement, understand it, and agree to be bound by it.