



1140 Hamilton Street
Allentown, PA 18101

866.200.3745 Ext 402

Credit Bureau Information Steps

1. Meet with me at my office and go over your case.
2. **Equifax:** 866-349-5191 or go to www.myequifax.com/fcra Must mail in the following: Utility Bill, Social Security Card, Date of Birth, Former address and copy of ID to: Equifax PO Box 10585, Atlanta Ga 30348. With a Letter explaining to please provide a free report.
3. **TransUnion:** 800-916-8800.
4. **Experian:** 877-322-8228 or go to annual.creditreport.com. And request here.
5. Call the three credit bureaus and tell them as follows:
 - a. I am calling to get my free annual credit report. Please mail to my address
 - b. They will ask your Name, date of birth, Social Security Number and address.
 - c. You should receive copies in 10 days.
6. Next sit down and go over each item on the report. Mark down what you remember each of the accounts.
7. Bring to me all information and I will go over with you the case.
8. We will mail a letter of dispute to the companies and when they replay we write another letter to them. The idea is to go back and forth and get it removed which raises your score.
9. Start paying your bills on time will assist in increasing your score.

Payment Instructions:

The plan runs in 3-month cycles. (\$79.00 monthly) Billed quarterly \$237.00 (a 375.00 Value).

The difference is at JFT Group we review the results every quarter to see if it is beneficial to continue.

Other firms will keep you going for a year before any type of review. This service is solely to assist our clients to clear their credit issues as fast as possible.

Forms of payment:

Cash, Check, Credit cards:

If you are paying by credit card, please fill out below:

Name on card: _____

Address of credit card: _____

Card Number: _____

Expiration date: _____ CSV Back 3 digits _____

Approved deposit amount: \$ _____

Fax back to: 844.719.1168 or scan and email to : jtornese@jftgroup.org