

The Credit Doctor's prescription for you

Monday-Friday 7 a.m. – 7 p.m.

Saturday 7 a.m. – 12 p.m.

Jerry Burton



The **CREDIT DOCTOR**

301-860-0122

THINGS WE HAVE REMOVED

*Bankruptcies • Repossessions • Judgments • Foreclosures
Medical Bills • Late Payments • Charge Offs*

The logo features a cartoon doctor in a white coat and blue pants, giving a thumbs up and holding a clipboard labeled 'MONEY CURE'. Next to him is a blue dollar sign character with arms and legs, holding a document labeled 'CLEAN BILL OF HEALTH'. The background is dark blue with a white heartbeat line and an upward-pointing arrow.

CREDIT BUREAU CHEAT SHEET

Call Lexis Nexis and order your report * 67188884970011

- **Do not give them your phone number or e-mail address**
- **Hit * 67 before calling them**

Call Innovis and order your report * 6718005402505

- **Do not give them your phone number**
- **Hit * 67 before calling them**

- **Go on line and order you Identity IQ report**

This company is a credit monitoring company and not a credit bureau

The cost is \$ 29.99 per month

- **Start your membership**
- **Create a user name DO NOT MAKE YOUR USER NAME A E-MAIL ADDRESS OR ALLOW IT TO DEFAULT YOU TO MAKE YOUR USER NAME A E-MAIL ADDRESS.**
- **Print your report.**
- **Call Identity IQ 24 hours later and ask tell them you found a cheaper service for \$ 19 a month and can they match it.**

Equifax: * 6718777842528

- **When they ask you to enter your mobile number for verification hit zero.**
- **You will have to go through a verification process before they can help you.**
- **Dispute your personal information**
- **Tell them you want 1 name**
- **No Also known as or former names**
- **1 current address**
- **No former addresses**
- **When they ask if you ever lived there tell them NO.**
- **If they ask who's address they are tell them brother, sister or friend NEVER TELL THEM DAD OR MOM.**
- **1 current employer**
- **DO NOT ADD A POSITON TELL THEM TO LEAVE IT BLANK**
- **DON NOT ADD A CITY OR STATE FOR YOUR EMPLOYER TELL THEM TO LEAVE IT BLANK**
- **No previous employers**
- **Delete all phone numbers, you do not have to leave a phone number on your file.**
- **NEVER GIVE THEM YOUR E-MAIL ADDRESS.**
- **Get your **confirmation** number for your deletions and **record** it.**
- **Order your new free annual credit report with your score and GET your **confirmation** number.**
- **AGAIN THEY ARE GOING TO ASK YOU FOR YOUR E-MAIL ADDRESS TO MAIL YOU YOUR REPORT. **DO NOT GIVE THEM YOUR E-MAIL ADDRESS JUST TELL THEM TO MAIL IT.****
- **Call every 3rd day until deleted.**
- **Each time you call act like it's your first time calling.**
- **THIS BUREAU IS EASY IT'S LIKE TAKING CANDY FROM A BABY.**

Experian: * 6718004931058

- **Enter your information but not your phone number.**
- **You will have to go through a verification process before they can help you.**
- **Dispute your personal information**
- **Tell them you want 1 name**
- **No Also known as or former names**
- **1 current address**
- **No former addresses**
- **When they ask if you ever lived there tell them NO.**
- **If they ask who's address they are tell them brother, sister or friend NEVER TELL THEM DAD OR MOM.**
- **1 current employer**
- **DO NOT ADD A POSITON TELL THEM TO LEAVE IT BLANK**
- **DON NOT ADD A CITY OR STATE FOR YOUR EMPLOYER TELL THEM TO LEAVE IT BLANK**
- **No previous employers**
- **Delete all phone numbers, you do not have to leave a phone number on your file.**
- **Ask if there is a social security variation *******
- **Ask if there is a spouse of co-applicant *******
- **Ask under notices if there is anything there. *******
- **NEVER GIVE THEM YOUR E-MAIL ADDRESS.**
Try to get a report number for your deletions and record it.
- **Order your new free annual credit report and try to get your report number.**
- **AGAIN THEY ARE GOING TO ASK YOU FOR YOUR E-MAIL ADDRESS TO MAIL YOU YOUR REPORT. DO NOT GIVE THEM YOUR E-MAIL ADDRESS JUST TELL THEM TO MAIL IT.**
- **Call every 3rd day until deleted.**
- **Each time you call act like it's your first time calling.**
- ******* they may not provide wait until you get your report.**

Trans Union: * 6718009168800

- **You MIGHT have to go through a verification process before they can help you.**
- **Dispute your personal information**
- **Tell them you want 1 name**
- **No Also known as or former names**
- **1 current address**
- **No former addresses**
- **When they ask if you ever lived there tell them NO.**
- **If they ask who's address they are tell them brother, sister or friend NEVER TELL THEM DAD OR MOM.**
- **1 current employer**
- **DO NOT ADD A POSITON TELL THEM TO LEAVE IT BLANK**
- **DON NOT ADD A CITY OR STATE FOR YOUR EMPLOYER TELL THEM TO LEAVE IT BLANK**
- **No previous employers**
- **Delete all phone numbers, you do not have to leave a phone number on your file.**
- **NEVER GIVE THEM YOUR E-MAIL ADDRESS.**
Get your **file number** for your deletions and **record** it.
- **Order your new free annual credit report and get your **file number**.**
- **AGAIN THEY ARE GOING TO ASK YOU FOR YOUR E-MAIL ADDRESS TO MAIL YOU YOUR REPORT. **DO NOT GIVE THEM YOUR E-MAIL ADDRESS JUST TELL THEM TO MAIL IT.****
- **Call every 3rd day until deleted.**

Each time you call act like it's your first time calling

- **THIS BUREAU IS EASY IT'S LIKE TAKING CANDY FROM A BABY.**

Recap:

Equifax- each time you call get a NEW confirmation number

(1) For your deletions.

(1) For your free annual credit report with your score.

Experian- Once you get your report in the mail call in each time with that report number and they MUST give you a new report number because you called in with a report number.

- **Make sure once you provide them with a report number they give you one.**
- **(1) for deletions**
- **(1) for your free annual report**

Trans Union: your file number stays the same always.