



Explanation and Instruction for Active Dispute Commentary in Credit Reports

Review of your credit report indicates that you've recently disputed the account data for one or more credit accounts reflected in your credit report. While the account(s) are under investigation, the account data is often restricted from consideration in credit scoring, which means your credit scores may be inaccurate. We need to ensure that we have accurate credit scores for your mortgage application because your credit scores determine eligibility for the interest rates and terms of your mortgage.

To continue processing your mortgage application, we need the dispute commentary removed from your credit report so we can verify the accuracy of your credit scores. Here is some information to assist with this process.

Tips for requesting removal of dispute comments from your credit file:

- Be sure you have your complete account information in front of you – name of the creditor, full account number, etc.
- Be prepared to take notes, including the date, name of anyone you speak with and any reference numbers they may give you. A written record of your correspondence will be extremely helpful should you need to follow up later.
- Be sure to state that you need to have dispute comments removed.
- The entire process may last about 10 to 15 minutes.

Refer to the information below to contact each of the three major credit bureaus:

- **TransUnion 1-800-916-8800 or 312-985-2000**
When you call this number, you will likely get an automated receptionist. Just stay on the line, and you should be transferred to a representative. If the representative is unable to help you for any reason, ask to be transferred to the Special Handling Department.
- **Equifax 1-800-846-5279 or 404-885-8300**
This second number is typically the easiest to reach a live person.
- **Experian 714-830-7000**
Ask for a specialist in the dispute resolution department.

Your Fairway contact will be able to pull an updated credit report with accurate credit scores about four business days after you've successfully requested the removal of dispute commentary.

Have questions? Contact me today.



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