Step 1

Reading the Consumer Report

REPORT IDENTITY ACCURACY LAW

Download. Read. Compare. Identify. Then dispute only what is inaccurate, incomplete, fraudulent, or unverifiable.

Training script + PowerPoint for the Real Results website

The purpose of Step 1

STEP 1

Do not rush to dispute. First, read the report like evidence.

The report is a record. Your job is to test the record for accuracy.

• Download or upload all three reports: Experian, TransUnion, Equifax.
• Start with personal information before accounts.
• Read account-by-account, line-by-line.
• Compare the same account across all bureaus.
• Dispute only what is inaccurate, incomplete, fraudulent, or unverifiable.

Maximum possible accuracy

Clean identity + accurate account data = strong dispute foundation

Law anchor: FCRA §607(b), 15 U.S.C. §1681e(b): reasonable procedures to assure maximum possible accuracy.

The seven-part reading path

READING PATH

This is the order used inside the Real Results website.

1 **Download / upload report**

Read it. Mark it. Save proof.

2 **Personal information**

Read it. Mark it. Save proof.

3 **Address + DOB + phone**

Read it. Mark it. Save proof.

4 **Account details**

Read it. Mark it. Save proof.

5 **Tri-bureau comparison**

Read it. Mark it. Save proof.

6 **Inquiries**

Read it. Mark it. Save proof.

7 **Collections + derogatory**

Read it. Mark it. Save proof.

Each tab teaches the user what to look for, then generates the next action: personal information letter, inquiry dispute, furnisher dispute, debt collector dispute, or bureau reinvestigation request.

Download or upload the report

Start with the full consumer report, not a screenshot alone.

Best sources to start:

- AnnualCreditReport.com reports for the three main bureaus.
- SmartCredit or other tri-bureau report, when available.
- Experian, TransUnion, and Equifax direct reports.
- Save the PDF before you dispute.

Website action:

- Upload PDF or screenshots.
- Tag the source: Experian, TransUnion, Equifax, or tri-bureau.
- Extract negative accounts and personal information.
- Create a clean reading summary before letter generation.

Law anchor: FCRA §609, 15 U.S.C. §1681g: consumers have rights to file disclosures, including information in the file.

Personal information: clean the identity first

The report should identify the consumer accurately.

Check every bureau for:

- Name: correct first and last name.
- Aliases: wrong names or unnecessary variations.
- Middle names/initials: accurate and consistent.
- Date of birth: exact and consistent.
- Employment: remove inaccurate or outdated employer data.

Teaching line

One consumer.
One accurate name.
One clean identity profile.

Website button: Create Personal Information Dispute Letter

Law anchor: FCRA §1681e(b) maximum possible accuracy; §1681i reinvestigation of disputed accuracy.

Address, phone, and correspondence

The goal is not confusion; the goal is accuracy.

Address review

- Which address is accurate and current?
- Which address receives mail and correspondence?
- Are old, unknown, or mismatched addresses listed?
- Does each bureau show the same accurate address?

Also check

- Phone numbers: wrong or unknown numbers.
- Employers: inaccurate employer history.
- Aliases: identity data that does not belong.
- Proof: ID + proof of address for letters.

Website upload fields: Government ID • Social Security card copy • Proof of address

Account-by-account reading

Read each account like a line of evidence.

1. **Account name + account number**
2. **Date opened + status**
3. **Balance + past due + limit**
4. **Payment history month by month**
5. **Remarks + dispute codes**

Ask these questions:

- Does the account number match across reports?
- Is the open date the same everywhere?
- Is the balance consistent with statement history?
- Does the status match the account history?
- Are charge-off, collection, or late-payment codes supported?

Law anchor: FCRA §1681i: disputed completeness or accuracy must be reasonably reinvestigated.

Compare Experian, TransUnion, and Equifax

Same account. Same truth. Different reporting means investigate.

Compare these fields:

- Account number or masked number
- Date opened
- Status: open, closed, charge-off, collection
- Balance, past due amount, high balance, limit
- Payment history and late-month codes
- Date of first delinquency and reporting remarks

Website comparison view

Experian	**Match?**
TransUnion	**Mismatch?**
Equifax	**Missing?**

If the same account reports different dates, balances, or status, the system should flag it for inaccuracy review.

Inquiries: match them to real accounts

An inquiry needs a permissible purpose.

Read inquiries in two groups

- Not attached to an open account: gather and review first.
- Attached to a negative or disputed account: review with the account.
- Unknown inquiry: identify who pulled it and why.
- If no permissible purpose appears, prepare an inquiry dispute.

Website action:

Create inquiry table → attach related account → choose dispute reason → generate letter

Law anchor: FCRA §1681b limits when a consumer report may be furnished; the user must certify a permissible purpose.

Collections and derogatory items

Read the negative items, then choose the right lane.

Negative categories to mark:

- Debt collectors and medical collections
- Charge-offs and collection status
- Bankruptcy, foreclosure, repossession, eviction, judgments
- Student loan derogatory reporting
- Late payments and past-due history

Choose the right law lane:

- Debt collector: validation + collection law
- Furnisher: direct dispute + account evidence
- Credit bureau: reinvestigation + deletion if unverifiable
- Identity theft: FTC/police report when used for blocking

Law anchors: FCRA §1681i; Regulation V §1022.43 for furnishers; FDCPA/Regulation F for collectors.

What the website should generate

SYSTEM OUTPUT

The user reads once; Real Results prepares the next action.

Input

- Credit report PDF
- ID + proof of address
- User statement
- Selected accounts/inquiries

System reads

- Personal info
- Negative accounts
- Account mismatch
- Inquiry issues
- Collector/derogatory tags

Output

- Personal info dispute
- Bureau dispute
- Furnisher dispute
- Debt collector dispute
- CFPB/FTC packet when needed

The site should show the evidence and why the letter is being generated.

Copy-ready training script

SCRIPT

Use this as the website training narration for Step 1.

Script excerpt

First, we read the consumer report. We look at personal information first: name, address, date of birth, phone numbers, employers, and aliases. Then we read each account line by line. We compare the same account across Experian, TransUnion, and Equifax. If the reporting does not match, or if the account is inaccurate, incomplete, fraudulent, or unverifiable, we mark it for dispute.

Website tab label

Step 1: Read the Consumer Report

Website button sequence

Upload Report → Review Personal Info → Review Accounts → Compare Bureaus → Mark Disputes → Generate Letter

Step 1 checklist

CHECKLIST

What the user should complete before generating disputes.

- Full report downloaded or uploaded and saved.
- Personal information marked: name, aliases, address, DOB, phones, employers.
- All negative accounts identified.
- Each negative account read line-by-line.
- Tri-bureau mismatch marked where bureaus differ.
- Inquiries sorted: attached, unattached, unknown, or tied to negative accounts.
- Collections and derogatory items placed in the correct dispute lane.
- Evidence saved before any letter is sent.

Next website step:

Generate the proper dispute packet with evidence, law anchors, and mailing/portal-ready format.

Do not skip the reading step.

Legal source slide

SOURCE

Short references for the training module.

- FCRA §607(b), 15 U.S.C. §1681e(b): maximum possible accuracy.
- FCRA §611, 15 U.S.C. §1681i: reinvestigation when completeness or accuracy is disputed.
- FCRA §604, 15 U.S.C. §1681b: permissible purposes for consumer reports.
- FCRA §609, 15 U.S.C. §1681g: file disclosure rights.
- Regulation V, 12 C.F.R. §1022.43: direct disputes to furnishers.

Training note: cite law to support accuracy. Do not overstate the law. Read evidence, identify inaccuracies, then request investigation, correction, deletion, or blocking where the law supports it.