



## CREDIT BUREAU STALL TACTICS

**T**he Credit Bureaus *intentionally* delay your Credit Repair process. They do this to discourage people from fixing their credit or using Credit Repair services?

**Why? Because Credit Repair costs them money.**

Their standard Stall Tactics effectively confuse and scare people, especially those who don't understand what they are. This applies to everyone, whether you are fixing your own credit or using a company who specializes in helping you fix your credit.

Don't worry. The thing to remember with these Stall Tactic letters (Bureau Results) you will receive is that although they are annoying, they are also very common and are a standard practice. The Bureaus do this to slow down your process and ultimately discourage you causing you to quit or give up out of pure frustration.

**DO NOT GIVE UP!**

For the best results you must do the following:

1. Credit Repair is a *waiting game* and Stall Tactics are designed to increase the time it will take to reach your goals. Be patient and stick to your plan.
2. You must *forward all your Bureau Results/Responses* in a timely manner through your Secure Account Portal.
3. Remember that YOU have a very important role in your process. You must *be an active participant* in your process.
4. Bureau Stall Tactics are unfortunately *part of the process* AND so are the next responses/letters used to answer those stall tactics. At Living Better 101, we know how to address this situation and how to hold the Bureaus accountable. *By responding to their Stall Tactics, you will keep your process on track* and proceeding forward.

If you have additional questions about STALL TACTICS —or anything relating to Credit Repair—please call our Credit Coaches at (844)844-3911 or send us an email at [support@LivingBetter101.com](mailto:support@LivingBetter101.com)

**What YOU need to know:**

**VERY COMMON:**

Know that you have done nothing wrong to cause this. Nearly everyone that repairs their credit goes through this.

**KEEP PUTTING PRESSURE ON THE BUREAUS:**

Be persistent and you will eventually make progress.

**KEEP THE LAW ON YOUR SIDE:**

The Fair Credit Reporting Act requires that the bureaus must send a written response to you within 30 days.

**TYPICAL STALL LETTERS:**

- 1) **Suspicious Request.**
- 2) **Request was deemed frivolous.**
- 3) **Bureau or Furnisher requires additional documents to verify your identity.**
- 4) **Request sent was not legible.**