



HOW TO GET STARTED BUILDING YOUR CREDIT

Welcome to Restore A Dream Credit Service. In order for us to help get you started on the path to rebuilding your credit, we need the following **(Please read these instructions thoroughly and follow them exactly as reported):**

1) Social Security Verification. Include one of the following **(Only Showing the Last 4 Digits):**

- Social Security Card
- W-2
- Military ID

2) Current Picture ID. Include one of the following.

- Driver's License
- State Identification Card
- Passport

No Pictures of the address verification. Either email or fax a PDF of the address verification document.

3) Address Verification. **(Must have the most recent address and cannot be older than 30 days.)**

Please view Acceptable Address Verification Documents:

- Water Bill
- Electric Bill
- Cable/Internet/Phone Bill or Cell Phone
- Gas Bill
- Trash Bill
- Auto Insurance Bill
- Checking/Saving Account Statement

This are Unacceptable Address Verification Documents:

- Medical Bills
- Auto Finance Statements
- Credit Card Statements
- Collections Letters

Please be sure that when sending verifying items, the following is showing:

- Your name
- Home address
- Company name of the bill
- The date of the bill

Send all verifying items via email as a PDF to support@restoreadream.com or faxed to 404.529.4700.

No Photos of the address verification. Please email or fax a PDF of the address verification.

Credit Report & Credit Score Provider:

Below you will find the link to Identity IQ a company that can provide you with your Credit File with your Credit Score. Identity IQ will provide you with a subscription for a trial period of \$1.00 for the first 7 days and \$24.99 monthly. However, keep in mind that if you do not intend on keeping the service, then you need to make sure that you cancel your subscription prior to the expiration of your trial period to avoid any additional cost to you.

discounted rate for Identity IQ.

Go to Identity IQ:

<https://www.identityiq.com/securepreferred.aspx?offercode=431146HG>

Clicking the link above will allow you a 7-day trial period for \$1.00

Write down your **Username, Password, and the last 4 digits of your Social Security Number** exactly the way you register it on identityiq.com.

Please forward the following information support@restoreadream.com

1. **Username**
2. **Password**
3. **Last 4 digits of your Social Security Number**
4. **Contact Telephone Number**

We ask that you do this for 2 reason:

1. **So that we can import your credit reports into our database accurately.**
2. **So that we do not negatively impact your credit score by making a hard inquiry on your credit report each time that your credit is looked at. You can pull your credit report yourself as many times as you want through websites like Identity IQ, Credit Karma, etc. without impacting your credit score negatively.**

We will notify you once we have imported your credit file into our database and at that time it is your option if you want to maintain your monthly subscription or cancel it. Remember you only have a 7- day trial period before they debit your account for their regular monthly cost of \$24.99.

PLEASE NOTE: We need you to keep the Identity IQ subscription for the duration of your credit restoration process. This helps us to keep track of what items on your credit report has been deleted and which items on your report still needs disputing. This is a fast and effective way to get you to your score goals faster.

Kind Regards,

Restore A Dream Credit Service