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## An organized home creates the feeling of an organized life



Most of us experience stress from our jobs, our finances, and other areas of our lives, so when we come home, we want to feel that we're entering a comfortable environment. A cluttered and disorganized home can create a constant low-grade stress and subtly drain your energy by being a visual reminder of how much additional work remains to be done. On the other hand, living in a clean and organized home reduces stress by creating a feeling that no

more work needs to be done around the home. When you have such a feeling of satisfaction, it becomes much easier to relax.

A high level of stress can occur when you cannot find something important that you need. For example, how often have you gotten upset about losing or misplacing your keys? If you put a hook on the inside wall adjacent to your front door and cultivate the habit of hanging your keys up as soon as you enter the door, your keys will always be exactly where you need them to be every time you leave your home. If you want to organize your home, every item should have a designated place where it is always kept. If you immediately put every item back where it belongs after using it, everything will always be just where you expect it to be. The "key trick" is the key to becoming organized.

## F-I-X-I-N-G Credit Report Errors

If your credit report contains erroneous information, the credit reporting agency must correct it. If an item is incomplete, the credit reporting agency must complete it. You have the right, under the Fair Credit Reporting Act, to dispute the completeness and accuracy of information in your credit profile.

For example, if your profile shows an account that belongs to another person, the credit reporting agency would have to delete it. Also, at your request, the credit reporting agency must send a notice of correction to any report recipient who has checked your profile in the past six months.

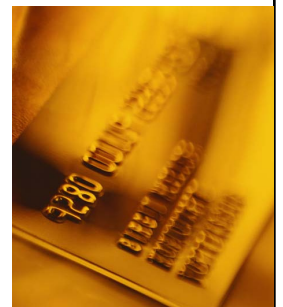
For items in your credit profile which you feel deserve further explanation (such as an account that was paid late due to loss of job, military call-up, or unexpected medical bills), you can send a brief statement to the appropriate credit reporting agency. The information will be placed in your credit profile and will be disclosed each time it is accessed.

You may want to contact all three credit agencies when correcting your credit history. Below you'll find contact information on how to reach them, or go to [annualcreditreport.com](http://annualcreditreport.com) to obtain a free credit report. You are entitled to receive one free credit report every 12 months from each of these agencies.

TRANS UNION - 866-887-2673  
[www.transunion.com](http://www.transunion.com)

EXPERIAN - 888-397-3742  
[www.experian.com](http://www.experian.com)

EQUIFAX - 800-685-1111  
[www.equifax.com](http://www.equifax.com)



### Food for Thought

It is not enough to do your best;  
you must know what to do,  
and THEN do your best.

W. Edwards Deming