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“Life is a blank canvas...it’s the part that you fear because it’s the unknown..but you’re the artist...the canvas is only blank because you haven’t created something yet...it’s no reason to fear the unknown..it’s reason to create the picture you want your life to be ...so that every time

you sit back and reflect on that canvas, you can appreciate the work you've done" • Common knowledge is detrimental...Specialized knowledge applied to real life situations is better than any currency" There is simply no substitute for reading, so Read this E-book Gain special knowledge that only the top 10% of people in the country are utilizing. Take your time and read to understand so that you become "one" with this knowledge. Stay Focused for 6 months and watch your life change.

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Understanding Consumer Credit Reports WHAT IS A CREDIT REPORT? A credit report can be broken down into 6 parts: History of how well you repay debt How long you have had credit for Demographics/Personal information such as names, addresses (past and present), employers, phone numbers, and any variances of such. Amount of available credit you have. (i.e. your buying power) How often you have applied for credit (inquiries) Different types of credit that you have. What is a credit report used for? A credit report is used to determine the amount of risk in lending you money. The level of risk is determined by 6 main factors and calculated into a credit score. The most commonly used score is the FICO score, created by the Fair Isaac Company. This score ranges from 850, the higher the score, the less of a risk you are, and the lower the score the higher the risk. From the lender's point of view, the lower your score is, the more likely you are to default on a loan. So they will be less likely to approve you for a loan, or if they do approve you, the interest rate charged on the loan will be very high because it's a riskier investment for them. Note: There are different types of FICO scores, Mortgage companies use the Classic FICO Score, Auto Lenders use the FICO Auto Industry Option Score. The difference is quite simple, the Classic FICO Score ranks previous mortgage accounts a little higher than all other accounts. And the Auto Industry Option Score puts more weight on previous auto loans than other accounts. Who maintains the credit reports (without our consent?) Credit Reports are maintained by the Credit Reporting Agencies, also known as the Credit Bureaus. The MAIN credit reporting agencies are:

EXPERIAN TRANSUNION EQUIFAX INNOVIS

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PRBC (Pay Rent, Build Credit) What is a credit score and what are the factors? A credit score is a number which is calculated based on the information in a person's credit report. The credit score is used to represent the creditworthiness of that person. The factors of a credit score are: Payment History 35% Amounts Owed 5% Length of Credit 15% Credit Variance 10% New Credit 10% Personal Information Variances 5% The specific calculations FICO® and VantageScore use to generate credit scores are trade secrets, but their models all operate on the same data found in your credit report—all of which correspond directly to choices you make about borrowing and repaying money. Fair Isaac Corp., maker of the FICO® Score, says the following factors matter most in its score calculations: Payment history. Paying bills on time helps your credit score. That's the single biggest factor, accounting for as much as 35% of your FICO® Score. Credit utilization. Experts recommend using no more than 30% of your total credit card borrowing limit to avoid lowering credit scores. Credit usage, also known as your credit utilization rate, is responsible for about 30% of your FICO® Score. Length of credit history. FICO® Scores tend to increase over time. New credit users can't speed that up, but establishing a record of timely payments will help build scores as credit history stretches out. Length of credit history accounts for up to 15% of your FICO® Score. Credit mix. Credit scores reflect your total outstanding debt and the types of credit you use. The FICO® Score tends to favor a variety of loan types, including both installment credit (loans with fixed monthly payments) and revolving credit (like credit cards, with variable payments and the ability to carry a balance). Credit mix can influence up to 10% of your FICO® Score. Recent credit applications. Applying for a loan or credit card triggers a process known as a hard inquiry, in which the lender requests your credit score for use in its lending decision. Hard inquiries typically lower your credit score by a few points, but as long as

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you continue to pay your bills on time, scores typically rebound within a few months. (Checking your own credit is a soft inquiry and does not impact your credit score.) Recent credit applications can account for up to 10% of your FICO® Score. Derogatory information. Certain credit report entries can severely lower credit scores for extended periods of time, depending on the nature of the information. Because these entries are not found in all credit reports, FICO® doesn't assign them percentage weights—but when they do appear, FICO® considers them part of payment history. The negative impact of these entries dwindles over time, but initially at least, they can outweigh all other factors and severely drive down your credit score. Derogatory entries include accounts sold into collections, foreclosures and bankruptcies. Most influential: Payment history (paying bills on time) Highly influential: Age and type of credit (establishing a good mix of loan accounts); percent of credit limit used (avoiding "maxing out" cards) Moderately influential: Total balances and debt (limiting debt to what's prudent) Less influential: Recent credit behavior and inquiries (applying for new credit); available credit (avoiding opening unneeded credit accounts) What is the FICO credit range? What is "Good Credit"? Lenders want borrowers who will repay their debts, on time and as agreed upon in a loan agreement. If a lender feels they can rely on you to do that, they say you have "good credit," or that you're a low-risk borrower. If, based on a history of poor debt

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management, a lender doubts you will pay back a loan, they consider you to have "bad credit," and to be a high-risk borrower. Most consumers fall somewhere in the middle of that spectrum, and credit scores help lenders understand individual borrowers' level of credit risk. What is a Tradeline? A trade line is an account listed on a credit report. Each separate account is a different trade line. Trade-line information is provided by a lender or financial institution to credit-reporting bureaus, such as TransUnion. Trade lines are used to determine consumers' credit scores. Trade lines are records of consumer credit behavior. They show the activity and status of credit accounts. A trade line includes the creditor's account name, an account number and the customer's payment status. The trade line will tell whether a consumer is paying on time, late or not at all. It will also show how much is owed on the account. The payment status is one of the most important bits of information in a trade line. This information shows the consumer's loan repayment habits, something that lenders examine carefully when considering a loan application. Negative items such as charge-offs and collections show up in trade lines. There are four types of accounts in a trade line: Installment accounts, such as a car loan or other fixed-payment loan. Mortgage accounts. Revolving accounts, such as credit cards or retail cards. Open accounts, on which the buyer pays in full upon the receipt of goods. what is a primary tradeline? A primary tradeline is a credit account that is opened in your own name, in which the creditor extends credit to you as the borrower. When you open up a credit card on your own, you have a primary tradeline. This means that you are responsible for the transactions that occur on this tradeline What is a Secondary tradeline and Authorized User (AU)? A credit card authorized user is a person who has permission to use another person's credit card but isn't legally responsible for paying the bill. ... Depending on the credit card

issuer, some credit card companies provide a unique card to authorized users linked to the holder of the primary account

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As an Authorized User the history of the tradeline will appear on your credit report as a Secondary Tradeline. Example of a trade line on a consumer credit report Take notice the components of the tradeline: creditor's account name, an account number, date account opened, and the customer's payment status. The trade line will tell you what kind of account is reporting, in this case its a revolving whether a consumer is paying on time, late or not at all. It will also show how much is owed on the account. What are credit inquiries?

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A record of a request for your credit report is called a credit inquiry. You'll see an inquiry on your credit report anytime someone pulls your report from one of the three national credit bureaus. Your credit report will tell you who has accessed your credit data and when. You will see lenders or card issuers on your report if you have applied for credit. Other firms may request your credit report to provide an insurance quote or a background check. And sometimes inquiries may occur without your knowledge or permission. Inquiries typically stay on your credit report for about two years. But they only factor into your FICO credit score for one year. Public Judgments appearing on your credit reports Since the National Consumer Assistance Plan went into effect in 2017, public records must meet strict requirements in order to appear on consumer credit reports. Civil judgments and tax liens do not meet these new requirements, so they were removed from credit reports. Although civil cases aren't reported on your consumer credit report, they may be reported elsewhere in a system commonly used by creditors to make lending decisions. Bankruptcy can cause a FICO score to drop by 200 points or more. A filing may lower credit scores for seven to 10 years and be difficult to remove from a credit report unless any information is inaccurate. What are collections accounts? Collections are a continuation of debt owed and can stay on your credit report for up to 7 years from the date the debt first became delinquent and was not brought current. Debt collectors are more than likely calling you to collect payment on a collections account. What are derogatory accounts? A derogatory account is one that is seriously past due. Most commonly, the term derogatory refers to accounts that are 60 or 90 days past due or more. It also includes collection accounts, charge-offs, repossessions and foreclosures

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Basic Consumer Dispute Rights under FCRA In 1970, Congress created the Fair Credit Reporting Act (FCRA) to protect consumers when dealing with credit bureaus. The FCRA limits who can see a consumer's credit report, mandates how long negative information can remain on a report, and contains a number of identity theft protections. The credit bureaus, which are called "consumer reporting agencies" under the FCRA, are required to follow "reasonable procedures" to ensure the "maximum possible accuracy" of credit reports. One of the most critical FCRA protections is the consumer's right to dispute errors in his or her credit report. Under the FCRA, both the credit bureaus and the information provider have responsibilities to investigate disputes and correct inaccurate or incomplete information. The provider of information is often referred to as the "furnisher." Furnishers include banks, credit card companies, auto lenders, collection agencies or other businesses. If the consumer sends a dispute to a credit bureau, the bureau must investigate the items in question, usually within 30 days. The bureau can reject the dispute if it determines the dispute to be frivolous or irrelevant. The credit bureau must conduct a "reasonable" investigation (sometimes called a "reinvestigation," which is the term used in the FCRA) that includes reviewing and considering all relevant information submitted by the consumer. Within five days of receiving the dispute, the bureau must also notify the furnisher of the dispute, and the notice must include "all relevant information" provided by the consumer about the dispute. After the furnisher receives notice of a dispute from the credit bureau, the furnisher has its own duties under the FCRA. The furnisher must conduct an investigation, review all relevant information provided by the credit bureau, and report the results to the bureau. If the furnisher finds the disputed information to be inaccurate, it must notify all three of the national bureaus so that they can correct this information in the consumer's credit report file. When the investigation is complete, the credit bureau must give the consumer the written results and a free copy of the credit report if the dispute results in a change. If information is corrected or deleted, the credit

bureau cannot put back the disputed information in the consumer's credit report unless the furnisher verifies that it is accurate and complete. The credit bureau also must send the consumer a written notice that includes the name, address, and phone number of the furnisher.

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Chances are your Consumer report is full of errors! Despite the importance of accurate credit reports and the purpose of the FCRA to promote accuracy, errors are unfortunately quite common in the credit reporting system. An on-line survey by Zogby Interactive found that 37% of consumers who ordered their credit report discovered an error, and 50% of those were not easily able to correct the error. A study by the Consumer Federation of America and National Credit Reporting Association documented numerous serious errors in credit reports. One indication of the magnitude of such errors is the fact that 29% of credit files had a difference of 50 points or more between the highest and lowest scores from the three national credit bureaus. Studies from U.S. PIRG and Consumers Union have found errors in 25% of credit reports serious enough to cause a denial of credit. Even the trade association for the credit bureaus – the Consumer Data Industry Association (CDIA) - has admitted that, out of 4 million consumers who ordered their own credit reports, 5 million (or 8%) filed a dispute. Mixed or mismerged files occur when credit information relating to one consumer is placed in the file of another, thus creating a false description of both consumers' credit histories. Mismerging occurs most often when two or more consumers have similar names, Social

Security Numbers (SSNs), or other identifiers. Example, when information relating to Mary L Carter is put in Mary I. Jones' file). Mixed or mismerged files are a frequent problem. One study found that 44% of credit reporting complaints to the FTC involved mismerged files. Of these complaints, 64% had total strangers' files mixed in, while 36% involved information belonging to relatives or former spouses. Another study found that one in ten files contained at least one, and as many as three, additional credit reports. It was very common for the additional reports to contain a mixture of credit information, some of which belonged to the subject of the report requested and some which did not.. Mixed files occur largely because the credit bureaus' computers do not use sufficiently rigorous criteria to match consumer data precisely, even when such unique identifiers as SSNs are present. For example, the credit bureaus will include information in a

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consumer's file even when the SSNs do not match, but other information appears to match. Thus, they have been known to mismerge files when the consumers' names are similar and they share seven of nine digits in their SSN. all of this falls under the doctrine of Idem Sonans which we will go deeper into at a later time. Identity theft is often called the "fastest growing crime" in this country, with an estimated eight million consumers victimized by some form of identify theft every year. Identity theft itself presents a serious source of inaccuracies in the credit reporting system. The identity thief, however, is not the only culprit. Credit bureaus and

furnishers bear a share of the blame as well. The credit bureaus' loose matching procedures, discussed above, contribute to identity theft problems. For example, if a thief has only adopted the victim's first name and Social Security number but not his or her last name or address, the algorithm used by credit bureaus to "merge" information often will incorporate the thief's information into the victim's file at the time the bureau compiles the report. Once the fraudulent debt is reported, often after default and non-payment, and especially when collectors begin attempting skip trace searches, the account ends up merged into the victim's file even though many of the identifiers do not match. Accordingly, the "identity theft" is really characterized as a hybrid of a mixed file problem. Furnisher Errors! Furnishers can often be the source of errors in credit reports. Furnisher inaccuracies primarily fall into two categories types. First, the furnisher might report the consumer's account with an incorrect payment history, current payment status, or balance. The error might be due to a misapplied payment or data entry error. Sometimes these errors occur because the creditor has not complied with industry reporting standards, such as the Metro 2 format. The second type of dispute involves furnishers who have attributed a credit account to a consumer who does not owe the debt, often called an "ownership dispute." This type of dispute often involves a spouse or other authorized user who is not contractually liable for a debt. Other times, the consumer may have been the victim of identity theft. According to credit reporting industry statistics, these "ownership" disputes are among the most common, as the bureaus use the dispute code "consumer states account is not his/hers" over 30% of the time. Any error sent by the furnisher in its computer file automatically appears in the consumer's credit report, even if the information patently contradicts information appearing in other parts of the credit report. The national credit bureaus unfortunately fail to exercise virtually any quality control over the information initially provided to them by furnishers. The credit bureaus blindly rely on furnishers and provide no oversight of the quality of the information being reported. This unquestioning acceptance and

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re-publication of furnisher information invites abuse. This is especially true when it comes to debt collectors and debt buyers, who present their own special types of errors. Re-Aging of Debt A type of abuse by debt collectors that results in inaccurate reporting is the “re-aging” of obsolete debts. The FCRA requires most consumer debts to be deleted from a credit report after seven years from the date of charge-off or 180 days after the delinquency. “Re-aging” occurs when debt buyers purposefully misrepresent the critical date of delinquency, which is the trigger date from which the seven years is counted. Debt buyers report a date of delinquency that falls within the seven-year period, thus resurrecting long dormant and nearly worthless debts with the simple act of false credit reporting. This problem has grown particularly prevalent and profitable in recent years with the emergence of a multi-billion dollar distressed debt industry that buys, sells, and re-buys large portfolios of defaulted and time-barred debt for pennies on the dollar and then duns vulnerable consumers for inflated sums. In 2000, the FTC imposed a \$2 million civil penalty against one debt buyer, Performance Capital Management, for repeated instances of re-aging debts as well as conducting inadequate perfunctory investigations. The credit bureaus play a role in re-aging abuse as well, failing to control properly for debt buyers who are effectively gaming their systems. The Seventh Circuit expressed its concern over Equifax’s procedures concerning the “Date of Last Activity” field, which is the date used by Equifax to calculate the seven year expiration period. The Seventh Circuit noted that Equifax’s procedures for this date field could “effectively allow Equifax the opportunity to keep delinquent accounts in the credit file past the seven and one-half year limitation of” the FCRA. E-OSCAR System The credit reporting industry uses a standardized form to communicate disputes to furnishers, called a Consumer Dispute Verification form (CDV). An automated version of the form, communicated entirely electronically, is known as Automated Consumer Dispute Verification (ACDV) form. The credit bureaus initiate a request for an investigation with the furnisher by sending an ACDV through an automated on-line processing system called “e-OSCAR” (Online Solution for Complete and Accurate Reporting). In 2006, the industry reported that 83% of disputes were processed using e-Oscar Furthermore, each of the three national credit bureaus had announced

plans to require that all disputes be processed using e-OSCAR.

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An ACDV simply consists of a few items: identifying information about the consumer in the credit bureau's file; one or two codes summarizing the consumer's dispute; and, in some cases, a one-or-two-line free-form narrative field that supplements the dispute codes. The credit bureau employee selects a specific dispute code from among twenty-six offered by the e-OSCAR system, such as "Not his/hers" and "Claims account closed." These codes are often contained in a dropdown "pick list. This automated system is heavily dependent upon these standardized dispute codes. Yet these codes are entirely inadequate in many instances to properly convey information about a dispute. As many as 80% of consumer disputes are written. These written disputes often consist of a detailed letter with supporting documentation, painstakingly written by concerned and even desperate consumers. All of these documents, including a consumer's careful description of a specific dispute, fashioned to make detection and correction easy, are reduced to a two or three digit code that the bureau employee who glances at the material believes best describes the dispute. The code is sent to the furnisher without supporting documentation provided by the consumer - documents such as account applications, billing statements, letters, and payoff statements that can show overwhelming and even conclusive proof. These critical documents are left out of the investigation process, which itself may violate the FCRA Even worse, the credit bureaus

reduced the number of dispute codes from 100 choices under their prior system, to 26 under e-Oscar. Most shockingly, of these 26 codes, the credit bureaus use the same four or five codes for the vast majority of all disputes. According to the testimony provided in congressional hearings, credit bureaus used the following codes in the following percentages of disputes: Not his/hers 5% Disputes present/previous Account Status/History 2% Claims Inaccurate Information. Did not provide specific dispute 8% Disputes amounts 8% Claims account closed by consumer 0% Total 3% Agents of the Major Credit Reporting Agencies The role of the credit bureau employees allegedly assigned to “investigate” credit reporting disputes is extremely limited. Both the internal handbooks of the credit bureaus and evidence in FCRA lawsuits indicate that the primary job of these employees, or in some cases outsourced vendors, is no more than selecting the appropriate dispute codes sent to the furnisher. all of the Credit Bureaus dispute processing manual is similar in how it instructs its employees or vendors in relevant part:

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computer message to the creditor. No independent discretion is exercised. No information is “considered” in the investigation. The credit bureau’s employees or vendors only action is to transfer the consumer’s written dispute, of whatever detail, into a dispute code. In fact, other than the unusual and rare “VIP” disputes handled by the credit bureau attorneys or legal support, there is not even human contact between the furnisher and the creditor source. Their employees are no more than data entry clerks in the dispute and investigation process. None of the credit bureaus permit these clerks to consider and exercise discretion over a consumer’s dispute. When an Experian credit bureau witness was asked during another deposition, “What does Experian intend for its employees to do in order for them to obtain and review copies of the underlying documents on the dispute – from the creditor on the disputed account?,” the employee testified, “It’s not Experian’s policy to require or suggest that its agent ask for any underlying documents. Internet disputes involve even more automation, as there is usually no involvement of the credit bureau’s personnel in the dispute process. The internet dispute forms provide a list of on-line check-boxes to select as the basis for the dispute. The check-box selected by the consumer is matched to one of the pick-list ACDV dispute codes and automatically sent to the furnisher without any human intervention. As if the automated and perfunctory nature of the e-OSCAR system were not bad enough, furnishers contribute to the problem by conducting inadequate investigations. Often, furnishers will merely verify the existence of disputed information, instead of actually investigating the dispute. They will not actually research the underlying dispute, review documents, or speak to consumers about the dispute. Instead, these furnishers simply confirm that the information in the ACDV matches their computer records, and then verify the disputed information to the credit bureaus.

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Credit Repair Organizations credit bureaus have already developed methods to spot credit repair disputes. Credit repair disputes are often generic in nature, making a claim such as “This account is inaccurate” with nothing more, and thus easily separated from most legitimate disputes. Another hallmark of credit repair disputes is that they will dispute all negative information in a credit report without specific allegations concerning any of the with the same envelopes or postage, or disputes in which the consumer has included the cover letter and instructions from the credit repair organization. A Seventh Circuit Court of Appeals has noted, the ACDV process is often “cryptic” and “meaningless”: It seems that Experian has a systemic problem in its limited categorization of the inquiries it receives and its cryptic notices and responses. For example, there is the meaningless communication [plaintiff] received from Experian in response to her notice of dispute: “Using the information provided the following item was not found: Grossinger City Toyota.” Another example is the opaque notice of dispute sent by Experian to U.S. Bank: “Claims Company Will Change or Delete.” Moreover, in what appears to be an unresponsive form letter rather than the report of an adequate investigation into her claim, [plaintiff] was notified that the “Paid/Was a repossession” notation would remain in her report and the only change would be the addition of: “Account closed at consumer's request. Remedies, Tips, and Tricks to Help Repair your Consumer Report Hand write the entire validation letter/request for investigation. This will show that a living man/woman has interest and is good equity jurisprudence practice (advanced class). if you don't want to hand write the entire letter then focus on handwriting the account name, number and autograph at a minimum. Send all letters at all time by certified or registered mail and return receipt requested (PS Form USPS). We also have an advanced class that will educate you on how to utilize the Organic Post Office vs USPS and send mail for \$.04 cents per ounce! Make sure when mailing the letters out that you have the clerk stamp the certified mail receipt to act as a witness for receipt and delivery of the letters. Its best to never use forms you've found on the internet because chances are those letters have already been used by hundreds of thousands of people or millions and the bureaus are on the look out for those. Scan or take a picture of all documents you mail out.

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Its best practice to send the dispute letters to all major credit bureaus (they do not work together in harmony) but also send them directly to the creditors/furnishers to reinforce the investigation. The dispute notice should adequately identify you as the consumer, fully identify the account or other item being disputed, and explain why it is disputed. Otherwise, the credit bureaus may take consumer disputes and do nothing beneficial. If you state, "I have never had a CAPITAL ONE credit card, so delete CAPITAL ONE account #983747," the credit bureau will only delete an account with that number, and not other accounts you may have with CAPITAL ONE. This is one of the most common problem because many furnishers change account numbers after the initial dispute. To prevent these problems, a dispute letter request should describe the full range of accounts. For example, "I have never had a CAPITAL ONE credit card. Any CAPITAL ONE account in my credit file is not mine and should be deleted. This includes account #983747, as well as any other account you may be reporting, as well as any account that may be reported by any debt collector who is reporting a debt originating from a CAPITAL ONE account." Convert your letters into Affidavits by autographing them under oath. You can even take it further and record your affidavit on the public record. An affidavit recorded on the public record with a wet ink autograph and unrebutted, holds more weight and stands as the truth in Law over a standard dispute letter. Place a security freeze on with Sage and all the major bureaus including Innovis. This will prevent any new accounts being placed on your reports and or will deny access to creditors and other companies wanting to access your reports. you will have to be in person to apply for credit so that a agent/human is liable for confirming your identity before extending credit. Possible Remedies for Inquiries You have a right to demand that items be investigated and removed from your report. You

should be provided proof that you consented to the inquiries via FCRA section 609 and 605 as well as accuracy of these inquiries via FCRA section The Creditor/Furnisher needs to provide you a copy of the application authorizing the disclosure of credit files with your autograph If they cannot do so, then the inquiries shall be deleted promptly. Request the following information : • A description of the procedures used in your investigation • Original documentation regarding this inquiry • All records pertaining to actual inquiry to prove validity

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According to Section 604 of the Fair Credit Reporting Act Permissible Purposes of Consumer Reports (U.S. Code § 1681(b) In general), Subject to subsection (e), any consumer reporting agency may furnish a consumer report under the following circumstances and no other: (F) otherwise has a legitimate business need for the information (i) in connection with a business transaction that is initiated by the consumer. Under U.S. Code § 1681(i), Paragraph (5) Treatment of Inaccurate or Unverifiable Information (A) In general. If, after any reinvestigation under paragraph (1) of any information disputed by a consumer, an item of the information is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency shall be promptly deleted Possible Remedies for Negative Accounts/Collections The Furnisher/Creditor should be able to supply you with a copy of an original documentation (an original instrument of indebtedness with your autograph on it) as required under Section 609 (a)(1)(A) & Section 611 (a)(1)(A), not to be confused with a

photocopy which is usually the response you get. Request in accordance with g.a.a.p., i.f.r.s., in accordance with Basel 3 accord and U.N.C.I.T.R.A.L. conventions, a complete audit trail of said accounts and Tax Registration certificate. Also, the creditors need to provide a true certified copy (NOT a photocopy) of the original note or promissory note (credit agreement) contract binding both parties in a letter by 'certified mail' so that there is an independent witness to it having been delivered. A valid and Lawful contract MUST meet the following criteria: A Contract must show, in its preliminary making and construction, the clear and "Substantive Offer" made by one party, and demonstrate the "Mutual Acceptance" affirmed by the other party. A Contract must be producible (and exist in evidence) upon demand made by either party to the Contract, which, in itself may be in question, dispute, or controversy. A Contract must be produced in manifest writing, (evidence) and contain the details of the agreements, debts, or promises, with all the terms, the obligations, and the conditions, which clearly show and serve as proof that a valid and enforceable obligation, promise, or debt exists. A Contract must be a deliberate and conscious agreement made between competent parties.

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A party to a contract cannot be a minor. A Contract must be entered into by "free-will". A Contract must not be entered into under threat, duress, or coercion, lest it be void in law. A Contract must be substantive and germane to the subject matter. A Contract must be of legal consideration. It cannot be based on an unlawful consideration. A Contract must possess

“Mutuality of Agreement”, and “Mutuality of Obligation”. A Contract must not be vague, unclear, uncertain, nor can it contain terms and conditions that are not ascertainable. A Contract must show valid signatures of the parties to the Contract instrument, in order to verify its validity in law. You are NOT to do a request for “verification” or proof of your mailing address, but a request for VALIDATION made pursuant to Fair Debt Collection Practices Act, USC 1692g Sec. 809 {b} that their claim is disputed and validation is requested.. you will respectfully request that their offices provide you with competent evidence that you have any legal obligation to pay them. Make sure they provide you with the following: • What the money they say you owe them is for: • Have them explain and show you how they calculated what they say you owe: • Have them provide you with copies of any papers that show you agreed to pay what they say you owe: • Have them provide a verification or copy of any judgment if applicable: • Identify the original creditor: • Prove the Statute of Limitations has not expired on this account: • Have them show you, that they are licensed to collect in your state: • Have them provide you with their license numbers and Registered Agent or Agent of Service Pursuant to U.S. Code § 1692d - Harassment or abuse- A debt collector may not engage in any conduct the natural consequence of which is to harass, oppress, or

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abuse any person in connection with the collection of a debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section: (1)The use or

threat of use of violence or other criminal means to harm the physical person, reputation, or property of any person. (2)The use of obscene or profane language or language the natural consequence of which is to abuse the hearer or reader. (5)Causing a telephone to ring or engaging any person in telephone conversation repeatedly or continuously with intent to annoy, abuse, or harass any person at the called number. U.S. Code § 1681 - Congressional findings and statement of purpose; subsection (b) Reasonable procedures It is the purpose of this subchapter to require that consumer reporting agencies adopt reasonable procedures for meeting the needs of commerce for consumer credit, personnel, insurance, and other information in a manner which is fair and equitable to the consumer, with regard to the confidentiality, accuracy, relevancy, and proper utilization of such information in accordance with the requirements of this subchapter. U.S. Code § 1602 - Definitions and rules of construction- (L) The term “credit card” means any card, plate, coupon book or other credit device existing for the purpose of obtaining money, property, labor, or services on credit. (Social Security Card) (a)Communication with the consumer generally Without the prior consent of the consumer given directly to the debt collector or the express permission of a court of competent jurisdiction, a debt collector may not communicate with a consumer in connection with the collection of any debt— (1)at any unusual time or place or a time or place known or which should be known to be inconvenient to the consumer. In the absence of knowledge of circumstances to the contrary, a debt collector shall assume that the convenient time for communicating with a consumer is after 8 o’clock antemeridian and before 9 o’clock postmeridian, local time at the consumer’s location; (2)if the debt collector knows the consumer is represented by an attorney with respect to such debt and has knowledge of, or can readily ascertain, such attorney’s name and address, unless the attorney fails to respond within a reasonable period of time to a communication from the debt collector or unless the attorney consents to direct communication with the consumer; or (3)at the consumer’s place of employment if the debt collector knows or has reason to know that the consumer’s employer prohibits the consumer from receiving such communication. (b)Communication with third parties- Except as provided in section 1692b of this title, without the prior consent of the consumer given directly to the debt collector, or the express permission of a court of competent jurisdiction, or as reasonably necessary to effectuate a post judgment judicial remedy, a debt collector may not communicate, in connection with the collection of any debt, with any person other than the consumer,

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his attorney, a consumer reporting agency if otherwise permitted by law, the creditor, the attorney of the creditor, or the attorney of the debt collector. (c)Ceasing communication- If a consumer notifies a debt collector in writing that the consumer refuses to pay a debt or that the consumer wishes the debt collector to cease further communication with the consumer, the debt collector shall not communicate further with the consumer with respect to such debt, except: (1)to advise the consumer that the debt collector's further efforts are being terminated; (2)to notify the consumer that the debt collector or creditor may invoke specified remedies which are ordinarily invoked by such debt collector or creditor; or (3)where applicable, to notify the consumer that the debt collector or creditor intends to invoke a specified remedy. If such notice from the consumer is made by mail, notification shall be complete upon receipt. (d)"Consumer" defined For the purpose of this section, the term "consumer" includes the consumer's spouse, parent (if the consumer is a minor), guardian, executor, or administrator. U.S. Code § 1692g - Validation of debts- (a) Notice of debt; contents- Within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the following information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing (1)the amount of the debt; (2)the name of the creditor to whom the debt is owed; (3)a statement that unless the consumer, within thirty days after receipt of the notice, disputes the validity of the debt, or any portion thereof, the debt will be assumed to be valid by the debt collector; (4)a statement that if the consumer notifies the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt

or a copy of a judgment against the consumer and a copy of such verification or judgment will be mailed to the consumer by the debt collector; and (5) a statement that, upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor.

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(b) Disputed debts- If the consumer notifies the debt collector in writing within the thirty-day period described in subsection (a) that the debt, or any portion thereof, is disputed, or that the consumer requests the name and address of the original creditor, the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector. Collection activities and communications that do not otherwise violate this subchapter may continue during the day period referred to in subsection (a) unless the consumer has notified the debt collector in writing that the debt, or any portion of the debt, is disputed or that the consumer requests the name and address of the original creditor. Any collection activities and communication during the day period may not overshadow or be inconsistent with the disclosure of the consumer's right to dispute the debt or request the name and address of the original creditor. you may want to consider filing for a name CORRECTION (Adult Name Change) so that you can be

completely exonerated from the STATE PROPERTY - ALL CAPS NAME. This will terminate the Public Presumptions such as mistaken identity, constructive misnomers and similar legal names under the doctrine of Idem sonans, ward of the STATE under the doctrine of Parens patriae, loss of age of majority civilian rights under Capitis diminution maxima - Roman Civil Loss, having an abandoned intestate decendant's legal estate as an Absentee, Volunteer surety, and the fused relations of the agent and principal scenarios under the doctrine of Agent-Principal. If you want to go this route please donate to receive the guide in how to complete this process in 30 days and get an exemplified/Triple seal record at <https://bornmadebossessolutions.com/> Possible remedies for Verification in accordance with g.a.a.p., i.f.r.s., in accordance with basel 3 accord and u.n.c.i.t.r.a.l. conventions Please provide a complete audit trail of said accounts and Tax Registration certificate! Also, the companies below need to provide a true certified copy (NOT a photocopy) of the original note or promissory note (credit agreement) contract binding both parties in a letter by 'certified mail' so that there is an independent "witness to it having been delivered." Possible Remedies in U.S. Code § 6802 - Obligations with Respect to Disclosures of Personal Information

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Notice requirements- Except as otherwise provided in this subchapter, a financial institution may not, directly or through any affiliate, disclose to a nonaffiliated third party any nonpublic personal information, unless such financial institution provides or has provided to the

consumer a notice that complies with section 6803 of this title. "Consumer" as defined by the Fair Debt Collection Practices Act; Subsection 803 (3). "The term "consumer" means any natural person obligated or allegedly obligated to pay any debt." Subsections (a) and (b) of USC 6802 prohibits the disclosure of my nonpublic personal information without my consent, furthermore none of these companies have valid contracts with me. Please remove all accounts from any and all Public records. This also serves as notice to you as the credit bureau If all accounts are not removed within 7 days of receiving this affidavit, the consumer is owed actual damages under USC 1692k

HOW TO SUE THE FURNISHERS/CREDIT REPORTING AGENCIES

Instructions: Most creditors DO NOT abide by the laws set by the Fair Credit Act and if they do you can still sue them. Some actions of a creditor that substantiate a law suit are: failure to validate a debt; calls you at work or very late at night; erroneous reporting of your credit history; and, refusing to note partial payments on your credit. Most of the time the creditors don't bother showing up, and why would they? If the debt is for \$1,000 and they have to pay an attorney, travel fees and court fees they generally don't. Now if it's for a \$25,000 credit card or maybe apartment you may not get so lucky but you can still win your case. If they don't show up you automatically win and receive a judgment of removal you can send to the (3) credit bureaus. By law the credit bureaus will now have to remove the debt from your credit report, whether it's valid or not. Also, see the HIPAA section below for medical debt. Get proof (most of the time you don't need it) but take screen shots of your phone or letter from your boss or even employee saying they called, copy of your credit report etc. You have to build a case against these people and it's generally very easy because the majority do not follow the laws outlined in the Fair Credit Act. Every state is different so you need to check what your state's maximum is for filing in small claims court. File your claim with the Small Claims court located in your county. Do not ever file for the state maximum for loss, always file it for a smaller amount. To file a claim, just go to the county courthouse and get the appropriate forms. Make sure to follow all the legal steps for filing this claim, including notifying the other party. Every state has different forms but they are all pretty self explanatory. Generally, there will be a section where you will insert your claim, make sure to ALWAYS include: REMOVAL OF DEROGATORY DEBT from all three credit bureaus; TransUnion, Experian and Equifax along with a dollar amount. This is super important. Without this you don't really gain anything. Once your claim is submitted you may have to notify the creditor or collection company. This is the easy part. Don't bother tracking them down too much, a lot of collection companies change addresses often. And it's in your advantage if they never receive it. Once the court hearing comes, the creditor or collection representative may or may not show

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up. Most often the creditor and or the collection company is not located in your county or even state. Like I said, they generally do not for smaller debt. If they do, make sure you have your facts strait and list what Fair Credit Act law they broke, which again is super easy because most don't follow the laws. Please see the document for the fair credit act laws. Now if they don't show up, you automatically win and the courts will give you your judgment (what you asked for). HIPAA laws are very strict. If you validated your debt and the collection agency provided a list of your debt from the hospital or doctor, they violated your HIPAA rights. Your medical information can never be shared to a third party without your consent. Some doctors and hospitals are getting smart about this and they bury the vernacular within forms you sign. Always read these forms and draw a line through anything that talks about sharing your information with a 3rd party. Winning a HIPAA case is super easy and most of the time they won't show because they know they broke the law. Just remember, suing a collection company or creditor is easy and you don't need an expensive attorney. The cost to benefit is usually exponential. If you have a debt that's hurting your score by 50 points or more and they keep validating this is honestly your last hope. I've seen cases over \$10,000 that the creditor nor collection agency never showed and the debt was relieved, it can be that easy. Sure it's more work for you but to have an extra 50 points on your credit or better interest rate on your car or home it's worth it. We have taken the liberty and added a guide below to help you with your complaint and the proper fees you can charge for violations. Enjoy!

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Building your Consumer Reports Efficiently Overall you need 10 positive tradelines minimum. First you need to start with Primary Tradelines. You need to have 5 primaries reporting on your personal credit reports: Try to get an unsecured Credit Card with Capital one or Discover (if you have no credit i.e. 21years old). If you cannot get an unsecured credit card then you should get a secured credit card where you might be asked for a small deposit. recommended: Citi bank One, Capital One, US Bank, Wells Fargo, Bank Of America, or Suntrust Bank. www.Self.inc - CD Account- \$\$150 montly payment - Guaranteed Approval - Reports to ALL Bureaus - Can convert to Credit Card After 12 months or Receive check. (Highly Recommended) Myjewelersclub.com - \$Credit Limit - Online Store - Guaranteed Approval - Reports to ALL bureuas CreditStrong.com - \$18,Credit Limit - \$Monthly (other options avail.) - Guaranteed Approval - No deposit - No credit Check AGJewelrydesign.com • \$10,Credit Limit • Guaranteed Approval • \$150 membership fee - \$100 annual fee OXPublishing.com - \$\$Credit Limit - Guaranteed Approval - Online Book store - \$100 min. order - \$20 monthly reporting fee - Reports to Equifax Only Also you can have your rent reported and backdated so you can have the credit history. Try out: www.RentalKharma.com www.CreditRentBoost.com www.RentReporters.com www.LevelCredit.com www.RentReportTeam.com www.RockTheScore.com www.EsusuRent.com

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Next you can deposit \$\$10,000+ for a pledge loan with Navy federal or whichever bank you utilize. You will want to split the total amount of the loan into 5 payments of 20% and pay every week. **IF THE LAST PAYMENT TO CLOSE THE LOAN IS AT THE END OF THE MONTH, WAIT ANOTHER WEEK (SO THE LOAN CAN REPORT FOR THE CURRENT MONTH) BEFORE YOU MAKE THE LAST PAYMENT.** Rinse and repeat 4 times if you have a credit score below 650 and rinse and repeat 8 times if you have a credit score above 650. If you have a problem with rinse and repeating then just try this method with 3 different banks in total. Now you need Secondary Tradelines. (Refer back to Chapter Lesson 1 on understanding Consumer Credit Reports). You need to have Secondary Tradelines/Authorized User Accounts reporting on your personal credit reports: First and best option is to contact a family member or close friend who has a credit score above 720, preferably 850, and ask them if they can add you as an authorized user to one or multiple credit cards with perfect history. tell them you just need the history to report on your personal credit report, you don't actually need the credit card. If the first option is not available then you can find secondary tradelines for great prices on www.CoastTradelines.com and or www.Tradelinesupply.com typically 3 installment tradelines and 3 revolving tradelines minimum needs to be reporting on your credit reports. these accounts should be at least 3 years old minimum and above \$10k credit limits. Higher limits is a sign you can handle large amounts of credit lines. If you cannot afford or find \$10k tradelines then just get as close as you can to the suggestions.

TIPS AND TRICKS FOR FUNDING

Using Auto Loans to Build Credit (Swapalese) Auto loans help you build your credit. Swap a lease allows you to take over someone else's lease. You can find a vehicle for a few months to help you build your credit. Creditors are only financing you for the remainder of the lease. You do not have a down payment, but it is a temporary lease. You can use that vehicle for business to drive in a major city and advertise someone else's business on their car. You can charge businesses to advertise for them which will pay for the car payments and help you earn money. You also could allow people to rent your car for the car payment to drive it for UberEats or Door Dash. You are using auto loans to help you grow your credit report. Obtaining Credit from Banks and credit unions allow you to obtain lines of credit to obtain funding.

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Applying for Credit Cards. You open 6 different windows on your computer and apply for all the credit cards at the same time. You are applying for 6 different cards at the same time, but you are applying for Alliant first. Delete the inquiries from your credit report before you apply so the banks won't deny you even if you have open accounts. When you apply for credit cards, they rely on the income that you state that you make. Put a higher income on your application. Be mindful your tax information can be requested. At minimum, you should have \$25,000 worth of credit from your inquiries. At maximum, you should have \$50,\$60,000 worth of credit from your inquiries. It is important to know what your credit profile is with Equifax, TransUnion, and Experian. It is important to know which banks pull from a particular credit

bureau so that you know what cards you should apply to get. You want all of your credit profiles to be strong with the credit bureaus, but if you have a report that is weak with one bureau, don't apply for a card that pulls from that bureau so that it will not affect your approval. Alliant Credit Union-Preferred Lender You have to apply to become a member with them. They have a 2% Visa Signature Rewards Program that gives you 2% back on whatever you spend. If you make a donation to Alliant Credit Union, you can get access to them. They are similar to Navy Federal Union in terms of the size of the loan limits they give. They give \$15,\$25,000 for people with mediocre or medium-build credit. Use Alliant to help build your credit once you get established. Open a checking account and then apply to open a credit card. They closely examine credit inquiries, so apply with them first. They are the strictest on credit inquiries. Alliant primarily utilizes Equifax.

HIDING YOUR UTILIZATION

Important Information on Your Credit Report There are 3 dates on a credit card including your due date, closing date, reporting date. Due Date-The date your bill is due. Closing Date - The last day of a credit card's billing cycle and when the credit card statement gets compiled for the account. Reporting Date-The date the credit card company reports your history to the credit bureaus.

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Write down your credit card limits. **Hiding Your Utilization** It is important for entrepreneurs to learn how to hide their utilization because they can take advantage of multiple streams of income. If you have \$50,000 in a line of credit, split your credit cards so half of your lines of credit is due on either date. Make half of them due on the 10th and half of them due on the 24th. You can change your due dates if you contact your credit card company. You have a window in between the payment periods to shift your debt among your cards and avoid interest payments or payments on your balance. Switching the bills from the 10th to the 24th, hides your utilization and allows you to have more financial flexibility. Liquidate the cards on the 24th and pay the cards that are due on the 10th. Liquidate the cards on the 10th, and pay the cards that are due on the 24th. This process will increase your credit limit, and you can acquire new credit. Six months is a good amount of time for entrepreneurs to use the utilization hiding process to allow the business to grow. Businesses fail because they do not have funds necessary to operate. Entrepreneurs need funds to propel and sustain their business. They have to reinvest business profits. You can take half of your credit amount approval and invest half of the amount and hide your utilization for 6 months and avoid worrying about interest payments. You can allow your investment in your business to grow while flipping the money you have invested. Put yourself in a position to win off the things you have. How do you hide utilization when your credit cards are maxed? You have to remove at least 30% of your credit card debt. You can follow the same process and split the 30% utilization rate while hiding the other debt. *Student loan debt does not affect your credit utilization rate* **Liquidating Your Credit Card Debt** You pay the credit card balances to \$0 for the cards due on the first half of the month by shifting your debt to the cards due on the 24th. You are circulating the debt and avoiding interest payments. Your credit history does not get impacted negatively and you look like you have a positive payment history. **Credit to Close for Real Estate Investors** How do I use my credit cards to buy properties? The underwriters cannot see you have a high credit utilization rate. Hide your utilization so that you appear as a minimal risk to underwriters. Do not put funds in a checking account so that they do not see that you are using your credit to secure money for a

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down payment. Put the funds in a source account like a parent's account. Your parents can give you a gift of a down payment. By allowing your parents to give you a gift of a down payment, the underwriters are not able to see that you liquidated your debt to debt to secure the funds for a down payment.

Travel-Perks and Benefits Many companies such as Delta partner with other companies and offer affiliate fees which give us discounts on industries such as travel and vehicles. These companies have online shopping portals that allow you to earn flight miles if you shop with another partner vendor like Macys. Use the United Shopping Portal to help you earn points that you can use with credit cards companies. Buy from a store which allows you to return the items in-store so the money back will be deposited in your checking account. Macys is a good option because they have expensive Rolex watches that are \$5,6, Make a new account each time with a new email and Google voice number so that they do not see the connection among your accounts. Airlines like Delta or United, allow you to earn points that you can redeem for flights perks like upgraded seats for first class seats. When you create an online shopping portal profile, you can shop for \$4,\$5,000 in merchandise at Macys that you redeem for flight points with airlines like Delta and United.

When you purchase your free ticket or upgrade your seats for your flight using the points that the airlines give you for your shopping, you will have earned travel rewards just for using your card to purchase merchandise in a store. Then, you can return that merchandise to a store like Macys within the day return period, and you will have achieved totally free flights (Some stores like Neiman Marcus have a day return policy). The shopping portal allows you to achieve free flights. We would like to take the time to thank you for your donation and reading

this informational E-book in its entirety. We have gifted you templates in an online Dropbox folder and a credit card lender list as a bonus. If you're looking to learn more ways to generate income and or learn more specialized and unorthodox knowledge and remedies, please visit us at <https://bornmadebossessolutions.com/> and check out some of the other E-books/Guides and classes, such as: Auto Estate Course, Huge Impact Courses, CBD Business Course, Traffic Ticket Remedies. Enjoy and may God be with you on your journey.

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