

**THE**  
**TRUTH**  
**ABOUT**  
**CPN'S**

WHAT THEY ARE  
HOW THEY ARE MADE  
WHY THEY WORK

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**THE TRUTH ABOUT CPN'S**

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This program is not a method to avoid paying your existing or future debts. If you created the debt, you are responsible to repay that debt.

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## FOREWORD

It's estimated that the largest credit bureau in America has over 300 million credit reports on file. If there are roughly only 175 million adults in America, where did the other 125 million reports come from?

The answer... Those extra files are Credit Profile Numbers or CPN's for short.

A CPN is a 9 digit number that is formatted like a SSN and but used for credit purposes only,

I was very conflicted about putting out this guide because I did not want this information to fall into the wrong hands.

But... After hearing so many horror stories about how some people, including my own clients, had been taken advantage of, I decided to write this guide and, once again, give people the knowledge, tools, and power to do this themselves if that's what they have their heart set on doing.

At least now, they will be fully educated and in control.

Though I do not sell CPNs or advocate them, they do work. And... If used properly, they can give you access to things otherwise out of reach.

## HOW THE CREDIT BUREAUS IDENTIFY YOU

The credit bureaus use very powerful computers to identify you within their system. These computers are created to gather as much information about you as possible, and once a report is requested for you, they relay all that information, including a credit score, if requested. But how do they really know it's you? There are millions of people with the same name, right? Here is how...

### THE CREDIT BUREAUS IDENTIFICATION SYSTEM

1. Name – The first, last, and middle initial.
2. Home Address – Usually, just the first 5 digits of the address and the zip code are used.
3. SSN – They will compare the first two pieces of information to your SSN.
4. DOB – Your date of birth further confirms a match.
5. Previous addresses - These are cross-matched to the above information.

Now that you know what information they use to pull your file, let me tell you why it is important to know this information.

The credit bureaus are constantly cross-matching files to be sure the files requested belong to the correct person. All previous addresses, jobs, or other pertinent information will be added to your credit file if it matches the criteria above. As you move to different addresses and states and switch jobs, all this information is collected and stored.

This is why people can't simply alter their SSN and create a new credit file. The Credit Bureau's computer will match all the other information within your file, instantly recognize you, and simply add the new info to your current file. Therefore, if you have bad credit, it will still appear.

So... If you have bad credit and you give a new creditor any of the information above, it can be cross-matched and linked to your credit file.

Now that you understand how the Credit Bureaus identify you and know what they look for, let's move on to the first step in the program.

## HOW CPN'S ARE CREATED

Visit: <http://stevemorse.org/ssn/ssn.html>.

This website contains data on how SSN numbers are constructed will help you avoid creating a CPN number that is an actual SSN.

You will use this tool to ensure that the first 3 digits of your SSN matches the state where you choose to create your new profile and that the next 2 middle numbers that you choose will NOT be a valid SSN number combination!

### STEP ONE: CHOOSE YOUR STATE OF ISSUANCE

Once on the site, in the "Three-Digit Decoder" section, you will choose the state you want your number to show as issued from.

Use the drop-down menu, labeled "was issued in", to choose the state.

You will then be given a range of numbers to choose from.

We will use New York as our state where we will form a NEW Address.

So, in this example, our Three Digit Code Range for NY is 050 to 134.

We will choose 115 as our Three Digit State Code.

Congrats, you now have the first 3 digits of your CPN number. Let's move on.

### STEP TWO: CHOOSE A NON-ISSUED TWO DIGIT GROUP NUMBER

Go to the "Five-Digit Decoder" Section.

Here is where you will generate the two middle numbers added to the FIRST THREE numbers you have chosen regarding your state of issuance.

In our example, we chose the Three-Digit Code 115.

You now will choose 115 in the drop-down menu "SSN Starting with" and search for a Two-Digit Code.

Search for a Two Digit Code to go along with "115" until you get the result "Not Issued".

This will help ensure you will not be using someone's real SSN!

Our number is 17. So now, we have a partial CPN 115-17-XXXX. Write this # Down.

## STEP THREE: CREATE THE LAST 4 DIGITS OF YOUR CPN

D. Then go to: <http://SSNValidator.com> and enter "115-17" for the first 5 numbers. Then, you want to add 4 numbers in any sequence at the end in the 3rd box. It doesn't matter what you pick; you just need to pick 4 random numbers. Then hit search.

Once you have done this, you will see one of two messages.

1. The first message could be: THIS NUMBER HAS NEVER BEEN ISSUED. This is good and you are ready to go. Write this number down and proceed to Step 2.
2. The second Message could be: STATUS: THIS SSN HAS BEEN VALIDATED! This message will be in Green.

If you receive this message, pick another number and repeat until you get the message: THIS NUMBER HAS NEVER BEEN ISSUED.

## CREATING REGISTRATION DETAILS FOR THE CPN

You have a complete CPN number. Now, we will need to gather info for this file.

1. Address
2. Phone Number
3. Email
4. File Details

**Address:** You must use an address where you have received no mail or had any bills under your name. This is very important. If you use an address linked to you, your new and old credit files could mix. The address you choose should never be in the same zip-code as any of your previous addresses.

When choosing a new address, you can use the address of a friend or family member as a free option or you can purchase a Virtual P.O. Box. All the mail regarding your CPN will then go to that mailbox, and you can decide whether to have it forwarded to you or not. This also works for large and small packages.

**Phone Number:** Now, you will need a phone number for your CPN. There are plenty of free options to choose from. You have Google Voice and apps like Burner & TextNow, so just choose one.

**Email Address:** Now, you will need an email address. Like in the past 2 steps, it cannot be linked to you. Please make sure this is a new email like: Gmail, Yahoo, MSN etc.

**File Details:** Now you will write down some very important information. You will write down your Annual Income, Time at address, Type of job, Time on job, and other details. Please use only the specific ranges I provide. Please have this info ready to fill in:

- Annual income must range from \$50,000-\$80,000.
- Your Time at Current Address is 5 Years 5 Months.
- Your type of job is - Self Employed.
- Your time on the job is 5 years 5 months.
- You have both a checking and savings account.
- You own your home & the payment is \$500.



## REGISTERING THE CPN & DETAILS

Now that you have a new credit profile number and new personal details, you need to register this information to create a new credit profile within the credit bureau's system.

This is a simple 2-Step process, and I reveal to you exactly how this is done.

### STEP ONE: CREATE A NEW PUBLIC RECORD W/ YOUR CPN DETAILS

Computer systems are very advanced, nowadays, so to make sure we have all our ducks in a row, it's best to build a solid personal profile outside the Credit Bureau's system. There needs to be a public record of you, so that, once you are cross-referenced, red flags won't be raised because you don't exist in the "outside world."

Right now, you are a ghost, and you need to be seen, but your file must look organic and natural. To do that, we are going to:

- A. Go to <http://www.listyourself.net/listing.jsp> and get listed in the 411 directory.

This is important, because you want to build a strong CPN file, and having a public record is an important part of that.

When you register with this site, you must have a new working phone number, so you can receive their verification code via text message or call.

- B. Sign up for these two free benefits programs to solidify your profile.

<https://www.spirit.com/FreeSpiritEnrollment.aspx>

<https://www.delta.com/profile/enrolllanding.action>

- C. Sign up for these rewards cards using your CPN information.

<https://www.jcprewards.com/Registration.aspx>

<https://www.fuelrewards.com/fuelrewards/signup-details>

## STEP TWO: REGISTER YOUR CPN W/ THE CREDIT BUREAUS

Here, you will do what is known as tri-merging. This is when you get all three credit bureaus to register your new information within their system, which will create a new credit file for your CPN.

Tri-Merging is done by simply applying for credit with the CPN and the new file details. You will be denied initially, but that does not matter, because we are simply getting your file registered in their system.

Here are the best places to apply and successfully tri-merge your new credit file.

1. Go to [https://www.carmax.com/car-financing/apply?op=Header\\_Finance](https://www.carmax.com/car-financing/apply?op=Header_Finance) and fill out the loan application.

Use the following information when applying for a Used Auto Loan.

- Loan Amount \$17,500.00
- Terms: 72 Month Term
- Job Title: Self Employed / Consultant
- Then use the rest of the information you created.

2. Go to <https://www.americanexpress.com/us/credit-cards/?intlink=USHP-LFC-PersonalCards-Large> and fill out an application for the "Premier Rewards Gold Card."

Use the following information when applying for the Credit Card.

- Use the information you created earlier.

**IMPORTANT: ALWAYS USE THE SAME DETAILS EVERY TIME YOU FILL OUT AN APPLICATION!**

## STEP THREE: VERIFY YOUR TRI-MERGE WAS SUCCESSFUL

1. Wait 24 hours, then go to [creditkarma.com](https://creditkarma.com) and register for a free account with your new CPN and personal details. CreditKarma.com should be able to pull a file on you, based on your new details, and once they do, you know your new credit file within the credit bureaus had been created!
2. If it does not populate, do not worry. Simply sign up at [freecreditreport.com](https://freecreditreport.com) and see if your file populated there.

## HOW TO BUILD YOUR NEW CREDIT PROFILE

**STEP 1:** Apply for a Discover IT Secured Card. You will be approved. There is a minimum \$200 deposit.

**STEP 2:** You will receive your new credit card. Activate it and make a purchase for only 20% of your credit limit. So... if you have a \$200 limit, purchase something for only \$40.

**STEP 3:** Make a payment on your Discover IT Secured card for the full balance.

**STEP 4:** Once the payment for your Discover IT Secured Card appears on your credit file, apply for a Capital One Secured Card. There will be a small \$49 deposit for this card.

**STEP 5:** Once you receive your Capital One Secured Card, activate it and make a purchase that is less than 20% of your limit. Once again, if you have a \$200 limit, don't spend more than \$40 because if you spend more than that, it can have a negative impact on you score.

**STEP 6:** Wait 5-7 Days then make a payment on your new Capital One Secured Card.

**STEP 7:** Once your Capital One card reports and your payment posts, you will now have two perfect tradelines on your report. This is when you will apply for the following two unsecured accounts.

1. Fingerhut
2. Kohls

**STEP 8:** Wait two weeks after applying for the Fingerhut and Kohls Card, then apply for...

1. Walmart Store Card (Not the Mastercard or visa card)
2. Macys

**STEP 9:** Purchase a seasoned authorized user tradeline to strengthen your file. This will give it a seasoned payment history and increase your available credit which will in turn lower you debit to credit ratio. Look online for a provider that will accept a CPN number because some don't and some do. (I don't accept CPN numbers for my tradeline program).

**STEP 10:** Check [creditkarma.com](http://creditkarma.com) to see what credit cards they suggest you get, based on your new credit profile. Only go for cards with a Good to Very Good chance of approval.

This process will only take about 90 days, and you should have a 700+ credit score, once you are done, if you did everything as instructed.

Be careful only to buy what you can afford and not get in over your head.

**TIP:** Keep track of your progress for free at [creditkarma.com](http://creditkarma.com) for Transunion and Equifax. Sign up at [freecreditreport.com](http://freecreditreport.com) to keep track of Equifax. Remember, these sites are free, so the score is not accurate. Your real score will be about 40-70 points higher than reported on these two sites.

**TIP:** Open a pre-paid card with a checking account linked to it, so you can make payments on your new credit cards without using any old information and linking yourself. [Netspend.com](http://Netspend.com) is great for this!

## RULES TO REMEMBER

- 1) Never allow your new and old credit files to mix. When you apply for credit, be sure NOT to use any of your old identifying information. This includes, but is not limited to, your old address, phone number, employer etc. Never give any identifying information to a creditor that has never been used before.
- 2) Don't apply for everything just because you can. Credit inquiries will stay on your credit report for 2 years, so don't overdo it.
- 3) Building a great credit score takes time and is hard work, so don't get frustrated and give up. It takes months to gain a 700+ FICO score, but when you achieve it, it's yours as long as you take care of it.

## FAQ SECTION

### WHAT ARE CPN NUMBERS?

CPN Stands for either Credit Privacy Numbers or Credit Protection Number. It is nothing more than a 9- Digit number established at the credit bureau level to report your credit transactions. It is not linked to the government. This number is NOT an SSN, EIN, OR TAX ID NUMBER. It's simply a 9 Digit number used to create a NEW CREDIT PROFILE within the Credit Bureau System to build credit.

### ARE THEY LEGAL?

Having a CPN is legal, but claiming your CPN is your SSN is not. You can have a second credit profile within the credit bureau system without an issue. Many people choose not to give out the SSN for fear of Identity Theft and privacy concerns among many other reasons.

As of right now, there are no laws that state you cannot establish a second 9- Digit number FOR CREDIT PURPOSES only. It is your legal right to keep your Social Security Number private and use a separate number for credit related purposes.

You are only required by law to disclose your Social Security Number to the Internal Revenue Service, your employer, and most recently, due to the Patriot Act, when registering a motor vehicle.

Based on the 1974 Privacy Act, you are only required to give out your Social Security Number for the following reasons:

- 1) For Employment
- 2) For Tax Purposes
- 3) To Obtain a Driver's License
- 4) To Register a Motor Vehicle
- 5) To Receive Public Assistance

You can legally refuse to disclose your Social Security Number for any purpose other than those specified above. Just remember, they have the right to deny doing business with you.

## WHAT IS A "VALIDATED CPN NUMBER"?

This a BAD THING!

One of the biggest misconceptions about CPN Numbers is that they should validate in the Social Security Validator (SSN).

CPNs are not SSNs and are not linked to the government in any way; therefore, they should NEVER validate. A Validated CPN Number is the quickest way to get in trouble, because it's a real SSN that belongs to someone, dead or alive.

A true and real CPN Number will not validate in the SSN Validator, because it is not an SSN OR EIN.

IF YOU EVER BUY A CPN NUMBER THAT VALIDATES IN THE SSN VALIDATOR AS "ISSUED", KNOW THAT THE NUMBER YOU HAVE BEEN GIVEN IS SOMEONE'S SOCIAL SECURITY NUMBER OR, EVEN WORSE, A DECEASED PERSON'S (SSN). THE ONLY LEGAL WAY TO ENSURE A CPN NUMBER IS VALID IS TO INPUT THE NUMBER IN THE SSN VALIDATOR. A REAL CPN NUMBER SHOULD COME UP "NOT ISSUED".

## WHAT CAN I PURCHASE WITH MY CPN NUMBER?

CPNs are best used for the following:

1. Emergency Credit Cards
2. Department Store Cards
3. Catalogue Cards
4. Small Personal Loans
5. Medical Financing
6. Apartments
7. Utilities
8. Cell Phones

Some people will purchase a car with a CPN, and it can be done, but I never suggest that.

NEVER Try to purchase a home with a CPN. It will not work, so don't even try it. Unlike car dealerships, they will ask to see your SSN card, W2's, and Tax Returns, and you will be dealing with the IRS once TAX time come around, and you don't want any inconsistencies on your return, so just DON'T TRY IT!

## HOW DO I USE MY CPN PROPERLY AND SAFELY?

The truth is... most people never disclose it's a CPN. Most just write it in and move forward.

But here is the proper way to be thorough and fully disclose you are using a CPN.

1. On the credit application, simply draw a line through the SSN field and write in your CPN number above or below it. (This works great for department stores)
2. You can just write CPN ID in small print over the SSN number field and fill in the CPN.



## CONCLUSION

So that's how it's done guys.

And remember...

This program is not intended to be used as a method of defrauding banks, creditors, or any other organization that requires your social security number as identification and this program is not a method to avoid paying your existing or future debts.

If you created the debt, you are responsible to repay that debt. I do not support, facilitate, nor condone any fraudulent activity. The information here is informational purposes only and for you to use how you see fit.

God Bless

*Al Jackson*