

# DIY CREDIT REPAIR EBOOK

# The Ultimate Guide to Improving Your Credit

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# Introduction to Credit Repair

This is not legal advice. I do not offer legal advice. If you need legal advice seek yourself an attorney or counsel. Please be advised, the information I am about to share with you is for educational, informational and entertainment purposes only.

You may or may not be familiar with credit repair. If you aren't then a quick way to break it down is basically fixing all of the negative accounts and excessive inquiries showing on your credit report. Your credit report is a file used to rate your credit worthiness to lenders and major companies that you seek to receive any type of funding from, whether it is in credit cards or cash loans. If your credit is poor then you can forget about applying for any credit cards, loans, housing, etc.... All that applying for credit will do is leave an inquiry on your credit report for two years, something that you do not need. Luckily, with credit repair and certain laws in place you can repair your credit and obtain a good score. It may take time, but it is possible. That's basically what our company does. We help consumers fix their credit so that they can get approved for funding, auto loans, mortgages, etc....

I can talk about credit repair in more depth but there's enough information on the Internet to handle that. Let's jump right into the action!

# **STEP 1 – Opt Out Promotions**

Opting out of promotions keeps the credit bureaus from selling your information and profiting from it. Your name, address, birth date, social security number, phone number, credit score, debts, property information, age, gender, estimated income, and employment are all contained in your credit history. Credit bureaus have the right to sell your information to companies both in the USA and overseas that offer pre-approved credit.

Opting out also gives the bureaus less data to collect on you, making it harder for them to verify accounts listed on your credit report.

1. First you are going to go to https://www.optoutprescreen.com/?rf=t Once you are on the homepage you will scroll down and click on Opt-In or Opt-Out.

### Click Here to Opt-In or Opt-Out

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# 2. Next you are going to click on "Electronic Opt-Out for Five Years and then click submit.

Electronic Opt-Out for Five Years:	Your name will not be eligible for inclusion on lists used for Firm Offers of credit or insurance for five years.
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# 3. Fill out information for the client and then confirm information.

By confirming this 5 year Opt-Out request, your name will not be eligible for firm offers of credit or insurance for 5 years. To accept 5 year Opt-Out, select 'Confirm'. To cancel this request, select 'Cancel'.



### 4. Finally End Session to finally complete process.

Once you have printed the confirmation, please click on the below button to end your session. By clicking on the button, all session related data will be removed

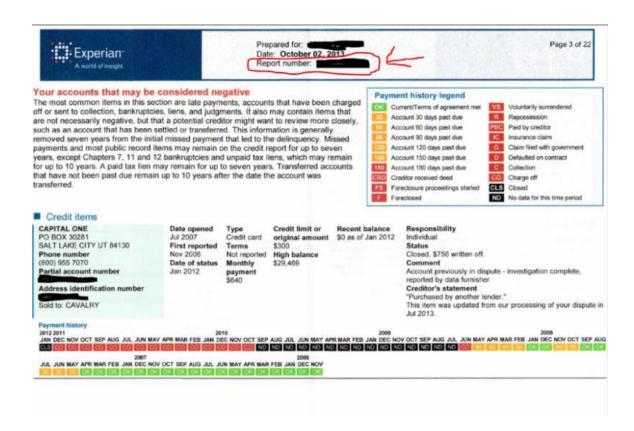
End Session

al Security Number and Date of Birth are truncated and are n

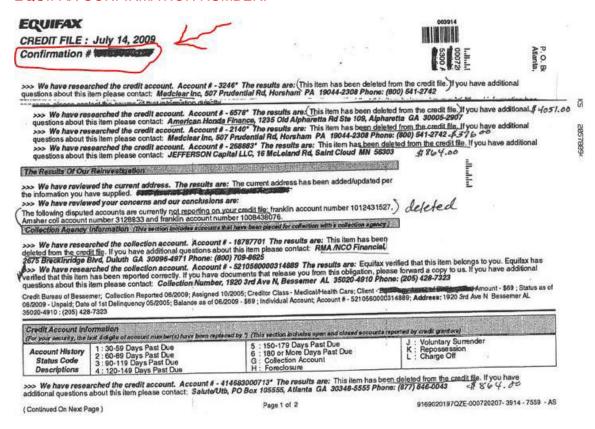
# STEP 2 – Credit Report

Now, it is time to order your credit reports. This process is obviously important, so I want to go over a few things you need to know. To order your free credit report, you must go to <a href="https://www.annualcreditreport.com/">https://www.annualcreditreport.com/</a> and order your credit report from all three major credit bureaus. If for some reason you cannot order your free annual credit report, you can also sign up with Equifax 3 and 1 free trial at: <a href="http://www.equifax.com/freetrial">http://www.equifax.com/freetrial</a>, or <a href="http://www.privacyguard">www.privacyguard</a>, or <a href="http://www.creditchecktotal.com">http://www.creditchecktotal.com</a> You can also <a href="Google Equifax 30-day free trial">Google Equifax 30-day free trial</a> to locate their 30-day offer as well. <a href="Reading your credit report plays a key role in fixing your credit FAST">http://www.credit report</a> you will receive a <a href="confirmation">confirmation</a>, <a href="reporting">reporting</a>, or <a href="file number">file number</a> from each credit bureau allowing you to view your credit report ANYTIME FOR FREE. The only two you need to worry about are Experian and Equifax. This number is usually located towards the beginning of the credit report:

#### **EXPERIAN REPORT NUMBER:**



#### **EQUIFAX CONFIRMATION NUMBER:**



Although you have anytime access to your reports, be careful pulling your credit reports too much because it will draw attention from the credit bureaus.

Now for Transunion, what you will need to do is sign up on their website for free access to your credit report (this is important for step 3). Here is the link:

https://dispute.transunion.com/dp/dispute/landingPage.jsp

Once you click on the link, click the register button and sign up for an account. It should take you to a page that looks like this:



#### Manage a Dispute on Your Credit File

Ouick and easy. Just log in or create an account to get started     Get email notifications of the status of your dispute     Return any time to view your results, take additional actions, or check other requests		er pending	HAVE YOU RECENTLY SUBMITTED A DISPUTE OVER THE PHONE, OR BY FAX, OR BY MAIL?  If you have, you can get your results instantly online, anytime. Sign up now and enjoy the convenience.
	SECURE LOGIN	-	CREATE AN ACCOUNT
*Orange star indica	ates required field	Sign up and manage y	your dispute online today
* Username		<ul><li>Convenient and</li><li>One login for you</li></ul>	d secure our personal credit report, score, and more
* Password	Forgot your username or password?	O Do I already have	an account?
	LOGIN		REGISTER

Once you complete the step above, it's time to clean up your personal information. **VERY IMPORTANT!** 

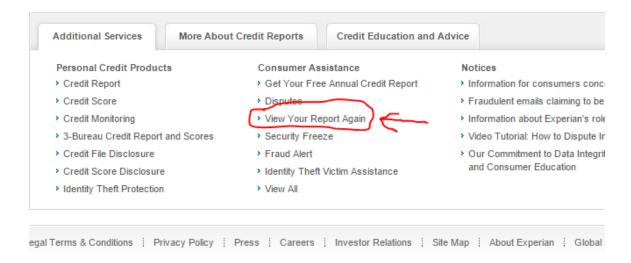
# STEP 3 – Update Personal Information

I can't stress how important cleaning up your personal information is. In my opinion, this step is just as important as disputing the derogatory accounts! Here is why: the credit bureaus deal with MILLIONS of files daily. That means if you have a social security number, your information is in their computer system. Do you REALLY think the credit bureaus have enough time, let alone manpower to actually investigate EVERY CONSUMER'S file that disputes an item on their credit report??? Remember the credit bureaus do not keep any documents, original contracts, or any type of proof in their system that they can use to verify your accounts. So how do they verify your accounts then? The answer is: **By Your Personal Information!** 

You need to remove all of your old addresses, name variations, and phone numbers off of your credit report. Now with that said, just because you update your personal information doesn't mean that all of the derogatory accounts being disputed will just fall off, but it will make the credit bureaus job a heck of a lot much harder.

# **Experian Address Removal**

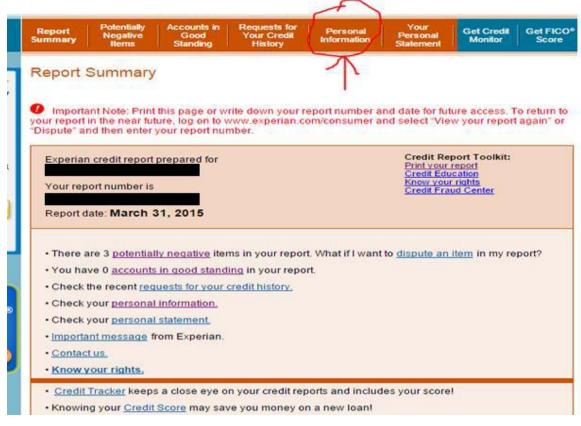
- 1. Here is some proof to what I am telling you. Go back to step #2 and get your **Experian Report Number**. (If you haven't done so already, go to <a href="http://www.annualcreditreport.com">http://www.annualcreditreport.com</a> and pull your Experian credit report.)
- 2. Next, I want you to go to <a href="www.experian.com">www.experian.com</a> and scroll down to the bottom of the page and click on "view credit report again":



3. Next fill out the information and click continue:



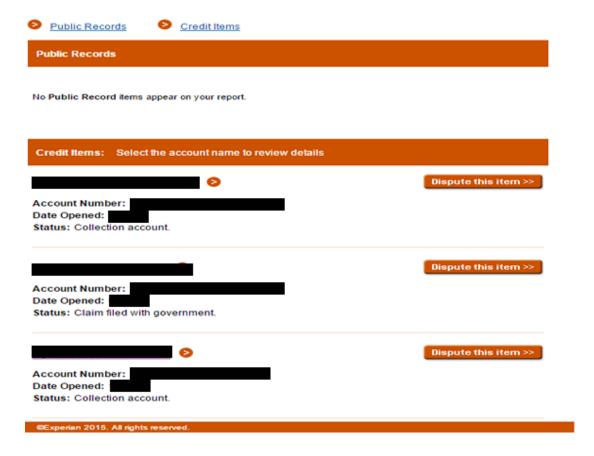
4. Now click on the "Personal Information" tab at the top:



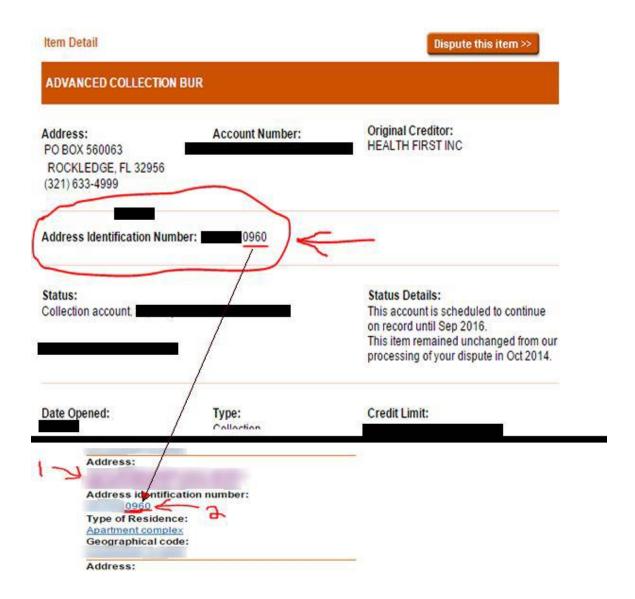
5. Notice how each address has an "Address Identification Number." Pay attention to this number and the address it is linked to. Now scroll up and click on "Potential Negative Items":



# 6. Click on any of the derogatory accounts:



# 7. Notice how both "Address Identification Numbers" match. Coincidence, huh?

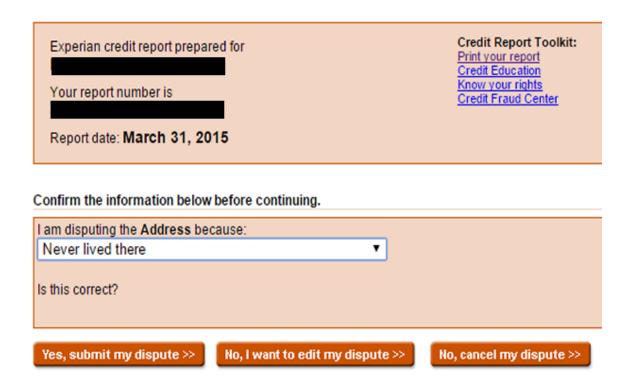


The best part about this is now that you identified the main addresses that need to come off of Experian, these are the same addresses that need to come off all three credit bureaus. The fastest way to remove these address as well as phone numbers and name variations is to dispute them online. Don't dispute the accounts though, ONLY the personal information! If done correctly your personal information should be up to date in a day or two.

### 1. Go back to the Personal Information page & click on

each address you want to dispute one by one. It should take you to the page below. Then dispute as "never lived there" & submit:

#### Personal Information Confirmation



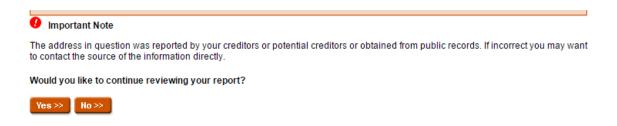
2. Next, enter an email address you would like to receive your dispute results and then click yes to continue disputing each address. If you are done, click no. Repeat the following steps for any other personal information you would like to dispute:

Your dispute of this item has been successfully submitted and the dispute process has begun.  The dispute process will be completed within 30 days (45 days if you are disputing information in your annual free credit report), and we will send you the results.  We will notify you when we complete the dispute. Watch for our email, which will provide a link to you to access your results. Be sure to view your results within four days from the date we send you the notice.  Your email address will not become part of your credit information and will not be shared with third parties. We will not use your email address for marketing purposes.  Enter the email address where you want to important receive your notice that your dispute results Note: are ready to be viewed.  Email address:  Confirm email address:  Would you like to continue reviewing your report?					
annual free credit report), and we will send you the results.  We will notify you when we complete the dispute. Watch for our email, which will provide a link to you to access your results. Be sure to view your results within four days from the date we send you the notice.  Your email address will not become part of your credit information and will not be shared with third parties. We will not use your email address for marketing purposes.  Enter the email address where you want to limportant receive your notice that your dispute results Note:  are ready to be viewed.  Email address:  Confirm email address:	Your dispute of this item has been successfully submitted and the dispute process has begun.				
access your results. Be sure to view your results within four days from the date we send you the notice.  Your email address will not become part of your credit information and will not be shared with third parties. We will not use your email address for marketing purposes.  Enter the email address where you want to Important receive your notice that your dispute results Note: are ready to be viewed.  Email address:  Confirm email address:					
We will not use your email address for marketing purposes.  Enter the email address where you want to Important receive your notice that your dispute results Note: are ready to be viewed.  Email address:  Confirm email address:  Would you like to continue reviewing your report?					
Important receive your notice that your dispute results Note: are ready to be viewed.  Email address:  Confirm email address:  Would you like to continue reviewing your report?	· ·				
Confirm email address:  Would you like to continue reviewing your report?	Important receive your notice that your dispute results				
Would you like to continue reviewing your report?	Email address:				
	Confirm email address:				
	Would you like to continue reviewing your report?				
Yes >> No >>	and you like to containe reviewing your report:				
	Yes >> No >>				

# 3. Once you are finished it should take you to this page, and you are complete with Experian's online process.

Investigation Status until the processing has been completed.
Delivery Method: email
Items we are investigating
Personal Information
Address:
Dispute Details: Never lived there
Address:
Dispute Details: Never lived there
Address:
Dispute Details: Never lived there
Address:
Dispute Details: Never lived there
Address:
Dispute Details: Never lived there
Telephone:
Dispute Details: Incorrect
Telephone:
Dispute Details: Incorrect
Telephone:
Dispute Details: Incorrect
Notify those who have requested your credit history
©Experian 2015. All rights reserved.

Now a few of the addresses that you tried to dispute wouldn't come off. You probably got the message in the picture below. That's okay; all that means is that the address is associated with an account on your credit report. You will have to dispute those addresses via a letter (Shown later on).



# Transunion Address Removal

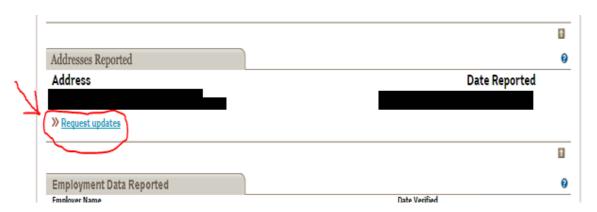
Transunion is the EASIEST! All you have to do is log in with the account you created in Step 2 and dispute any and every address, and they will come off. It's that simple. First go to: www.transunion.com

### 1. Login and it should take you to this page:

# 2. Next fill out the your last name, SSN, and zip code and continue:

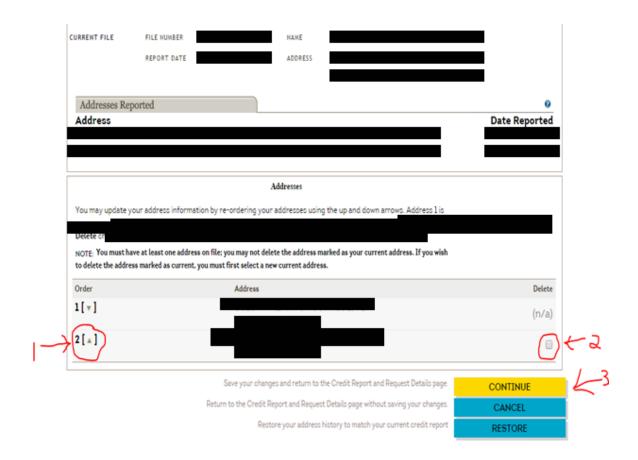
transmission to TransUnion, and TransUnion decrypts the data only upon receipt.

3. You will see a live report. Next scroll down to "address reported" and click on "request updates":

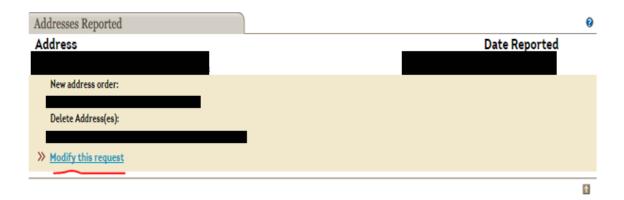


On this page you will see all the addresses that need to be removed. Only keep the MAIN address that you want to receive mail from. Move this MAIN address

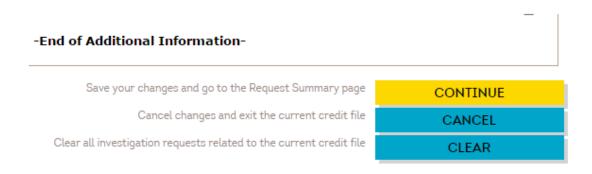
to the top of the list. If you do not see an address that you want to receive mail from, you will have to add an address via email.



5. Next, it should take you to this page. Click "modify this request" to continue:



# It should take you back to the credit report. Scroll all the way down and click continue:



#### **7**. Finally, submit the file and you are done!

# **Investigation Summary**

Deintable 1	Investigation	Commonwood E
FITHGOUG.	mivesugation	ounning E

Please review your credit report information carefully.

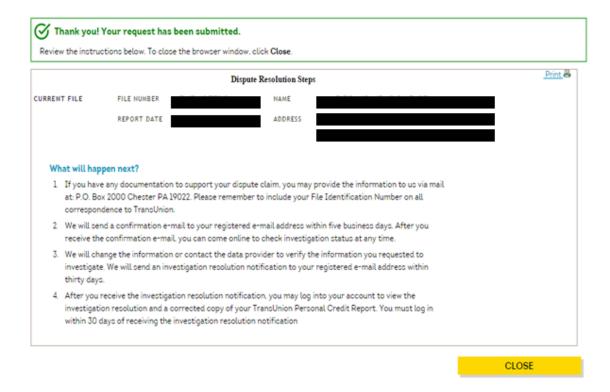
- . If you would like to request further investigations or make additional changes to your credit report, click the Update
- . To update an existing request, click the Update link next to that request.



Submit this investigation to TransUnion for processing SUBMIT Cancel this investigation request CANCEL

You should get a response in one business day. It's that easy.

#### Request Submitted



# **Equifax Address Removal**

Now let's take care of Equifax. First, go to Equifax's dispute website:

http://www.equifax.com go to Credit Investigation, home, get started and then click "Get Started".

1. From here you will fill out the personal information required and click continue. You will need your **Equifax Confirmation Number listed on your report:** 

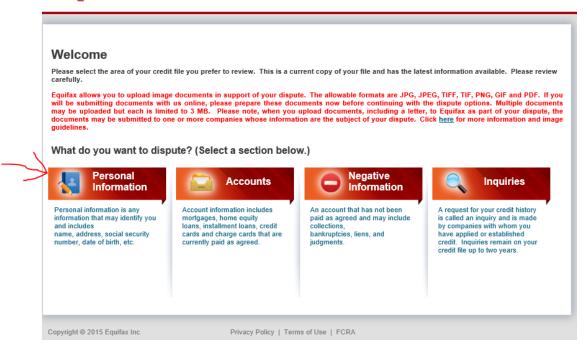
#### Let's locate your credit file

Before you can get started, we'll need to find your Equifax Credit File. To help us locate your file, you will need to provide the follow \*Indicates a mandatory field

10-Digit Confirmation Number	What is this?
*First Name	
*Last Name	
Initial	Suffix ▼
*Social Security Number	
*Date of Birth	Month ▼ / Day ▼ / Year
*Current Address	
*City	
*State	▼
*Zip Code	
Have you lived at your current address for more than 2 years?	●Yes ○No
*Email	
*Confirmation Email	
	<ul> <li>Show only last 4 digits of my SSN</li> <li>To continue, click to agree to Online Delivery of Results</li> </ul>
	Continue

# 2. Next, click on "Personal Information":

### **EQUIFAX**° Online Dispute

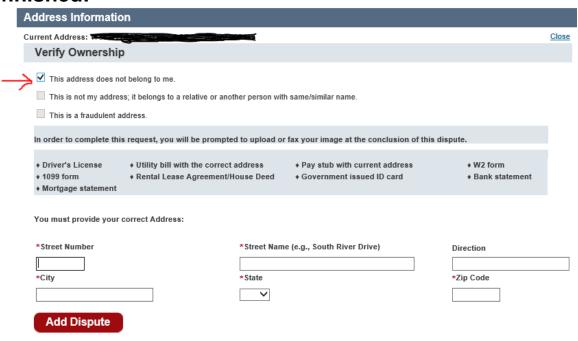


You should see all of your personal information. 3. Dispute all inaccurate outdated information that you see as well as the addresses. Remember to write down all of the addresses because you will also have to fax in the letter I mention earlier.

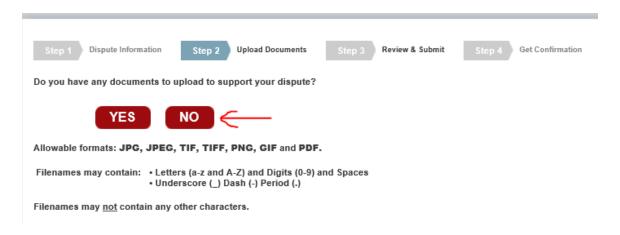


If the current address is yours, you will have to input another address that you want to replace it with like you did a few steps back. Select "this address does not belong to me" & click "add dispute" once you are

#### finished:



5. Once you are finished, it should take you to this page. Simply select "No":



Next you should see a summary of what you disputed. Simply click "Submit" and finally you are complete. You should receive another dispute confirmation number.

Thank You For Submitting Your Dispute	nts Step 3	Review & Submit	Step 4	Get Confirmation	Print this page	
Dispute Confirmation #:						

Now that you have disputed all the wrong addresses, Equifax requires that you take another step and send in a copy of your ID, a utility bill and/or lease, if you can attach all three, so much the better. Don't worry about what address is listed on the ID; that's not important.

All that matters is that you send them a copy of a utility bill and/or lease that has the address that you want to receive mail from. Note: Once you completely repair your file, you can change that address back to the original address with no issues.

# Credit Bureaus Contact Information

### **Equifax**

Consumer Fraud Division Phone: 800-525-6285 or: 404-885-8000

Fax: 888-826-0549 Alt. Fax:

770-375-2821

P.O. Box 740241 Atlanta, GA 75013

30374-0241

### **Experian**

Experian National Consumer Assistance Phone: 888-397-3742

Fax: 972-390-3838 P.O. Box 2104 Allen, TX

### **Transunion**

Fraud Victim Assistance Department Phone: 800-680-7289 Fax: 610-546-4771 P.O. Box 6790 Fullerton, CA

92634-6790

Here is the letter you will include with the Identification Card, utility bill and/or lease that you are going to fax to Equifax. You will also use this letter as an alternate method to update your personal information on your credit report just in case you cannot get the confirmation and

reporting numbers, **AND** you will use this letter to remove the rest of the addresses you could not remove off of Experian:

### FILL IN THE BLANK IN THE RED AREA!

Street Address
City, State Zipcode
Social Security: xxx-xx-xxx
Date of Birth: January xx, 19xx

Credit Bureau Name Credit Bureau Address Credit Bureau City, State, Zip code

To Whom It May Concern:

I was reviewing a copy of my (*Credit Bureau Name*) credit report and discovered it contained some errors pertaining to the following "Personal Information." I am requesting that you promptly investigate, update and delete addresses that I never resided, and may possibly be listed on my credit report due to fraud. Please see the attached copy of my lease and utility bill for your reference. For the record: My name is: *(FULL NAME)* Please remove all other name variations IMMEDIATELY. They are not accurate.

Also, my current address is: (Street Address, City, State, and Zip code)

All other addresses are not accurate. Please remove this address IMMEDIATELY:

(Street Address, City, State, Zip code) (Be sure to include all addresses you want removed)

Please send me notification that these items have been deleted, as well as updated. I hereby acknowledge that the above information is true and correct.

Sincerely,

FULL NAME		
Signature		

Subscribed and sworn to befor	e me, this day
of, 2015.	
NOTARY SEAL:	
	[Signature of Notary]
	[Print name of Notary]
NOTARY PUBLIC My commissi	ion expires:
, 20	
Make sure you notarize this letter	before you fax it in!

# STEP 4 – Time For 1st Round of **Disputes**

# **Collection Agencies & Creditors**

By now, you should have updated your personal information. The next step is to send a dispute letter to the collection agencies and creditors. **Section 611 (5)(A)** of the FCRA – you are required to "promptly DELETE all information which cannot be verified." In short, if the credit bureaus, collection agencies or creditors cannot prove the account or inquiry is yours in a timely manner (30-45 business days) the account must be removed from your credit report. That means provide you with physical documents with your signature.

The Federal case law also states that, "Consumer Reporting Agencies bear grave responsibilities to ensure the accuracy of the accounts they report on, and their responsibility must consist of something more than merely parroting information received from other sources." That basically means that they cannot just simply tell you your account is verified just because they

confirmed it with the collection agency or creditor. It's their **RESPONSIBILITY** not the creditor, nor the collection agency. The BUREAUS! They must SHOW YOU PROOF! And if push comes to shove and you have to pursue litigation, then do it.

As long as you use the previous two paragraphs to your advantage the right way and get aggressive, your credit report will clean up in no time. This letter works more effectively with the collection agencies because they rarely ever have any document on file, unless the collection agency is in-house (you'll usually find this with a hospital). Remember this, a collection agency buys your debt from the original creditor. They then open a new account under YOUR NAME, without YOUR permission, without any contractual agreement between both parties. Hmm.... sounds like identity theft to me...

If you send this to a creditor and they send back documents with your signature and original contract, no worries, your grievance is with the CREDIT BUREAUS. The credit bureaus are the reporting agencies, not the creditors.

Here is the first letter. Do not attach any form of identification (ID, SSN, or Utility Bill).

Mail this letter in certified! (Even if you fax it in):

### FILL IN THE BLANK IN THE RED AREA!

YOUR FULL NAME **ADDRESS** CITY, STATE ZIP

COLLECTION COMPANY/ CREDITOR **ADDRESS** CITY, STATE ZIP

DATE

RE: ACCT# XXXXX

To whom this may concern,

I've received a copy of my credit report and you are claiming I have an account with you, or I owe you something. I have never entered into any business arrangement and I have never signed any contract to conduct any kind of business with you. Also, because you are a 3rd party collector, you have no permission to furnish any information on my credit report in the first place.

The law states that before you collect any information, about me, you have to get my authorization to access my credit report for any reason. You didn't do that first, and there's no way I would ever give a collection company permission to slander me on my credit reports. Here's the law in case you never read it before:

(o) Excluded communications. A communication is described in this subsection if it is a communication (5) with respect to which (A) the consumer who is the subject of the communication (i) consents orally or in writing to the nature and scope of the communication, before the collection of any information for the purpose of making the communication; (iii) in the case of consent under clause (i) or (ii) given orally, is provided written confirmation of that consent by the person making the communication, not later than three business days after the receipt of the consent by that person;

Now, I am also exercising my right under the FDCPA to dispute the alleged account and demand validation from you. I'll break it down very easy for you. But know this, should you fail to provide every single thing I request from you, and don't worry, the list will be short, sweet and to the point, you will be required to cease all collection activity immediately. Notify me in writing that you indeed are ceasing and deleting all information you have furnished to any and every one of my credit reports from every single credit repository to which you've submitted this unverified and un-validated information. This is a request of PROOF OF CONTRACT to substantiate your claim. Therefore, you'll need to provide me with a CERTIFIED copy of an authenticated original contract with my signature, Specifically Naming (Collection Company Name Goes Here) as an entity entitled to enforce a commercial claim (You do not conduct commerce) against

me.

\*Certified shall be done through the presence of a notary public, who authenticates and duly swears the copy made is in fact a copy of the original paper contract in question (meaning the original contract from the original creditor would need to be provided to the notary, and the notary would need to make the copy themselves).

You will also need to provide the following:

- 1. Provide a CERTIFIED copy of Authorization signed by me, naming your company as having my consent to furnish, update, verify, make inquiries, add comments and/or dispute codes of any access to my personal credit report/file.
- 2. Provide a Certified copy of my full chain of assignment starting with the original creditor to any and every 3rd party collection company to present.
- 3. Provide a full accounting: Every charge, payment, fee, interest, credit, and any other amount attributed to the alleged account, and the date on which each event occurred, as well as a description of each event or purchase causing an amount to allegedly be owed.

Your failure to respond and provide strict proof of contracts and all the items noted above, presented to me in certified format, sworn under Penalty and Perjury and Authenticated by a notary, will constitute your tactic agreement that you are not entitled to enforce a claim against me. In the event you continue your collection efforts against me without providing proof of contract, I may do one or more of the following:

- 1. File a complaint with the Attorney General
- 2. File a complaint with the Better Business Bureau
- 3. File a complaint with the Consumer Financial Protection Bureau
- 4. File a complaint with the Federal Trade Commission
- 5. File a Police Report against your company for harassment, invasion or privacy and attempting to extort money.
- 6. File a Law Suit against you for harassment, fraud, extortion, and invasion or privacy.

You have 15 days upon receipt of this letter to provide strict proof of contract. In the event you cannot provide strict proof of contract, you must cease and desist any and all collection efforts and immediately remove any derogatory information reported to the consumer reporting agencies. In addition, you will need to provide me your agreement, in writing, that you are closing your file, ceasing collecting activity, and deleting all information related to this reference number from any and all credit reports you've furnished the information to. In the event you transfer this account to an attorney without providing proof of contract, and proving your claim, he/she will be immediate reported to the America Bar Association and Professional Liability Fund for code of ethics violations. Sincerely,

#### Your Name

# The Big Bad Credit Bureaus

Now it's time to send the credit bureaus a validation letter. Unlike what most "Do-it yourself" credit repair eBooks don't tell you is that it's not enough to just ask the credit bureaus to "Verify this account". You have to make the credit bureaus work! Go in depth with your reasoning; something like this:

Reason: please verify and validate all data for this account, every notation, dates and balances, whether reported or not

Reason: I am disputing the date of the last payment as well as the date this account was opened and date of first delinquency/date closed. Please verify or remove this off of my credit report per FCRA.

Simply asking the credit bureaus to just "Validate or verify account" or "Unverified Account" is not enough. The credit bureaus get the same responses every single day.

Also, when sending letters to the Credit Bureaus, you want to attach a copy of your ID, social security card and utility bill/or lease. If you don't have a social security card, you can always use a W-2.

**Tip**: The letters that I am going to give you, try switching it up a little. You don't want to send the same exact letters in as everyone else. Mail this letter in a couple days after you send off the first letter:

### FILL IN THE BLANK IN THE RED AREA!

**FULL NAME ADDRESS** CITY, STATE ZIP

CREDIT BUREAU NAME **ADDRESS** CITY, STATE ZIP

**DATE** 

Equifax, I just looked at my credit report and was shocked to see the numerous amounts of errors you have listed. I am writing to have you remove them immediately.

The following account needs to be removed immediately: Account Name: ABC COMPANY. Account Number: 12345XXXX. Reason: please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately: Account Name: Judgement/ COURT HOUSE NAME. Case Number: 123456-DSP0. Reason: please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately: Account Name: **DEF COMPANY**. Account Number: **54321XXXX**. Reason: please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately: Account Name: GHI COMPANY. Account Number: 6789XXXX. Reason: please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

Creditor Name: XYZ COMPANY Date of Inquiry: 1/01/2015 Reason: this inquiry was made without my knowledge or consent and I would like to be provided proof that I consented to this inquiry via FCRA section 609 and 605 as well as the accuracy of this inquiry via FCRA section 623.

If you have no proof of any or one, I would like it removed immediately. (This Only Works for Experian & TransUnion)

By provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my credit report. It is my understanding that you will recheck these items with the creditor who posted them. Please send an updated copy of my report to the above address.

Sincerely,

#### Name

#### I. NOTARY ACKNOWLEDGEMENT

Attachment:

- 1) Copy of my Social Security Card
- 2) Copy of my Driver's License
- 3) Copy of my Utility Bill
- I, hereby, attest that, to the best of my knowledge and belief the above information is true and correct.

### Signature

**NOTICE**: Notary Public is not an attorney licensed to practice law and has not given legal advice or accepted fees for legal advice; provided no assistance in the preparation of the above referenced documents, and has no interest in any issue referenced therein. Notary is not a party to this action and is only acting in an authorized capacity as liaison to communications between the parties. Using a notary on this document does not constitute any adhesion, nor does it alter my status in any manner.

The purpose for notary is verification and identification only and not for entrance into any foreign jurisdiction.

WITNESS was bond and official acal

Notary Signature	
Notary Printed Name	
My Commission Expires Seal:	
Letter	ENG OI

# STEP 5 – Time To Get Aggressive!

Once you receive a response from the collection agencies and creditors, which should take somewhere between 30-45 days, you should have some accounts, if not a good portion of your unverified accounts removed. If you receive a response stating that the account is yours or they need more personal information, blah blah blah... no worries. Keep it; put it in a safe place because you will need the response later. I will tell you why later on.

Once you receive a response from the **credit bureaus**, you can go ahead and send off letter #2.

**Tip:** You don't have to wait 30-45 days for a response. You can get **AGGRESSIVE**. Wait 3-4 weeks and use you Equifax Confirmation Number and your Experian Report Number to check your credit report and see what items have been removed. You can start drafting up your letters and sending them off for the 2nd round of disputes. This time, send a total of **THREE** faxes: one early, one in the afternoon, and one late night. The following day, mail the letters certified. This might sound ridiculous but trust me, IT WORKS. You might have trouble with Transunion because their lines are always

busy so you will have to try faxing it to them throughout the day. Here is how the 2nd letter should look:

### FILL IN THE BLANK IN THE RED AREA!

**FULL NAME** ADDRESS CITY, STATE ZIP CREDIT BUREAU NAME **ADDRESS** CITY, STATE ZIP

Equifax, I am making a final goodwill attempt to have you clear up this matter. The accounts you sent back verified are entirely inaccurate, incomplete and represent a very serious error in your reporting. Also be advised that this is my second time contacting your company about this matter in writing. Your company is in violation of 15 U.S.C. § 1681. No need for me to go into detail and tell you the law. Your company KNOWS for a fact that you are required under the FCRA to have properly verified the accuracy of an account listed on my credit report with physical documents.

As I am sure that you are well aware, current Federal case law states that, Consumer Reporting Agencies bear grave responsibilities to ensure the accuracy of the accounts they report on and their responsibility must consist of something more than merely parroting information received from other sources. That basically means that you can't just verify my account by telling me it is verified. Nor can you verify my account by telling me you contacted the creditor and the account I disputed is "Verified". This means that IF you can't send me proof of these accounts from YOUR COMPANY, it must come off.

All in all, you have ignored my request to provided me with the documents that you have in your files that were used to verify the disputed accounts, which means that you have NOT verified or you cannot verify any of these accounts and under Section 611 (5)(A) of the FCRA – you are required to "...promptly delete all information which cannot be verified."

This law is as clear as daylight, as to the civil liability and the remedy available to me for "negligent noncompliance" (Section 617) if you fail to comply with this Federal Law. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA. I demand the following accounts be verified or deleted immediately:

Account Name: ABC COMPANY, Account Number: 12345XXXX. Reason: You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 611.

Account Name: Judgement/ COURT HOUSE NAME. Case Number: 123456-DSP0. Reason: You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section. 611.

Account Name: **DEF COMPANY**. Account Number: **54321XXXX**. Reason: You failed to verify and validate all data for this account, every notation, dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 611.

Account Name: GHI COMPANY, Account Number: 6789XXXX. Reason: You failed to verify and validate all data for this account: every notation, all dates and balances. This account needs to be removed IMMEDIATELY via FCRA section 611.

If your company, **EQUIFAX**, fails to comply with federal regulations by credit reporting agencies, you will be required to appear in a court venue local to me, in order to formally defend yourself. I will also have your company investigated by the Federal Trade Commission (see 15 USC 41, et seg.). I am also maintaining a careful record of my communications with you for the purpose of filing a complaint with the FTC and the Attorney General's office, should you continue in your non-compliance. I further remind you that, as in Wenger v. Trans Union Corp. No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

Failure to respond satisfactorily within 30 days of receipt of this certified letter will result in a small claims action against your company. I will be seeking \$5,000 in damages for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud
- 3.) Violation of the Fair Credit Reporting Act

Also, I would like an updated copy of my credit report once this investigation is complete. Thank you,

### Name

Attached: Copy of my Social Security Card & Drivers License is attached Sent: USPS Certified Mail.

### Attachments:

- 1) Copy of my Social Security Card
- 2) Copy of my Drivers License
- 3) Copy of my Utility Bill

I, hereby, attest that, to the best of my knowledge and belief the above information is true and correct.

SIGNATURE

### NOTARY ACKNOWLEDGEMENT

**NOTICE**: Notary Public is not an attorney licensed to practice law and has not given legal advice or accepted fees for legal advice; provided no assistance in the preparation of the above referenced documents, and has no interest in any issue referenced therein. Notary is not a party to this action and is only acting in an authorized capacity as liaison to communications between the parties. Using a notary on this document does not constitute any adhesion, nor does it alter my status in any manner. The purpose for notary is verification and identification only and not for entrance into any foreign jurisdiction.

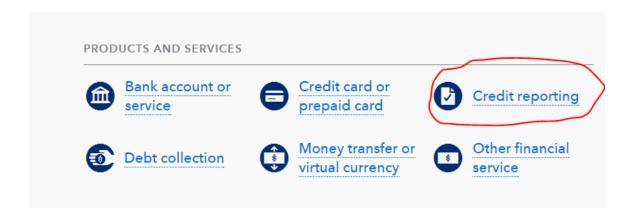
## WITNESS my hand and official seal.

Notary Signature	Notary Printed
Name	rtotary r milod
My Commission Expires Seal:	
Letter	

As soon as you send off letter #2, immediately file a complaint with the "Consumer Financial Protection Bureau" against all 3 credit bureaus. Filing a complaint will show the credit bureaus that you aren't just sending letters, but that you are serious about taking action against their company.

Here is the link: http://www.consumerfinance.gov/Complaint/

1. Once you are on the website, you will scroll down to "Products and Services" and click on "Credit Reporting."



2. Next click "Get Started"

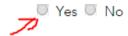
# Submit a credit reporting complaint to the CFPB You can attach documents to your complaint, such Get started as statements, contracts, receipts, and letters to help us better understand your issue.

3. Next select "Credit Reporting Company's investigation" then "Did not get proper notice of investigation status or results":

Which of these best describes your issue? \* Incorrect information on my credit report © Credit Reporting company's investigation Investigation took too long More than 30 days, etc. Did not get proper notice of investigation status or results Did not receive adequate help over the phone Problem with statement of dispute Improper use of my credit report Unable to get my credit report or credit score

Credit monitoring or identity protection services

Have you disputed the issue with the credit reporting company and received a final response?



4. Next, in the empty box enter the company's confirmation number (Equifax Conf. #, Experian Report # or Transunion File #). Then in the blank field, file your complaint. See example below:

Have you disputed the issue with the credit reporting company and received a final response?

● Yes □ No	
Original dispute case number (Optional)	

#### Describe what happened so we can understand the issue. \*

Do not include sensitive information like your name, contact information, account number, or social security number in this field. We will collect certain personal information at a later step.

I am filing this complaint because Equifax has ignored my request to provided me with the documents that their company has on file that was used to verify the accounts I disputed. Being that they have gone past the 30 day mark and cannot verifive these accounts, under Section 611 (5)(A) of the FCRA – they are required to "...promptly delete all information which cannot be verified." that I have disputed. Please resolve this manner as soon as possible. Thank you.

3429 characters remaining

🗹 I want the CFPB to publish this description on consumerfinance gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. Learn how it works. I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

5. Next, in the empty field, type in the credit bureau you are filing a complaint against. Scroll down and fill out the blank fields, then continue:

### Information about the credit reporting company

Equifax	
	o not want it to be forwarded to the company you select. All will be sent to the company for response.
Account identification info	ormation
We need this information to make s it, we may not be able to help.	sure the credit reporting company is able to find your file. Without
Social Security number (Optional)	XXX-XX-XXXX
Date of birth (Optional)	MM/DD/YYYY
Name on credit report (Optional)	First middle last

6. On this page type for a resolution that you would like for your issue (Hint: Negative Account Removed) Here is an example on what you can say: "The credit bureau failed to provide me with a proper investigation as well as provide me physical proof that the account I disputed was my

Continue

**Back** 

Under Section 611(5)(A) of the FCRA- you are required to "promptly

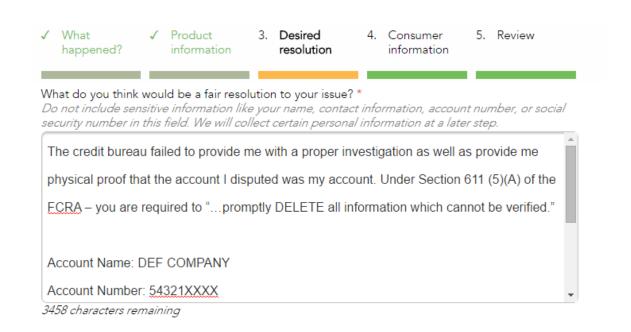
DELET all information which cannot be verified"

Account Name: DEF COMPANY Account Number: 54321XXXX Account Name: ABC Company Account Number: 12345xxxx

account.

Please resolve this issue as soon as possible, thank you."

**www.100percentfinanced.com** This is not legal advice. I do not offer legal advice. If you need 42 legal advice seek yourself an attorney or counsel. Please be advised, the information I am about to share with you is for educational, informational and entertainment purposes only.



### 7. Finally, Fill out your personal information on the next page and click "Submit." You should receive an email confirmation, and you're done.

As far as Round 3 goes, I will attach the letter to this eBook and as a bonus for purchasing this eBook I will also attach a few more aggressive letters that you can use to remove derogatory accounts off your credit report.

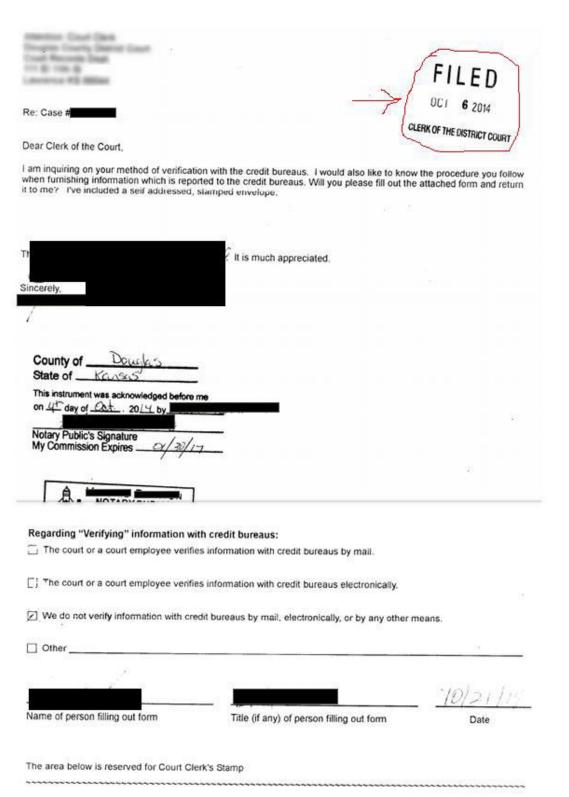
When it comes to disputing derogatory accounts off of your credit report, the best way to get results fast is to be aggressive. If you listen to the online sites that give you these basic letters to send in and tell you to wait for a response and then send in another letter, then you're going to lose the battle.

I'm sorry to tell you, but those tactics are outdated and don't work anymore. If you follow these steps and opt out of the promotions, update your personal information and then dispute the accounts, you will see a HUGE difference on your credit report. Each tactic might not work for you, which is why I provide a variety of methods from you to choose from.

Try them out and let us know your feedback on our Facebook group

# **STEP 6 – Disputing Public Records**

Have you ever wondered how the credit bureaus report information from your public records on your credit report? Well I was curious, so I asked a court clerk at the courthouse and she told me, "We do not furnish information to credit bureaus by mail, electronically, or by any other means." So whenever you dispute a public record and it comes back verified, then this is the next step you must take. Send the following letter to the courthouse that is reporting your public record and enclose a SELF ADDRESSED STAMPED ENVELOPE. Make sure to notarize the letter as well. You will find that the court of clerk will send this letter back to you stamped and stating that they do not furnish information to the credit bureaus. Here is an example:



You will then use the letter that you receive back from the courthouse and send a COPY of it to the bureaus as well as including a response stating that you have proof the credit bureaus DID NOT verify ANYTHING with the courthouse. This method works wonders with

Judgments! It may take a few submissions with bankruptcies and tax liens.

## Below is the letter that you will send to the credit bureaus:

Name Address City, State, Zip code Attention: Court Clerk Name of Your County Courthouse Court Records Department Courthouse Address Courthouse City, State, Zip Code Re: Case #xx-xxxxx-xx -xx

Dear Clerk of the Court.

I am inquiring on your method of verification with the credit bureaus. I would also like to know the procedure you follow when furnishing information that is reported to the credit bureaus. Will you please fill out the attached form and return it to me? I've included a selfaddressed stamped envelope.

Thank you so much for your time and assistance. It is much appreciated.

Sincerely, Name **Notary Public:** This instrument was acknowledgment before me on \_\_\_ day of \_\_\_\_

by
Notary Public's Signature
My Commission Expires
COURT PROCEDURES FOR FURNISHING INFORMATION & VERIFYING INFORMATION WITH CREDIT BUREAUS
Regarding "Furnishing" information to credit bureaus:  o The court or a court employee furnishes information to credit
bureaus by mail.
<ul> <li>The court or a court employee furnishes information with supporting documentation to credit bureaus by mail.</li> </ul>
<ul> <li>The court or a court employee furnishes information to credit</li> </ul>
bureaus
<ul> <li>The court or a court employee furnishes information with supporting documentation to credit bureaus electronically.</li> </ul>
<ul> <li>We do not furnish information to credit bureaus by mail,</li> </ul>
electronically, or by any other means.
o Other
Regarding "Verifying" information with credit bureaus:
<ul> <li>The court or a court employee verifies information with credit</li> </ul>
<ul><li>bureaus by mail.</li><li>The court or a court employee verifies information with credit</li></ul>
bureaus electronically.
<ul> <li>We do not verify information with credit bureaus by mail,</li> </ul>
electronically, or by any other means.
o Other
Name of person filling out form

~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~
The area below is reserved for Court Clerk's Stamp
Title (if any) of person filling out form Date

Another method you can use that works for Equifax is simply disputing the public record online. This **ONLY** works if you **REMOVE** the address associated with the public record off of your credit report.

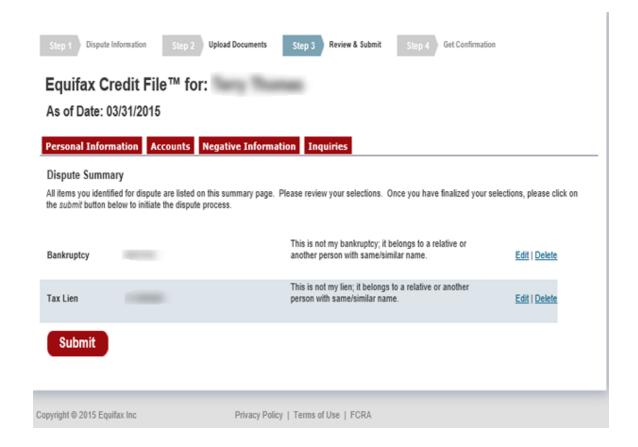
1. To dispute online, follow the steps in Step 3 -"Update Personal Information" section and instead of going to personal information, you will click on the "Negative Information Tab:"



Go to the public record section and click on the all 2. of the public records you want to dispute and select "this belongs to a relative or another person with this name" then click dispute summary once you are complete:

Judgments ⊚		
ou have no Judgments on file.		
Tax Lien 🧑		
		Clos
Date Filed:	and the second s	
Case Number:	THE REAL PROPERTY.	
Court Number/Name:	Record (CAP)	
Court Address:	Company Compan	
Amount:		
Class:	State	
Date Reported:		
Lien Status:		
Date Released:		
Date Released.		
Date Verified:	100	
Date Verified; Comments: Select one reason from the Ownership category or up to two reasons from selections from both categories.	n the Account Information category that best describe your dispute. You n	ay not ma
Date Verified: Comments: Select one reason from the Ownership category or up to two reasons from		ay not ma
Date Verified: Comments: Select one reason from the Ownership category or up to two reasons from selections from both categories.	n the Account Information category that best describe your dispute. You n	nay not ma
Date Verified: Comments: Select one reason from the Ownership category or up to two reasons from selections from both categories.  Verify Ownership	Verify Account Information  Verify status of this lien.  This lien has been released.	nay not ma
Date Verified: Comments: Select one reason from the Ownership category or up to two reasons from selections from both categories.  Verify Ownership  This lien does not belong to me. This is a fraudulent lien, opened by someone who stole my	verify Account Information  Verify Account Information  Verify status of this lien.	nay not ma

Finally submit the dispute and you are done. It is really that simple, ONLY if you can update your personal information. This method works wonders, it will vary with each person so you might have to hit the account a few times.



# STEP 7 – Credit Sweep A.K.A IDENTITY THEFT

This method can and will remove negative items off of your credit report at a higher and faster pace, but is to be used only for *Identity Theft victims*. With that said I am not responsible for anything you choose to do with this method. Also, as I stated in the beginning of this eBook, this is not legal advice. I do not offer legal advice. If you need legal advice seek yourself an attorney or counsel. Please be advised, the information I am about to share with you is for educational, informational and entertainment purposes only.

This is the SAME EXACT method that you see people posting online calling the "**Credit Sweep**". The only difference is I'm going to show you the right way to do it WITHOUT a police report. You do not need a police report; just follow the steps I am about to show you and you

will remove all negative items and inquiries off your credit report that does not belong to you.

After you opt out of the promotions and clean up your personal information as stated in Step 3, the next step you must take is to add a fraud alert to your credit report.

## 1. First go to:

https://http://www.alerts.equifax.com/AutoFraud\_Online/ jsp/fraudAlert.jsp, scroll down and choose initial 90 day fraud alert.

# Choose Alert Type

You may only select one alert type at a time

Initial 90 Day Fraud Alert Anyone that suspects they are a victim of identity theft

## 2. Fill out the client's information and make sure creditor needs to contact client.



## 3. Accept the Terms of Use and you are complete.

### Terms of Use

YOU MUST READ, UNDERSTAND, AND AGREE TO THE FOLLOWING TERMS OF USE 🔺 AS WELL AS THE GENERAL TERMS OF USE FOUND AT THE LINK AT THE BOTTOM OF THE PAGE IN ORDER TO USE THIS WEB SITE. Your Use: You certify that you are either (i) requesting an initial fraud alert or active duty alert for your own credit file or (ii) acting on behalf of or as a personal representative of a consumer (collectively, Personal Representative) to request an initial

I Accept I Decline

Please be patient. The process may take a few seconds



Next you will need to file an FTC Complaint and obtain an FTC Affidavit. I've seen it work without the affidavit but not always. It's better to file a complaint and attach it to your dispute.

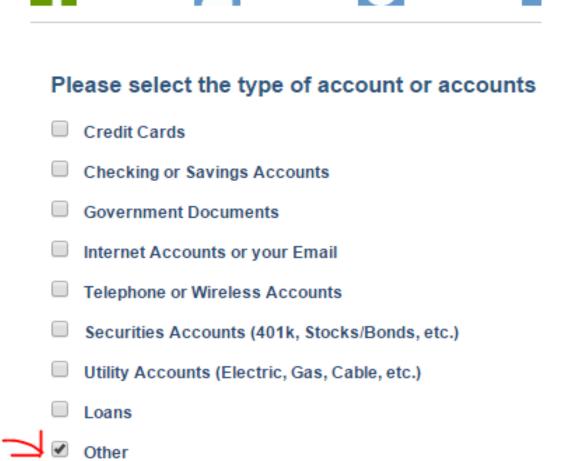
## Here is the link to get started:

https://www.ftccomplaintassistant.gov/GettingStarted#crnt. Once you are there the first step is to choose the box labeled "Other" and click continue.

## **FTC Complaint Assistant**

Getting

Started

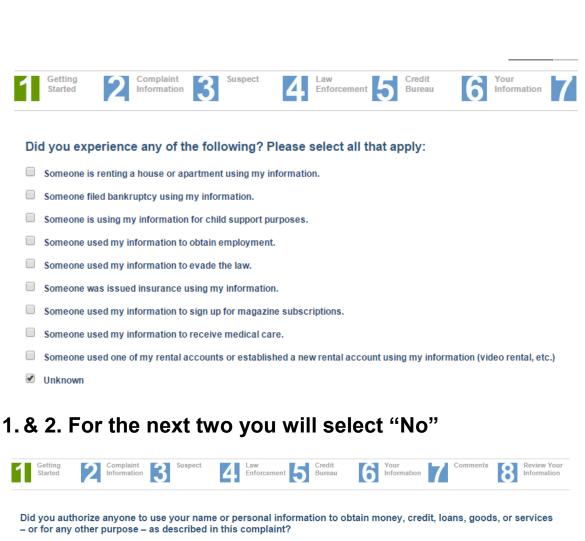


Complaint

Information

Suspect

Next you will select the last box labeled "Unknown" and click Continue.

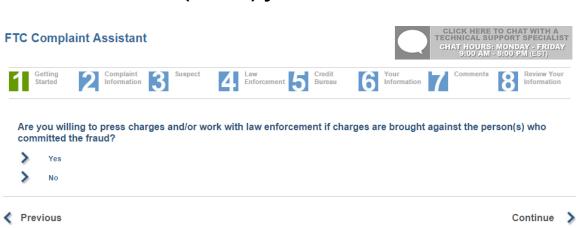




Continue

## 3. The third one (below) you will select "Yes"

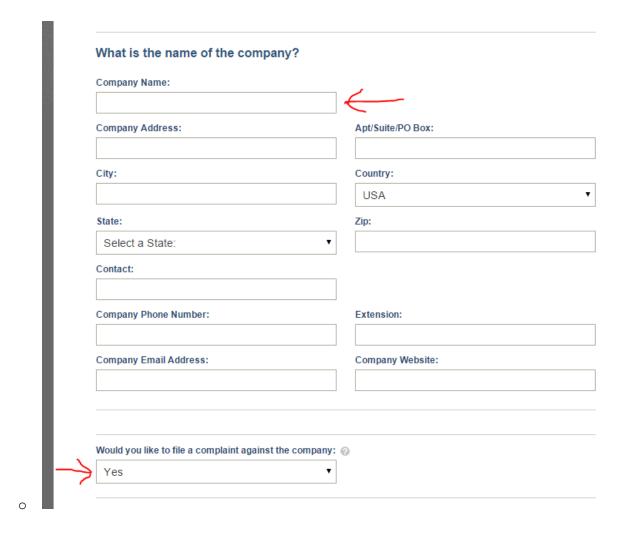
Previous



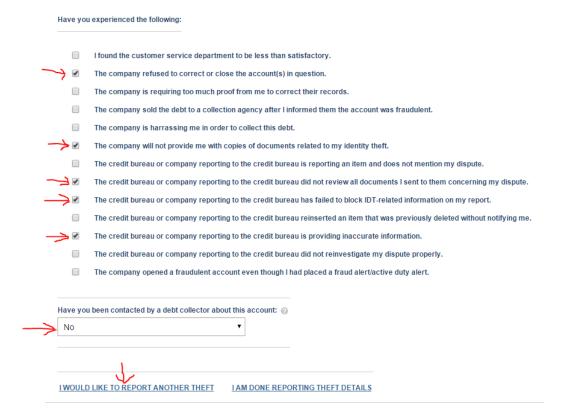
4. This page will require you to go back to Credit Repair Cloud to obtain some more information. You will have to fill out the spots where the arrows are pointing below in the picture. The first field you will need to enter any money amount that you have used to resolve the issue. Keep it blank, unless you've lost money or paid any expenses due to identity theft. The second field you will enter how many hours you have spent trying to resolve the issue, and the 3rd and the last field, you will enter the account number of the item if you know it. You can only add up to 5 fraudulent accounts. That's fine because you will add all of the rest of your fraudulent accounts on the dispute letter:

Getting Started Complaint Information 3	Suspect Law Enforcement	5 Credit Bureau 6	Your Comments	Review Your Information
Tell Us About The Identity	Theft			
Please provide the details of your first incid reporting multiple incidents of theft, finish d				ised. If you are
When did you first notice that your identity	y or information had been used? 🕢			
How much money have you spent trying t	to resolve this issue?	\$	.0	ا ا
How many hours have you spent trying to	resolve the problem?			~ J
Have you experienced any non-monetary	harm? 🕢	No	•	
Type of Account:				
Uncertain	•			
When did the fraud occur?				
What is the account number?	3			

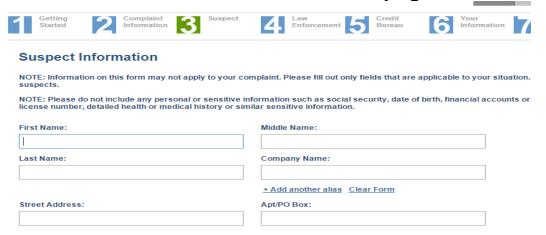
5. Next you will enter the COMPANY name in box labeled "Company Name:" and select "Yes" you would like to file a complaint against the company:



6. You will scroll down a little and then you will select the following complaints. You will complete this step four more times with the other FOUR accounts left from the FIVE you've selected. You will also keep the last box as "No" To continue with the other accounts click "I would Like To Report Another Theft":

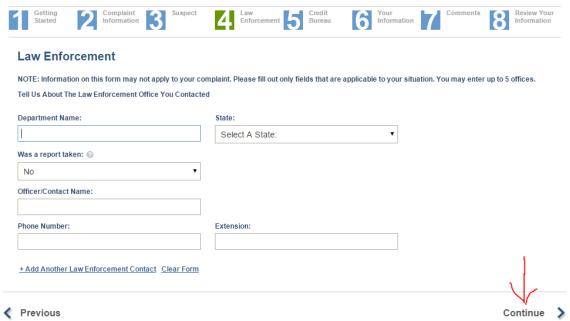


Skip the next sections. You do not need to fill 6. them out. You may skip them by simply clicking "continue "a the bottom of the page:

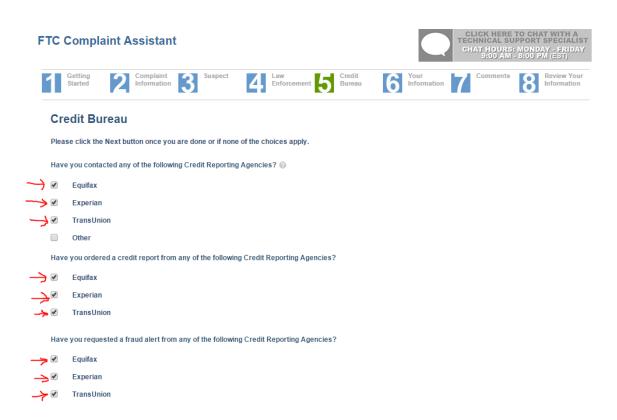


### **FTC Complaint Assistant**





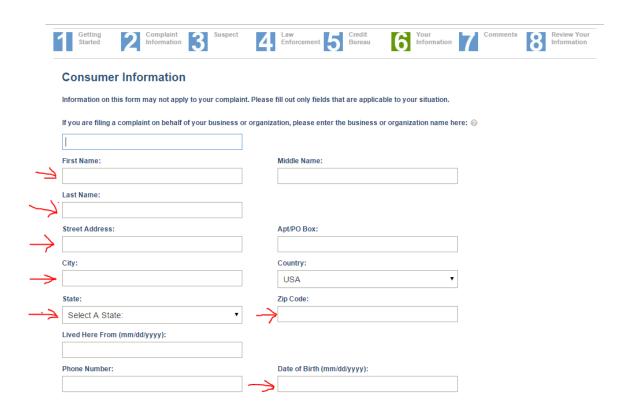
## 8. Next you will check all of the boxes that has the Credit **Bureaus name:**



9. Next you will scroll down and select to file a complaint against ALL THREE **BUREAUS (EQUIFAX, EXPERIAN &** TRANSUNION). Leave everything else blank & continue to next page:

Do you have a complaint about any of the following Credit Reporting Agencies? Equifax Refuses to place fraud alert on file Requires too much proof to correct record or file Provides inadequate phone help New and unmatching addresses\security failure Fails to Reinvestigate Disputed Information Improperly Conducts Reinvestigation of Disputed Item Provides inadequate Information Provides Outdated Information Reinserts Deleted Item in File Without Notice Experian Refuses to place fraud alert on file Requires too much proof to correct record or file Provides inadequate phone help New and unmatching addresses\security failure Fails to Reinvestigate Disputed Information Improperly Conducts Reinvestigation of Disputed Item Provides inadequate Information Provides Outdated Information Reinserts Deleted Item in File Without Notice

# 10. On the next page you will fill out your information and continue to next page:



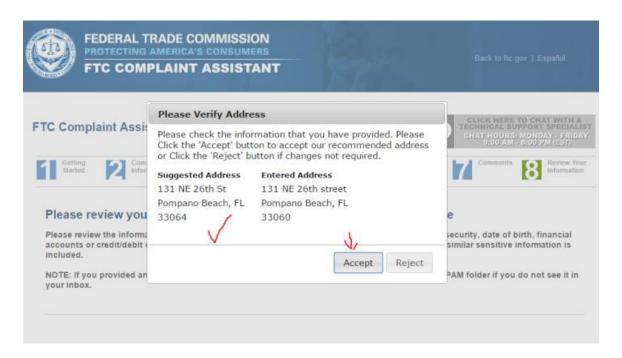
# 11. On this page you will now enter a statement about the fraud. Here is an example:

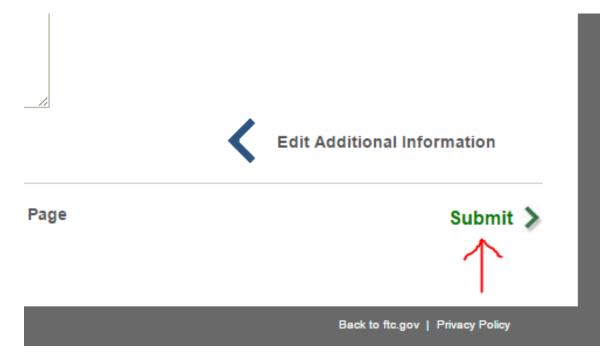
"I am a victim of identity theft. I am writing to request that you block the following fraudulent information from my credit report. I have no idea how the theft took place. I also have no knowledge of any suspects. I did not receive any money, goods, or services as a result of the identity theft.

Please let me know if you need any other information from me to block this information from my credit report. Thank You."



### 12. You will then "Accept" the Suggested Address (Shouldn't be any changes). You will then scroll down and click "Submit"





## 13. You have now completed filing the FTC Complaint. Last, you will have to download the PDF format of the "FTC ID THEFT Affidavit" and save it in the client's folder.

#### Step: 5

If you have done the above steps and have any additional questions or any additional information you would like to add to your file, please call 877-438-4338 to speak with a counselor. When you call, please have this reference number: 59193931 to help us quickly retrieve your information.

### **FTC Theft Affidavit**

Your complaint was filed in our Sentinel complaint database; the information you entered was used to create your ID Theft Affidavit. Save or print the Affidavit and use it with a police report to prove you're a victim. You will not be able to save or print your completed Affidavit after you leave this screen. Learn more about the Affidavit.

Click here to get your completed FTC ID Theft Affidavit.





## Finally, you have to put together your identity theft package. It goes in this order:

- 1. Fax cover page
- Personalized Letter Notarized
- Copy of ID & Social Security Card Notarized
- 4. Copy of Lease/ Utility Bill
- 5. Copy of FTC Report
- 6. FCRA Sec. 605 (b) Statement (Must be notarized twice!)

### Here are the fax numbers for the credit bureaus again:

Credit Bureau Fax Number

- Equifax Fax #: 1-888-826-0549

Experian Fax #: 1-972-390-3838

- Transunion Fax #: 1-610-546-4771

## CONSUMER REPORTING COMPANY BLOCKING **LETTER**

RE: NAME

Street address City, State, Zip Code

SSN: XXX-XX-XXXX

DOB: 1/1/2015

I am a victim of identity theft. I am writing to request that you block the following fraudulent information from my credit report. I have no idea how the theft took place. I also have no knowledge of any suspects. I did not receive any money, goods, or services as a result of the identity theft.

### THE FOLLOWING ACCOUNTS ARE A DIRECT RESULT OF IDENTITY THEFT:

**Account Name Account Number Date Opened** Balance ABC COMPANY 12345XXXX

3/31/2015 \$1,000 (whatever the actual dollar amount listed) Judgement/ 1234567 2/28/2015 \$2.500 XYZ COMPANY 6789XXXX 4/1/2015 \$50

I have never lived or used the following addresses: 123 NE 1st ST, Miami, FL 00000 (Only need this section if address is still showing)

The following inquiries were not done on my behalf: ABC Company 3/31/2015 XYZ Company 1/1/2015

This information does not relate to any transaction that I have made. I have enclosed a copy of my Identity Theft Report. In addition, I have enclosed a copy of section 605(b) of the Fair Credit Reporting Act, which details your responsibility to block fraudulent information on my credit report resulting from identity theft.

Please let me know if you need any other information from me to block this information from my credit report.

Sincerely,

### Name

IN WITNESS WHEREOF, the said party has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of: {PRINT YOUR FULL NAME HERE}

Signature_			

Witness 1 Print Name:	
Signature:	
Witness 2 Print Name:	
Signature:	
STATE OF	
COUNTY OF	
I HEREBY CERTIFY that on this day before me, an office qualified to take acknowledgments, personally appeared (YOUR NAME) who is personally known to me or who has as identification and who experiences.	s produced
the foregoing instrument and he/she acknowledged before he/she executed the same.	e me that
WITNESS my hand and official seal in the County and State aforesaid this:	ate
Dayof,20	<del>.</del> .
Public	Notary
Printed Name:	_
My commission expires:	-
	_(End of
Letter)	,

Last but not least: the Enclosure. I will attach the enclosure to this eBook. Here's a look at how the enclosure will look like:

#### ENCLOSURE:

## FCRA 605B (15 U.S.C. § 1681c-2) Block of Information Resulting from Identity Theft

#### (a) Block

Except as otherwise provided in this section, a consumer reporting agency shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from an alleged identity theft, not later than 4 business days after the date of receipt by such agency of--

- (1) appropriate proof of the identity of the consumer;
  - (2) a copy of an identity theft report;
  - (3) the identification of such information by the consumer; and
  - (4) a statement by the consumer that the information is not information relating to any transaction by the consumer.
- (b) Notification

A consumer reporting agency shall promptly notify the furnisher of information identified by the consumer under subsection (a) of this section--

- that the information may be a result of identity theft;
- (2) that an identity theft report has been filed;
- (3) that a block has been requested under this section; and
- (4) of the effective dates of the block.
- (c) Authority to decline or rescind

## 2nd and 3rd Round Disputes

Once you receive your results in the mail, please keep in mind that the exact letter will be mailed out again for those fraudulent accounts that were not removed from your credit reports after the first round.

Also, you will submit the FTC Affidavit directly to the **collection agency and/or creditor**. Only thing you will need to attach to the FTC Affidavit is a fax cover page with a short statement and the fraudulent account information that you need to be removed from that collection agency or creditor. You can find the fax number on the

Better Business Bureaus website by searching the companies name, or you can simply Google them. **Example below:** 

## **FAX**

To: ABC Company	From: <u>John Doe</u>
Fax: 555-555-5555	<u>Fax:</u>
Phone: 555-555-5567	Phone:
Subject: Fraud Department	Date: March 31, 2015
COMMENTS:	
To whom it may concern,	

I pulled my credit report and found this account with your company's information on my file:

Account Name
Account Number

This account does not belong to me and I need it to be removed off of my credit report ASAP. According to the FCRA Section 605(b), any fraudulent accounts that are on my credit report must be removed off of there within 4 business days. I have also attached my identity theft report as well. Please resolve this issue in a timely matter. Thank you.

-----(End of Letter)

**Tip**: You can visit <a href="http://www.freefaxcoversheets.net/">http://www.freefaxcoversheets.net/</a> and download all sorts of fax cover sheets for free if you are having trouble creating one on your own.

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