

⚠ DON'T DISPUTE YET ⚠

FREE

THE #1 MISTAKE THAT RUINS CREDIT DISPUTES

Why 90% of people fail before they even send their first letter

INSIDE THIS FREE GUIDE

- ⌚ The loophole that blocks verifications
- ⌚ 13-step system pros charge \$500+ for
- ⚡ Why your signature is your enemy

90%

fail because they skip this step

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GUIDE 1 OF 6

How to Avoid the #1 Mistake That Ruins 90% of Credit Disputes

Pre-Dispute Preparation Checklist

The exact system professionals use to prepare winning disputes

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The #1 Mistake That Destroys Credit Disputes

Most people jump straight into disputing without proper preparation. This is why 90% of disputes fail. The credit bureaus WANT you to fail. They profit when negative items stay on your report. But when you follow this preparation checklist, you'll have everything documented, organized, and strategically positioned to WIN.

■ **CRITICAL:** Skipping even ONE step in this guide dramatically reduces your success rate. Follow this checklist exactly as written.

PHASE 1: Intelligence Gathering

Step 1: Gather Your Credit Reports (All 3 Bureaus)

- Pull reports from Experian, Equifax, and TransUnion via AnnualCreditReport.com
- Save PDF copies with today's date in the filename
- Print physical copies for markup and notes

■ *PRO TIP: Always use AnnualCreditReport.com (the ONLY official free source). Third-party sites often sell your data.*

Step 2: Document Your Current Debt Inventory

- Create a spreadsheet with: Account name, Type, Balance, Credit limit, Date opened, Status
- List ALL accounts (credit cards, loans, collections, charge-offs)
- Note current payment status for each account

Step 3: Identify Items to Challenge

Remember: You don't need to PROVE anything is wrong. The bureaus must VERIFY everything they report:

- Any account balances or credit limits that seem off
- Payment history entries (late payments, missed payments)
- Accounts you don't recognize or can't verify
- Old information (debts approaching or past 7 years)
- Duplicate accounts (same debt reported multiple times)
- Accounts showing wrong status (closed showing as open)
- Personal information errors (addresses, employment)
- Hard inquiries you don't remember authorizing

PHASE 2: Evidence Collection

Step 4: Collect Supporting Documents

While YOU don't need to prove errors, having documentation strengthens your position:

- Bank statements showing payment history
- Payment receipts (canceled checks, electronic confirmations)
- Identity theft reports (if applicable - from IdentityTheft.gov)
- Letters from creditors (settlements, paid-in-full agreements)
- Proof of current address (utility bill, lease)

Step 5: Understand Timing Rules

- Delinquent accounts: 7 years from date of first delinquency
- Collections: 7 years from original delinquency date (not collection date)
- Chapter 7 bankruptcy: 10 years from filing date
- Chapter 13 bankruptcy: 7 years from filing date
- Hard inquiries: 2 years (only affect score for 1 year)

■ If ANY negative item is older than these limits, it MUST be deleted immediately.

Step 6: Set Up Your Tracking System

- Create dispute tracking spreadsheet: Item, Bureau, Date sent, 30-day deadline, Response, Result, Next action
- Create physical folder: Credit Repair Master File
- Create digital backup folder (Google Drive, Dropbox)
- Set calendar reminders for 30-day deadlines

PHASE 3: Strategic Protection

■ THIS IS WHERE AMATEURS FAIL AND PROFESSIONALS WIN ■

Step 7: Freeze Secondary Credit Bureaus

WHY: When you dispute with the Big 3, creditors can verify through SECONDARY bureaus. Freezing forces them to rely ONLY on reports you're cleaning.

- Innovis: 1-800-540-2505 or www.innovis.com
- ChexSystems: 1-800-428-9623 or www.chexsystems.com
- LexisNexis: 1-866-897-8126 or risk.lexisnexis.com
- NCTUE: www.nctue.com/consumers

Step 8: Anonymous Dispute Strategy

■ NEVER SIGN DISPUTE LETTERS WITH A SIGNATURE ■

WHY: A signature creates legal authentication that can be used against you. Use typed name only.

- Use typed name only (e.g., 'Sincerely, JOHN DOE')
- Include: 'I do not consent to arbitration or electronic signatures'

Step 9: Communication Protocol

- Use certified mail with return receipt for ALL correspondence
- Create dedicated email for credit disputes
- Keep USPS tracking numbers in your spreadsheet

■ NEVER dispute online first - you get NO paper trail

PHASE 4: Legal Foundation

Step 10: Know Your Rights

- FCRA: Bureaus must investigate within 30 days
- FCBA: Protects billing error disputes
- FDCPA: Limits what collectors can do
- Method of Verification (MOV): Right to request proof of verification

Step 11: Identify Violation Types

- Furnisher violations: Reporting without proper verification
- Permissible purpose violations: Unauthorized credit pulls
- Re-insertion violations: Deleted items reappearing without notice
- Obsolete information: Items past legal reporting period

PHASE 5: Strategy Planning

Step 12: Dispute Sequencing Plan

- Round 1 (Week 1-4): Easiest - duplicates, wrong dates, outdated info
- Round 2 (Week 5-8): Complex - late payments, collections, charge-offs
- Round 3 (Week 9-12): Stubborn - furnisher disputes, MOV requests, CFPB complaints
- Limit 2-5 items per letter. Space disputes 30-45 days apart.

Step 13: Documentation System

Physical folder sections: Original reports, Dispute copies, Certified mail receipts, Responses

Digital backup: Folders for each bureau with subfolders per dispute round

Your Preparation Checklist Summary

Before Guide 2 (Disputing), Verify:

- All 3 credit reports pulled and reviewed
- Debt inventory spreadsheet completed
- Items to challenge identified
- Supporting documents collected
- Secondary bureaus frozen
- Certified mail supplies purchased
- Tracking system created
- Dispute sequencing plan written

NEXT STEP: Guide 2 shows you exactly how to write dispute letters that demand verification and force bureaus to comply with federal law.

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This guide is for educational purposes. Consult with a licensed attorney for legal advice.