

THE FIVE PACK LETTER DISPUTE

THE
CREDIT
TEAM

PLAYBOOK

Know How People With Bad Credit
Remove Negative Items Without
Knowing The Law

BOUNUS: Bankruptcy Letter Strategies From Credit Repair Experts

THE FIVE PACK LETTER DISPUTE

THE
CREDIT
TEAM

PLAYBOOK

Know How People With Bad Credit
Remove Negative Items Without
Knowing The Law

BOUNUS: Bankruptcy Letter Strategies From Credit Repair Experts

DISCLAIMER

To Whom It May Concern,

Thanks for purchasing **The Five Pack Letter Dispute Playbook**. Please note that these letters are the most commonly used letters in my approach in assisting clients with attacking inaccuracies, errors, and outdated items that can't be verified on their credit file. **These letters are not to be used as legal advice**, and if you need legal advice pertaining to your credit file, please consult with a licensed attorney in your state. Please note that these letters do not guarantee deletions. **They are set up to ensure that those who report to your credit file remain compliant in accordance to the Fair Credit Reporting Act.**

These letters are not to be used in the place of professional help, but as a tool to understand how in which we dispute as a professional company. Keep in mind that we use over 350 letters based on the specific situation of our clients, and one of the letters needed for your specific case may not be available in this bundle as these were the most heavily used 6 letters in our dispute process. Thanks for your agreement to these terms and I truly hope you enjoy your purchase.

Please note that by unlawfully distributing these letters without our permission could result in legal action. These letters are not to be resold of any given time. Your purchase covers your personal use for them. Redistribution or unauthorized sharing for personal financial gain could result in legal actions being taken.

By using these letters, you agree to the terms set forth in the process

Dave Cousins
Co-founder, Credit Team

Michael Drake
Co-founder, Credit Team

1

Secret Letter

Full Name

Address

Investigation Request Letter

To Whom It May Concern:

I received a copy of my credit report with the intention of trying to improve my credit and take care of my responsibilities and noticed a few accounts that I wanted a little more explanation on. I am not saying they are reporting right or wrong. I am just saying that I am not 100 percent sure if they are. I also read something called the Fair Credit Reporting Act where it said by law, I had rights to challenge anything I am not sure is accurate. Some of the people reporting things on me, I have never heard of which made me write to you all.

Are you familiar with something called 15 U.S.C. Sec. 1681i(a)? I heard that if you can't provide proof, these accounts must be deleted. Well I want these accounts deleted if they are not 100 percent right and correct. So, could you please check on these and get back with me? I saw on a Credit Site and Board where this lawyer said you have 30 days to complete this investigation. Please investigate the following accounts and remove them if anything is missing or not correct on them.

Accounts

Account Name:

Account Number:

Please investigate if every piece of information is correct. If not, please remove it from my credit report.

Account Name:

Account Number:

Please investigate if every piece of information is correct. If not, please remove it from my credit report.

Account Name:

Account Number:

Please investigate if every piece of information is correct. If not, please remove it from my credit report.

Account Name:

Account Number:

Please investigate if every piece of information is correct. If not, please remove it from my credit report.

I also read where I can get the updated report after you investigate this from the Free Lawyer guy. Could you please send it to me? Also, please let me know who had access to my file as well. I want the investigation outcome to be sent to my address I put on the from area.

Thank you for your time and help in this matter.

2

Personal Information Remover

Full Name
Address

Date

To Whom It May Concern:

I was just looking over my credit report and found some addresses that appear to be incorrect. I've enclosed documentation providing proof of my current address, as instructed to do on your website. To make your process of deletion easier, here is a list of the incorrect addresses that I am currently seeing listed (which I would like removed please):

(Previous / Incorrect Addresses)

There should only be one address listed on my report, which is {client_address}.

I also noticed that my name appears to be misspelled on my credit report. My name only has one correct spelling, and there should be no variations listed because my name has no variations. My photo ID is enclosed to show the correct spelling. Once again, in order to make the process of deletion easier, here are the incorrect spellings I see listed:

(Incorrect Names)

- 1.
- 2.
- 3.

Please remove inaccurate employers as well as listed below:

- 1.
- 2.

Once you have deleted the inaccurate names and addresses from my credit report, please send me a copy of my updated report.

Thank you,

Full Name

3

Validation of Debt

Collection agency Name

Collection agency address

To whom this may concern,

Your company said I allegedly owe you money. I will "PAY" under one condition if you can provide:

1. Validation of the debt--that is, the actual accounting.
2. Verification of a signed Invoice.
3. A copy of the Contract binding both parties (you and them), in a letter by "certified mail" so that there is an independent "witness to it having been delivered."

Kind Regards

Your Name

4

Factual Letter

Full Name

Address

Date

I am contacting you because you claimed to have completed a reasonable investigation with the furnisher of information and verified the account listed below as reporting 100% accurate. However, this account is STILL inaccurate and your company is STILL continuing to report errors on my credit file, which is causing damage to my credit score.

Account name

Account number

I have previously requested that you investigate this information and you have failed to correct the errors you are reporting on my credit report. Now is not the time to update, I demand that you **IMMEDIATELY DELETE** this inaccurate information from my credit report.

Account name

Account number

Account numberI have previously requested that you investigate this information and you have failed to correct the errors you are reporting on my credit report. Now is not the time to update, I demand that you **IMMEDIATELY DELETE** this inaccurate information from my credit report.

Account name

Account number

5

Terminator Letter

Account name

Account address

Date

To whom it may concern,

I, **First Name & Last Name**, consumer, and natural person, am aware of all rights that I have, and which are protected by The Congress under the Fair Credit Reporting Act (FCRA). **Account Name** has violated my federally protected consumer rights to privacy and confidentiality under 15 USC 1681. As a reporting agency that has assumed the role of assembling and reporting information on consumers such as myself, the FCRA requires that it is done so in a manner that is fair and equitable. **Account name**, illegally obtained personal and private information and sold it to other reporting agencies, including Experian, Equifax and Transunion. I did not grant **Account Name** permissible purpose to obtain the information and report it, nor did the debtor. I have not been notified that this information is being provided to the highest bidders.

As the consumer and natural person, I am invoking specified remedy and make the following demands:

- Cease and desist reporting of the account name filings to all consumer reporting agencies.
- Remove reporting of the account name ilings from all consumer reporting agencies.

Ignoring this Cease and Desist will be evidence that the infringements were willing, deceptive, and in violation of the FCRA.

Regards,

Full name

THE FIVE PACK LETTER

DISPUTE

THE CREDIT TEAM

PLAYBOOK