



6 STEPS TO 850 RELOADED



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FLAWLESS CREDIT ACADEMY SIX STEPS TO SUCCESS



**THE FIRST STEP IN REPAIRING YOUR CREDIT
IS TO KNOW WHAT IS ON YOUR CREDIT REPORT!**

Annual Credit Report.com - Home Page

Annual credit report.com is free WEEKLY until April of 2021. Once this date passes, you will be able to access a free copy every year from this site.

IDENTITY IQ

<https://www.identityiq.com/sc-securemax.aspx?offercode=431257Y4>

This is my PREFERRED monitoring service because it will give you a 3b report. It also gives you live updates, and it makes it extremely easy to dispute.

After you pull your credit report while preparing for disputes, please print a copy of your driver's license and social security card. If you are not doing a personal identifier dispute, then you can send in your driver's license and a recent utility bill/bank statement. It **MUST** be included in every dispute or the bureaus will use that as a stall tactic to delay your dispute process.

Remember that the FCRA states that the bureaus have 30 days to respond to your dispute and 45 days if you are using annual credit report.com.

You do not have to send any of these disputes **CERTIFIED**!

Please keep all your disputes on a flash drive or store them on your computer. I suggest you do this just in case you need to reference them again.



CREDIT BUREAU ADDRESSES



**Equifax Information Services LLC
P.O. Box 740256
Atlanta, GA 30374-0256**



**Experian
P.O. Box 4500
Allen, TX 75013**



**TransUnion Consumer
Dispute Center
PO Box 2000
Chester, PA 19016-2000**



Please analyze your credit report from top to bottom and LINE BY LINE.

The first section will have your personal identifiers. Examples of these are names, addresses, social security number/numbers, employment, date of birth, and phone numbers.

You **ONLY** need **ONE NAME, ONE ADDRESS, ONE PHONE NUMBER, ONE PLACE OF EMPLOYMENT, ONE DATE OF BIRTH, AND ONE SOCIAL SECURITY NUMBER.**

If you have erroneous personal identifiers, please send the bureaus a letter addressing them. Personal identifiers are how the bureaus connect you to accounts that they have numbers attached to. If you do not get rid of the erroneous or inaccurate personal identifiers, it will be exceedingly difficult to dispute certain items. The reason for this is because those numbers attached to the erroneous personal identifiers will always tie you to that account.

STEP 1

PERSONAL IDENTIFIERS

To make this easier for yourself you can do some of these online. However, it will not clear all of them for you. Please remember that if the personal identifier is connected to an active account, this will not work. For situations such as these, you should send a dispute letter via mail.

The back door method for personal identifier disputes.

<https://www.experian.com/ncaconline/dispute>

<https://service.transunion.com>

<https://www.equifax.com/personal/>

(ONLINE ONLY)

When you dispute names, your reason should be that you do not recognize the name. When you dispute an incorrect address, you should record that you have never lived at that address.

PERSONAL IDENTIFIERS

Your Name

Your Street Address

Your City, State, and Zip Code

Bureau Name

Bureau Address

Bureau City, State, and Zip code

I recently pulled my credit report and noticed several unfamiliar names. In fact, these were names that I did not recognize and names that I had never claimed. My name is (first name) (last name) and should be reported as stated. If anything else is listed, please delete immediately. I have included proof of my identification in this letter to make this easier and quicker for you all.

If you would like you can list the names that are erroneous and put, please delete beside them.

Example name: Timmy Toler

Timothy Toler ii- please delete this inaccurate name

Timothhy Toler- please delete this inaccurate name

Toler Timmy- please delete this inaccurate name

Taler Timmy- please delete this inaccurate name

PERSONAL IDENTIFIERS

Your Name

Your Street Address

Your City, State, and Zip Code

Bureau Name

Bureau Address

Bureau City, State, and Zip code

To whom it may concern,

I recently pulled my credit report and noticed several addresses that were unfamiliar to me. I did not recognize these residences and I am sure I have never lived at them either. My address is (list address here) and should be reported as such. If anything, else is listed, please delete immediately. I have included proof of my identification in this letter to make this request easier and quicker for you all to execute.

If you would like, you can list the addresses that are erroneous. If you choose to do this, be sure to put, please delete beside them.

Example name: 123 David street

124 David Street- please delete this inaccurate address

126 David Street- please delete this inaccurate address

123 David Street apt c- please delete this inaccurate address

2569 West Nile Street- please delete this inaccurate address

STEP 2

ANALYZING YOUR CREDIT REPORT

Many accounts are reported incorrectly on your credit report. But do not fret, you can use this to your advantage. There are many reasons to dispute an account based off the inaccuracies. I have listed them out for you in the pages to come. This is the #1 reason to get an account removed.

Reasons to Dispute

Note: Please don't dispute online for accounts!

Collections

Unverified

This is an invalid account. I have never done any business with this company; I have never been made aware or presented with a "notice of debt" to dispute the validity of this account. Please remove this account. (Use this if you have never been notified by the collection agencies that is reporting on your credit report).

Past due/Monthly Payment

There should not be any past due or monthly payment reporting on collection accounts.

High Credit Limit

Sometimes collection agencies will report a high credit limit to further hurt your credit score. There should not be a high credit limit reporting.



Late payments

Late payments should not be reporting on collection accounts.

Repossessions

Account Type

If you purchased your vehicle at a dealership, this should report as a "credit sale", not an auto loan or loan.

Payment Amount

Payment amount should be 0.

Term

You should be able to divide this number by 6 evenly, if not dispute it.

Account Balance

This amount should be 0 if you have not received a “notice of sale”. This amount should also be 0 if you have not received a “calculation of your deficiency”, 14 days after you requested it from the creditor. If you have only received the contract, then they have not sent you sufficient documentation.

Charged-Off

Past Due/Monthly Payment

There should not be a past due or monthly payment reporting.

Account Status

This field should report as closed if the account has been charged-off.

Account Balance

This amount should be reporting 0 if it has been sold.

Date of Last Payment/Date of Last Activity

The DOLP (date of last payment) and DOLA (date of last activity) MUST report on ALL charged off accounts. In fact, they must report on ALL accounts reporting on your credit report.

High Balance

This amount should be higher than the “current” balance that is reporting on all charged offs. If the charged off is a credit card, this field MUST be reporting. Such a thing is mandatory and required.

Credit Limit

The credit limit should only report if it is a “revolving” credit card. Make sure it is the correct credit limit that is reporting.

Missing Information

If any of the below fields are NOT reporting on any of the accounts on your credit report, you will need to dispute them. These fields are required on many of your accounts. Please be careful with the "High Credit Limit". This field is ONLY required on credit card accounts.

Date of Last Payment

High Credit Limit on Credit Cards/Store Cards

Payment Status

High Balance

Balance

Creditor Name & Address

Account Number

Opened Date

Closed Date

Incorrect Balances

Look for balances that are higher than the "higher balance"

Incorrect Credit Limits

Make sure the credit card limit is the amount you were initially approved for. If the account is closed or charged off, there should be no delinquencies after the closed date. All late payments should be dated. If there is not a date, how do we know it is valid?

Dispute each late payment by each month. If it comes back verified, you should request a FULL account transaction history from the creditor. Request a FULL history not a partial! A complete history will allow you to compare what is reporting to what the creditor has on file. If the account is more than 2 years old, it may be difficult to uncover. Sometimes these creditors do not keep the records that long or they misreport the late payments.

Date of Last Activity

This field is REQUIRED to be reporting. Check the DOLA across all 3 credit bureaus. If there are inconsistencies between the 3 bureaus, dispute it because we do not know who is correct.

Date Updated or Verified

If an account comes back verified, check the "Date Updated" field. Whenever an item comes back verified as accurate, the "Date Updated" field should reflect the month and year in which the account was verified.

Experian calls the "Date Updated" field as "Date Verified" and Equifax calls it "Item as of Date Reported"

If you dispute an item on 12/2019, then the fields above should be 12/2019. There should not be any other month or any other year. If you find that there is, then the bureaus DID NOT VERIFY NOR DID THEY INVESTIGATE YOUR ACCOUNT.

Please remember to separate all disputes!

Personal identifiers in one dispute letter

Medical collections in one dispute letter

Non-medical collections in one dispute letter

Charge-offs in one dispute letter

Repo's in one dispute letter

Public records in one dispute letter

Do not combine these and only list 2-4 inaccurate accounts in each dispute.



STEP 3

DISPUTE

Here are a few things we want you to know before you begin disputing:

E-Oscar

The E-Oscar method of investigating may be the reason why your credit dispute was verified as being accurate, even though there were errors.

E-Oscar enables credit bureaus to electronically respond to disputes automatically with no actual investigation. It converts your dispute into a two- or three-digit code and is sent to the original credit as a ACDV (Automated Consumer Dispute Verification). The ACDV verifies the code as accurate or inaccurate. So, there is no real investigation conducted.

THE FAIR CREDIT REPORTING ACT

FCRA

1. You must be told if information in your file has been used against you.

Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment or to take another adverse action against you must tell you. They must also give you the name, address, and phone number of the agency that provided the information against you.

2. You have the right to know what is in your credit file.

You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your social security number.

3. You have the right to ask for a credit score.

You may request a credit score from the consumer reporting agencies; however you will have to pay for it.

4. You have the right to dispute incomplete or inaccurate information.

If you find information on your credit report that is incomplete or inaccurate and you report it to the credit bureaus, the agency must investigate. The only circumstance wherein they would not conduct a full investigation is if your dispute is deemed as frivolous.

5. Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.

Inaccurate, incomplete or unverifiable information must be removed or corrected usually within 30 days. However, a consumer reporting agency may continue to report information if it has been verified.

6. Consumer reporting agencies may not report outdated and negative information.

In most cases, the credit bureaus may not report negative information that is more than seven years old or bankruptcies that are more than 10 years old.

7. Access to your file is limited.

The credit bureaus may provide information about you. However, this information can only be given to people with a legitimate purpose. For example, credit bureaus may provide information about you when you are being considered for an application with a creditor, insurer, employer, landlord, or other businesses. The FCRA specifies those with a valid need for access.

8. You must give your consent for reports to be provided to employers.

The credit bureaus may not give out information about you or your employer, or a potential employer, without your written consent given to the employer. Yet, written consent is generally not required in the trucking industry.

9. You may limit the “prescreened” offers of credit and insurance that could receive based on information in your credit report.

You may opt out with the nationwide credit bureaus at 1-855-567-8688

10. You may seek damages from violators.

If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court. Identity theft victims and active-duty military personnel have additional rights.

FAIR DEBT COLLECTION PRACTICE ACT

1. Section 805 Communication in connection with debt collection

Collectors may only call after 8am and no later than 9pm. A creditor may only contact a power of attorney or a representative, but never you directly. Collectors may not contact the consumer's place of employment. Collectors may not communicate with any person other than the consumer himself (unless authorized by the consumer to do so). This includes family members too.

2. Section 806 Harassment or abuse

Collectors may not use threat of violence or other criminal means. Collectors may not use profanity. Collectors may not continuously call, annoy, abuse, or harass the consumer.

3. Section 807 False or Misleading representations

Collectors may not use any false or misleading representations. Collectors are not to threaten to take any action that cannot be legally justified. Collectors may not give or threaten to give out false credit information. Collectors may not distribute any falsely written communication simulating any document authorized, issued, or approved by any court official or agency of the United States or any other states. Collectors may not use any name other than the name of the

4. Section 808 Unfair practices

- Collectors may not use unfair or unconscionable means to collect or attempt to collect any debt.
- Collectors cannot accept a check or other payment from the consumer that is postdated by more than five days
- Collectors may not solicit any postdated check for the purpose of threatening or instituting criminal prosecution
- Collectors may not take or threaten to take nonjudicial action to affect dispossession or disablement of property
- Collectors may not use any language or symbol other than the collector's address and name on any mail sent to the consumer

Medical Disputes

Please leave it just like this! It is spelled inaccurately for a reason.
Your first round should be using the examples I have provided.
Your second round should be a factual dispute.

If you have insurance:

Your Name
Your Street Address
Your City, State, and Zip Code

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

To whom it may concern,

I recently pulled my credit report and noticed INACCURATE information. This account is not mine because I have insurance to cover nay any medical fees. Please advise me as to the name and address of the medical provider, the service, the service date and to whom the service was provided. I am further requesting a breakdown of the fees including any collection costs and medical charges. Also, per HIPAA LAWS please provide me a copy of my signature of this alleged claim to release this information to you. OTHERWISE PLEASE DELETE THIS ACCOUNT EXPEDITIOUSLY!

If you do NOT have insurance:
MAKE THEM PROVE IT ANYWAY!
(This is a template switch it up and make it personal)
We will use SW CRDT SYS as an example of a debt collector

Your Name
Your Street Address
Your City, State, and Zip Code

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

To Whom It May Concern:

Be advised this is not a refusal to pay, but a notice that your claim is disputed, and validation is requested. Under the Fair Debt collection Practices Act (FDCPA), I have the right to request validation of the debt you are alleging I must pay. I am requesting proof that I am indeed the party you are asking to pay this debt, and there is some contractual obligation showing me accountable for this debt.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to 15 USC 1692g Sec. 809 (b) of the FDCPA. I respectfully request that your office provides me with competent evidence that I have a legal obligation to pay you.

At this time, I will also inform you that if your office has, intends to, or continues to report invalidated information to any of the three major credit bureaus (Equifax, Experian, Trans Union), this action might constitute fraud under both federal and state laws. Due to this fact, if any negative mark is found or continues to report on any of my credit reports by your company or the company you represent, I will not hesitate to bring forth legal action against you and your client for the following: Violation of the Fair Debt Collection Practices Act and Defamation of Character. I am sure your legal staff will agree that non-compliance with this request could put your company in egregious legal trouble with the FTC and other state or federal agencies.

If your office is able to provide the proper documentation as requested in the following declaration, I will require 30 days to investigate this information and during such time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with legal counsel for suit. This includes the listing of any information to a credit-reporting repository that could be inaccurate or invalidated. If your office fails to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

It would be advisable that you and your client assure that your records are in order before I am forced to take legal action. SW CRDT SYS Please provide the following:

- Agreement with your client that grants you the authority to collect on this alleged debt.
- Agreement that bears the signature of the alleged debtor wherein he/she agreed to pay the creditor.
- Any insurance claims been made by any creditor regarding this account.
- Any judgments obtained by all creditors regarding this account.
- Name and address of alleged creditor
- Name on file of alleged debtor.
- Alleged account number

- Address on file for alleged debtor.
- Amount of alleged debt.
- Date this alleged debt became payable.
- Date of original charge off or delinquency.
- Verification that this debt was assigned or sold to collector.
- Complete accounting of alleged debt.
- Commission for debt collector if collection efforts are successful.

DO NOT JUST SEND ME A BILL!

Please provide the name and address of the bonding agent for SW CRDT SYS in case legal action becomes necessary. Your claim cannot and WILL NOT be considered if any portion of the above is not completed and returned with copies of all requested documents. This is a request for validation made pursuant to the Fair Debt Collection Practices Act. Please allow 30 days for processing to occur once I receive this information back.

First round on a non-medical collection/charged-off account

Your Name

Your Street Address

Your City, State, and Zip Code

Bureau Name

Bureau Address

Bureau City, State, and Zip code

To whom it may concern,

I recently pulled my credit report and noticed multiple inaccuracies on this/these accounts (do not list more than 3 accounts and do not mix medical with non-medical) please update them so that they are reporting correctly per FCRA requirements. I do not know how long it will take to resolve this matter, but I will wait!

ABC COLLECTION- 34457XXXXX

Second round on a non-medical collection/charged-off account

Your Name

Your Street Address

Your City, State, and Zip Code

Bureau Name

Bureau Address

Bureau City, State, and Zip code

To whom it may concern,

I have previously disputed this/these accounts. Please provide me with your method of verification. Please provide documentation which justifies your belief that these erroneous accounts are accurate and in fact reporting per the FCRA requirements. You have 15 days to correct this INACCURATE information! Send me a new report after you DELETE these erroneous accounts.

ABC COLLECTION-34457XXXX

Third round on a non-medical collection/charged-off account

Example name: Joe King

Transunion 604, Equifax 601, and Experian 500

There are several inaccuracies with this account

High credit limit

Past Due

Payment Status

Date Last Active

Payment status (look at the bottom blocks)

We will just use one at a time for effective disputing.

Joe King

123 Cribbs Ave

Lexington, Ky 40502

Experian

P.O Box 4500

Allen, TX 75013

To whom it may concern,

After recently reviewing my credit report there is over a 100-point different in my score with your bureau and the other two. I also noticed several inconsistencies and incomplete errors regarding these two accounts. These accounts are hurting and preventing me from getting my approved for my dream home. It is your duty to ensure that ALL information reported is COMPLETE AND MOST IMPORTANTLY ACCURATE. You have failed to do so. I HAVE ATTACHED PROOF OF YOUR NEGLIGENCE to report accurately, complete and verifiable information per FCRA requirements.

Account# X9XK0XXX

Transunion is reporting a balance of 193.00 please explain how a balance can be reporting on a collection account. Please delete this erroneous account immediately.

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|--|
| Account Type: | Open Account | | | | | | | | | | | | Open Account | | | | | | | | | | | | |
| Account Type - Detail: | Unknown - credit extension, review, or collection | | | | | | | | | | | | Collection | | | | | | | | | | | | |
| Bureau Code: | Individual | | | | | | | | | | | | Individual | | | | | | | | | | | | |
| Account Status: | Derogatory | | | | | | | | | | | | Derogatory | | | | | | | | | | | | |
| Monthly Payment: | \$0.00 | | | | | | | | | | | | \$0.00 | | | | | | | | | | | | |
| Date Opened: | 08/01/2020 | | | | | | | | | | | | 08/01/2020 | | | | | | | | | | | | |
| Balance: | \$193.00 | | | | | | | | | | | | \$193.00 | | | | | | | | | | | | |
| No. of Months (terms): | 1 | | | | | | | | | | | | 0 | | | | | | | | | | | | |
| High Credit: | \$193.00 | | | | | | | | | | | | \$193.00 | | | | | | | | | | | | |
| Credit Limit: | \$0.00 | | | | | | | | | | | | \$0.00 | | | | | | | | | | | | |
| Past Due: | \$193.00 | | | | | | | | | | | | \$193.00 | | | | | | | | | | | | |
| Payment Status: | Collection/Chargeoff | | | | | | | | | | | | Late 120 Days | | | | | | | | | | | | |
| Last Reported: | 12/01/2020 | | | | | | | | | | | | 12/01/2020 | | | | | | | | | | | | |
| Comments: | Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department. | | | | | | | | | | | | Collection account | | | | | | | | | | | | |
| Date Last Active: | 08/01/2020 | | | | | | | | | | | | 10/01/2018 | | | | | | | | | | | | |
| Date of Last Payment: | - | | | | | | | | | | | | 10/01/2018 | | | | | | | | | | | | |
| Two-Year payment history | | | | | | | | | | | | | | | | | | | | | | | |  Legend | |
| Month | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | |
| Year | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | CO | CO | CO | | | | | | | | | | | | | | | | | | | | | | |
| Equifax | | OK | OK | | | | | | | | | | | | | | | | | | | | | | |

These accounts appear to all be furnished by the same creditor. So how can all the data provided be different? It is your duty to make sure all information reported is accurate and you have failed to do so. Please delete the erroneous item(s) immediately.

STEP

4

METHOD OF VERIFICATION

After an investigation, EVERYTHING should be reporting correctly! Here is a tip to check and see if they did a proper investigation on your account. Check the "LAST REPORTED" date. This date should reflect within the same time frame that you sent off the dispute.

For example,

Originally this account was reporting with late payments on a closed account. However, the card holder was never late and since this account has GOOD payment history, the goal is to correct the inaccuracies and keep the account.

Several problems with this account AFTER an investigation:

Experian (middle column) is reporting 30 days late.

The high credit limit is inaccurate across the three bureaus.

The credit limit is inaccurate across the three bureaus.

The date active is different across all three bureaus.

The date of last payment is inaccurate across all three bureaus

MOV: If the bureaus really did an investigation, why is the date last reported 08/22/2018 when the account was disputed December 25th, 2020. It should state 01/01/2021 because that is the date they received the dispute and began an investigation.

| | | | |
|------------------------|----------------------------|--|--|
| Account Type: | Revolving | Revolving | Revolving |
| Account Type - Detail: | Charge account | Charge account | - |
| Bureau Code: | Individual | Individual | Individual |
| Account Status: | Paid | Paid | Paid |
| Monthly Payment: | \$0.00 | \$0.00 | \$0.00 |
| Date Opened: | 05/12/2017 | 05/01/2017 | 05/01/2017 |
| Balance: | \$0.00 | \$0.00 | \$0.00 |
| No. of Months (terms): | 0 | 0 | 0 |
| High Credit: | \$436.00 | \$436.00 | \$300.00 |
| Credit Limit: | \$300.00 | \$300.00 | \$0.00 |
| Past Due: | \$0.00 | \$0.00 | \$0.00 |
| Payment Status: | Current | Late 30 Days | Current |
| Last Reported: | 08/22/2018 | 08/22/2018 | 01/01/2021 |
| Comments: | Canceled by credit grantor | Account has been closed due to inactivity. | Closed or paid account/zero balance Accounts closed by credit grantor |
| Date Last Active: | 08/22/2018 | 08/01/2018 | 08/01/2018 |
| Date of Last Payment: | 08/22/2018 | 08/22/2018 | 08/01/2018 |

Two-Year payment history

[Legend](#)

| Month | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan | Dec | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
|------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 20 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 |
| TransUnion | | | | | | | | | | | | | | | | | | | | | | | | |
| Experian | | | | | | | | | | | | | | | | | | | | | | | | |
| Equifax | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | OK | | | | | |

MOV LETTER

DISCLAIMER: I am using the previously listed account as a reference.

I recently disputed this account in December of 2020 and I received notice that you have updated my account. I would love to know how you completed this investigation because I am aware of several still existing inaccuracies. This should not be the case after your investigation has been completed. One account that has been previously disputed is still reporting inaccuracies after your investigation. How is this possible? I am very interested to learn how your investigator(s) arrived at this erroneous conclusion. I would like to see a complete list of all documents and correspondence. Please include all names and contact information of employees that you spoke to as a part of this investigation. Clearly, you just pushed my dispute through E-Oscar because you could not have read this dispute and continued to report against the FCRA. The FCRA states that ALL information must be COMPLETE, VERIFIABLE, AND ACCURATE. This account is not any of the above adjectives. Please delete this erroneous account immediately!

Account# XYZ123 – Delete this erroneous account IMMEDIATELY!

STEP

5

OPERATION CLEAN UP

INQUIRIES

Inquiries do not have to be done towards the end. However, they are the most tedious. Keep this in mind!

Go to <https://www.sagestreamllc.com> and **LexisNexis Information Suppression** Request FREEZE your accounts!

Freezing your Sage stream and Lexis Nexis prevents the other 3 main CREDIT REPORTING AGENCIES (Equifax, Transunion, Experian) from verifying the inquiries.



24 HOUR INQUIRY REMOVAL FOR ALL 3 BUREAUS

Disclaimer: First Class Academy cannot control the bureaus; it is at their discretion to remove it.

Helpful Tips: Call Experian as soon as they open, call Transunion and Equifax two hours before they close. DO NOT LET THEM INTERRUPT YOU WHILE YOU ARE SPEAKING!

EXPERIAN (24-HOUR REMOVAL)

For Experian inquiries

- 1) call 1-877-870-5640
- 2) Verify Yourself
- 3) Press option 2
- 4) Press Option 1
- 5) Press Option 2
- 6) press Option 3 (fraud)

Automated machine: We must get you to the correct place! Please state what you are calling for.

Your answer should be fraudulent inquiries.

Then tell them to transfer you to the fraud department. Inform the responding employee that those are not your inquiries and according to the FCRA (Fair Credit Reporting Act), LEGALLY these unverified and unauthorized inquiries must be removed.

DO NOT LIST INQUIRIES THAT YOU HAVE AN ACCOUNT CONNECTED TO.

If they ask, "did you file a police report?" It is encouraged that you reply yes.

Answer that you did, or that the non-emergency dispatcher said that no crime has been committed and due to low staffing, they would address the concern later. If they ask for an FTC report, tell them that you have already sent one in. Make sure to specify that you submitted the report over 38 days ago and that it should be on file.

Express to them that you are trying to buy a car and you need it off as soon as possible. You did not authorize this, and you have no knowledge of the inquiry. If they ask if you have contacted the original creditors, tell them yes. Elaborate further by adding that when you attempted to make contact, they kept hanging up and/or did not respond.

EQUIFAX SCRIPT (24-HOUR REMOVAL)

- 1) CALL EQUIFAX AT 888-836-6351.
- 2) PRESS OPTION 4. THEN PRESS OPTION 2.
- 3) VERIFY YOUR IDENTITY.
- 4) TELL THE REP THAT YOU HAVE UNAUTHORIZED INQUIRIES ON YOUR CREDIT REPORT AND THEY MAY BE FRAUD RELATED.
- 5) GIVE THEM ONLY 4 INQUIRIES. YOU CAN CALL BACK WITH MORE ONCE THEY ARE REMOVED.
- 6) THE REP WILL TELL YOU THAT THEY WILL REMOVE THE INQUIRIES WITHIN 24 - 48 HOURS.
- 7) SAY THANK YOU AND HANG UP.

Hi, how are you?

They will answer and ask how you are. Please respond like this: I am a little irritated and trying to get this situation resolved.

I am calling regarding unauthorized inquiries on my credit report. I contacted the creditor, but they advised me that you house inquires, and you have the authorization to take them off. I also sent an FTC report to you over 38 days ago, so you should already have it on file. And according to section 6.0.5.B, all fraudulent activities that I give notice about on my credit report are to be addressed as soon as possible.

TRANSUNION

1) CALL TRANSUNION AT 800-916-8800.

2) PRESS OPTION 2.

3) VERIFY YOUR IDENTITY.

4) TELL THE REP THAT YOU HAVE UNAUTHORIZED INQUIRIES ON YOUR CREDIT REPORT AND THEY MAY BE FRAUD RELATED.

5) GIVE THEM ONLY 4 INQUIRIES. YOU CAN CALL BACK

WITH MORE ONCE THEY ARE REMOVED.

6) THE REP WILL TELL YOU THAT THEY WILL REMOVE THE INQUIRIES WITHIN 24 - 48 HOURS.

7) SAY THANK YOU AND HANG UP.

Hi, how are you?

They will answer and ask how you are. Please respond as follows: I am a little irritated and trying to get this situation resolved.

I am calling regarding unauthorized inquiries on my credit report, I contacted the creditor, but they advised me that you house inquires, and you have the authorization to take them off. I also sent an FTC report to you over 38 days ago, so you should already have it on file. And according to section 6.0.5.B, all fraudulent activities that I make you aware of on my credit report are to be removed as soon as possible.

****Experian is easy to remove. HOWEVER, Transunion and Equifax are harder. You must stay persistent and do not let them irritate you. If the representative seems to be giving you a hard time, hang up. After you end the call, redial the number and call back until you find one that will work with the script.**

LATE PAYMENTS

Open accounts (this only works for 1-2 late payments)

Autopay negotiation- The credit card must have been opened for at least 2-3 years! Call the company, express your financial hardship, and ask to be put on autopay to ensure it never happens again. Suggest this in exchange for a late payment removal. Make sure you tell them you have been a loyal customer and how much you value the company!

Goodwill letters- Reach out to the company directly! Explain your financial hardship and how you love the company, but the late payments are killing your credit score. **DO NOT INCRIMINATE YOURSELF** (that is how people get caught up)!!

Send it to the CEO of the company. I have attached a few for your convenience.

For example, try should say something like this:

I really don't remember being late at all. There was just so much going on at the time (express your financial hardship). I really love this company and I have been a loyal customer for well over 4 years. If there is anything, we can do to rectify this please let me know as soon as you can.

That is not a template. The above statements are personable and more likely to elicit a response.

CLOSED ACCOUNTS

Dispute with the 3 bureaus

Pull your 3b credit report here:

<https://www.identityiq.com/sc-securemax.aspx?offercode=431257Y4>

Look for inaccuracies in your credit report!!!! There are 26 conveniently located in the announcements for you!

"Not mine"

"Never late"

Just does not cut it!

Don't use templates

Send in one reason at a time!!!!

Student loans:

If your student loans were in deferment, it is okay. This is an easy fix. Call the company and tell them to mail you a letter saying that you were never late. You will do this because you are in deferment. Keep the original and send a copy to Transunion, Equifax, and Experian.

CEO EMAIL LIST

Capital One- rich.fairbank@capitalone.com
Credit One- robert.dejong@creditone.com
Experian- brian.cassin@uk.experian.com
Equifax- dann.adams@equifax.com
TransUnion- mike.gordon@callcredit.co.uk
Navient- jack.Remondi@Navient.com
Discover- rogerhochschild@discover.com
Nordstrom- blake.nordstrom@nordstrom.com
PRA Group- david.sheridan@aktiv-kapital.co.uk
General Motors (GM Financial)- mary.barra@gm.com
Santander- mabdulhadi@santanderconsumerusa.com
Sprint- michel.combes@sprint.com
JP Morgan/Chase- jamie.dimon@jpmchase.com
American Express- steve.squeri@aexp.com
Apple- tcook@apple.com
Wells Fargo- ellen.patterson@wellsfargo.com
Citi- michael.l.corbat@citi.com
Bank of America- brian.t.moynihan@bankofamerica.com
Navy Federal- mary_mcduffie@navyfederal.org
US Bancorp- andrew.cecere@usbank.com
US Bank Home/Mortgage- rick.Aneshansel@usbank.com
USAA- stuart.parker@usaa.com
Kia Motors- sean.yoon@kia.com
Mercedes Financial- nicholas.speeks@mbusa.com
Lexis Nexis- michael.walsh@lexisnexis.com
Barclay Bank- barry.rodriques@barclays.com
Synchrony Financial- margaret.keane@synchronyfinancial.com
First Premier- dana.dykhous@firstpremier.com
Ford Motor- wford@ford.com
Ally Financial- jb@ally.com
BBT/Truist- ksking@truist.com
Citizen's Bank- bruce.vansaun@citizensbank.com

BONUS: HOW TO GET AN 850

Credit Karma is a VANTAGE score just like EVERYTHING else except MYFICO! MYFICO is expensive. I would not recommend it until you have mastered all these sections because otherwise, you would be wasting money. I am all about financial literacy and I personally just do not think it is smart. Use what is free and throw that \$40 a month towards a bill. Identity iq, however is great to dispute with. It is extremely simple to read. Also, you can google a 7-day trial and I believe it is just \$1.00!

The Blueprint

Payment history = 297.5 points

Amount owed = 255 points

New credit equals = 85 points

Length of credit history= 127.5 points

Credit Mix= 85 points

Remember credit mix means having installments (one set price a month i.e., student loans, self, car payment) and revolving (credit cards) accounts reporting on your credit. YOU NEED THIS ON ALL 3!

**THIS IS WHERE YOU
SHOULD BE FOR ALL 3
BUREAUS TO
MAXIMIZE YOUR SCORE.**

Utilization 0-9%

Payment history 100%

Negative Marks 0

Age of history- 9+ years

Total Accounts 12+

Inquiries 0-2

DISCLAIMER:

YOU ARE LEGALLY RESPONSIBLE FOR ANY DEBT THAT YOU OWE. JUST BECAUSE YOU GET IT REMOVED THAT DOES NOT CLEAR YOU FROM OWING THE DEBT. FLAWLESS CREDIT ACADEMY IS NOT RESPONSIBLE FOR ANY RESPONSES FROM THE BUREAUS.

