

(714) 869-5581

www.aarcredit.com
info@aarcredit.com

Business Address
7235 Dana drive Palmdale ca 93551



Bankruptcies/Judgements

Method One:

Remove yourself from the below secondary reporting agencies. You can do all by the weblinks.

- Freeze Lexis Nexis - **LexisNexis** - Online Opt Out Web - <https://optout.lexisnexis.com/>

Address - PO Box 933 Dayton, OH 45401

Email - privacy.information.mgr@lexisnexis.com

Phone - 866-490-1920

- Freeze SageStream - **SageStream** - Call or Fax or Online

Web - <https://www.sagestreamllc.com/security-freeze/>

Address - SageStream, LLC Consumer Office, P.O. Box 503793, San Diego, CA 92150 Fax - (858) 451-2847

- Opt-out Core logics **CoreLogic** - Online

Web - <https://teletrackfreeze.corelogic.com>

Address - P.O. Box 105281, Atlanta, GA, 30348-5281

Phone - 877-532-8778



Bankruptcy Removal Process

1. Start by sending a certified letter to the courthouse in the county that the bankruptcy was filed, asking them if they report to the bureaus. (They don't!) But you're asking so that you can have this in writing.
2. Wait for a response. Once you get it in writing that they DO NOT report to the bureaus, send a Basic 609 letter dispute letter to the Credit Bureaus, challenging inaccuracies in the line items. Wait 30 days.
3. If the dispute comes back verified, send a MOV letter to the bureaus, along with the certified letter from the courthouse stating that they don't report to CB's. At this point, you've caught them in a lie! Make sure to modify your MOV letter, stating that they are lying.

Below letters attached

Letter to Court

609 letter

MOV letter

Bankruptcy Law

15 US Code 1681

1. Write Bankruptcy court asking them to produce send letter stating they didn't disclose your personal information to the Bureaus
2. LexisNexus may tell you they received information from PACER (both infringed upon right to privacy)
3. Site 1681a4 and 1681b2
4. Then go to CFPB and provide all correspondence

Main thing is to articulate from a legal perspective what violations have occurred



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To Whom It May Concern:

I am inquiring about reporting of Bankruptcies to the major credit bureaus, Experian, Equifax, and Transunion. I've been advised that the court does not report bankruptcies to these credit bureaus. However, can you please confirm the validity and accuracy of this statement.

Sincerely,

Name

Signature

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Business Address
7235 Dana drive Palmdale ca 93551

{client_first_name} {client_last_name}

{client_address}

{t_no}

{bdate}

{ss_number}

{bureau_address}

{curr_date}



To someone who can help me,

I am deeply upset about the erroneous things I see on my credit report. These accounts are unverifiable, invalidated, inaccurate, and questionable. If everything is not reporting 100% accurately, it must be removed. I hope you find out what's going on and who the inaccurate information belongs to. Can you please clear this up quickly? It is my understanding that you will do an investigation immediately, a new credit report that reflects the updated changes should be sent. You must complete this investigation within 30 days of receipt of this letter. According to the law, unverifiable, inaccurate accounts must be removed and if you are unable to provide me a copy of verifiable proof within 15 days after your investigation, you must remove the accounts and or the information listed below.

Thanks for your help in this matter.

{dispute_item_and_explanation}

Thank You

Sincerely yours,

{client_signature}



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info@aarcredit.com

Business Address
7235 Dana drive Palmdale ca 93551

{client_first_name} {client_last_name}

USE CODE: 15 US Code 1681





[When the bureau responds to your dispute and request for verification/validation, their response may be vague. For instance, they will sometimes just say "verified" without offering actual proof. When this happens, you have the right by law to challenge how the credit bureau came to the decision. FCRA Act Section 611, gives you the right to request an explanation of the verification method used by the CRA. If either party has the records you can request a copy under the FACTA act, SEC 312 (b) and (c).

{bureau_address}

Attn: Customer Relations Department

{curr_date}

[TodaysDate]

[RecipientName]

Re: {dispute_item_and_explanation}



To Whom It May Concern:

I am concerned about the validity and accuracy of your recent investigation of these accounts that are reporting on my credit report. Last month I requested an investigation because I felt the item was not being reported legally. Couple of days ago I received a letter stating that your investigation was complete. Please explain to me how you conducted your investigation!

1. Please explain to me what your representatives uncovered to lead them to believe that you are reporting this item as it legally should be reported?
2. What certified documents were reviewed to conclude your investigation?
3. Please provide a complete copy of all of the information that was transmitted to the data furnisher as part of the investigation.
4. What did it cost your company to obtain the documents needed to complete your investigation?
5. Please provide proof of your timely procurement of certified documents.
6. Did you speak directly to any agent of the company that was reporting the information to confirm the accuracy of what you are reporting?
7. If yes to above:
 - a. Who did you speak to?
 - b. On what date?
 - c. How long was the conversation?
 - d. What was their position?
 - e. What telephone number did you call?
 - f. What is the name of the employee of your company that spoke directly to the above party?



- g. What is the position of the employee of your company that spoke directly to the above party?
 - h. How long has that employee been employed by your company?
 - i. What formal training was provided to this employee to investigate items of this kind?
 - j. Was there any email or written communication between members of your company and the above party?
8. If so, please provide copies of all correspondence; supply copies of any and all conclusive documentation to prove that you have in fact conducted a reasonable investigation of the account in question.
9. Provide the date of the commencement of delinquency
10. Provide the SPECIFIC date reporting that these items will cease

Enclosed with your response to the above questions I respectfully request a notarized affidavit confirming the information that is provided is true and correct as per my civil rights granted under several federal laws. This information should not come as a form letter response.

My initial dispute was detailed and directly related to the account in question. A template response will not be an acceptable response. If you cannot supply ALL of the above information in a timely manner as detailed in several laws, including but not limited to the Fair Credit Reporting Act, I must immediately demand the permanent removal of this item from my credit report.

This erroneous entry is detrimental to my overall credit rating and has caused me severe financial and emotional distress. If you choose not to provide the above requested deletion or requested/required documentation of your investigation, I will pursue the enforcements of my constitutional rights via federal court proceedings. As you are well aware this information will come out through my formal discovery process, and necessary depositions. I have recently studied constitutional consumer protection laws along with civil/federal court procedures. I will represent myself pro-se and will formally request a jury trial.

Please respond accordingly,

{first_name} {last_name}
{address}
{bdate}
{ss_number}

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info@aarcredit.com

Business Address
7235 Dana drive Palmdale ca 93551

Name
Address
Telephone: XXXX
Date of Birth: XXXXX
SS#: XXX

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



Date

To someone who can help me,

I am deeply upset about the erroneous things I see on my credit report. These accounts are unverifiable, invalidated, inaccurate, and questionable. If everything is not reporting 100% accurately, it must be removed. I hope you find out what's going on and who the inaccurate information belongs to. Can you please clear this up quickly? It is my understanding that you will do an investigation immediately, a new credit report that reflects the updated changes should be sent. You must complete this investigation within 30 days of receipt of this letter. According to the law, unverifiable, inaccurate accounts must be removed and if you are unable to provide me a copy of verifiable proof within 15 days after your investigation, you must remove the accounts and or the information listed below.


Thanks for your help in this matter.

1. 15 US Code 1681
Chapter 13 Bankruptcy
Case Number: 1613185-DSP-05/18
This Account is inaccurate and I'm seeking litigation please delete at once.

Sincerely yours,

NAME

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Business Address
7235 Dana drive Palmdale ca 93551

Experian
P.O. Box 4500
Allen, TX 75013

Attn: Customer Relations Department

11/16/2021



1. 15 U.S. Code 1681a - Definitions rules of construction

Chapter 13 Bankruptcy

Case Number: 1613185BAB

This Account is inaccurate and I'm seeking litigation please delete at once.

To Whom It May Concern:

I am concerned about the validity and accuracy of your recent investigation of these accounts that are reporting on my credit report. Last month I requested an investigation because I felt the item was not being reported legally. Couple of days ago I received a letter stating that your investigation was complete. Please explain to me how you conducted your investigation!

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3. Please provide a complete copy of all of the information that was transmitted to the data furnisher as part of the investigation.

4. What did it cost your company to obtain the documents needed to complete your investigation?

5. Please provide proof of your timely procurement of certified documents.

6. Did you speak directly to any agent of the company that was reporting the information to confirm the accuracy of what you are reporting?

7. If yes to above:

a. Who did you speak to?

b. On what date?

c. How long was the conversation?

d. What was their position?

e. What telephone number did you call?

f. What is the name of the employee of your company that spoke directly to the above party?

g. What is the position of the employee of your company that spoke directly to the above party?



- h. How long has that employee been employed by your company?
 - i. What formal training was provided to this employee to investigate items of this kind?
 - j. Was there any email or written communication between members of your company and the above party?
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Please respond accordingly,

Name
Address
Telephone: XXXX
Date of Birth: XXXXX

SS#: XXX