



AR
Credit

Always Assuring Results

**EXPUNGE
IT**

E-Book

**SECRETS
TO A SPOTLESS
CREDIT REPORT**

WWW.CREDITWITHCIERRA.COM

Table Of Contents

1

ABOUT THIS EBOOK

Are you tired of dealing with credit disputes, account discrepancies, charge-offs, late payments, and unwanted inquiries?

2

SUMMARY

Our guide is designed to demystify the credit repair process, offering you a step-by-step roadmap to transform your credit history and clean up personal information.

3

WHO IS THE CFPB

The Consumer Financial Protection Bureau (CFPB) use them for credit reporting disputes as an effective way to address inaccuracies on your credit report.

4

READY..SET...DISPUTE

Say goodbye to the tedious paperwork and hello to a streamlined approach that puts you in the driver's seat of your financial future.

5

TEMPLATES

Guideline on what to input and Letter templates for effective results.

DISPUTE PREP

Get ready to file your disputes online

PULL YOUR CREDIT REPORT

USE THIS LINK TO PULL YOUR CREDIT REPORT

<https://enroll.identityiq.com/?lredir=1&plancode=PLAN4F&offercode=431146T8>

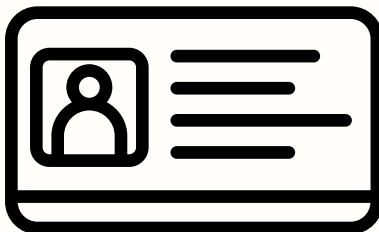


FIND ALL INACCURATE INFORMATION

THIS CAN INCLUDE INACCURATE PERSONAL INFORMATION, INQUIRIES, DEROGATORY ACCTS, CHARGEOFF AND ETC.

WRITE YOUR LETTER

LIST ALL ITEMS ON YOUR DISPUTE LETTER AND YOUR ID, PROOF OF ADDRESS AND SS CARD.



GATHER ALL YOUR DOCS

THIS CAN INCLUDE DRIVER'S LICENSE, PASSPORT, UTILITY BILL AND SOCIAL SECURITY CARD.



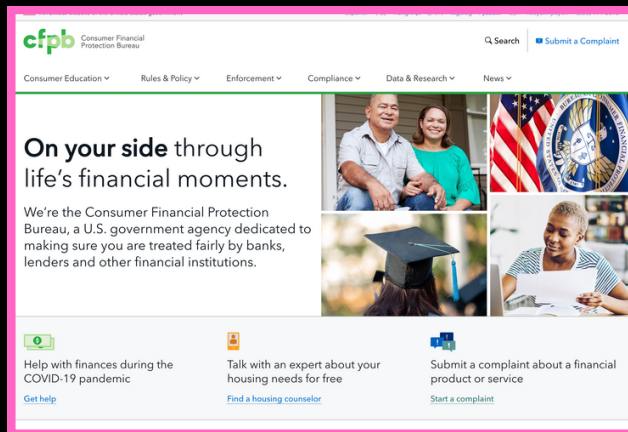
(714) 869-5581

www.aarcredit.com
info@aarcredit.com

Business Address
7235 Dana drive Palmdale ca 93551

File a Dispute

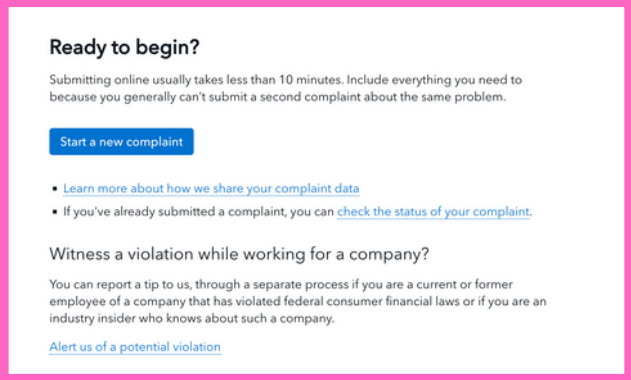
DIRECTLY ON THE CFPB WEBSITE



1



2

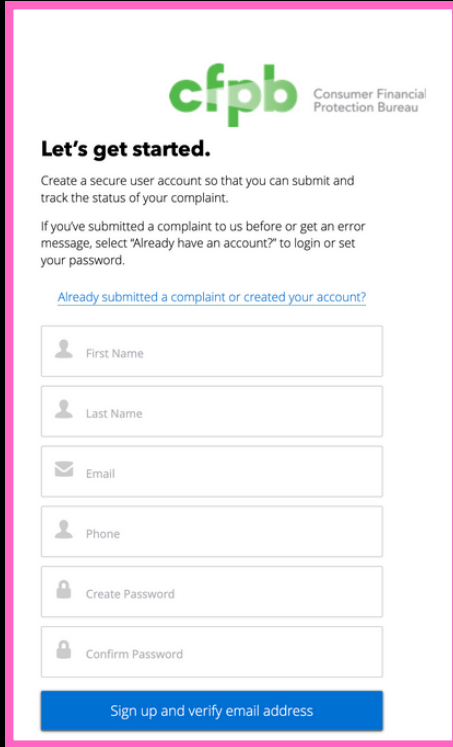


3



File a Dispute

DIRECTLY ON THE CFPB WEBSITE



cfpb Consumer Financial Protection Bureau

Let's get started.

Create a secure user account so that you can submit and track the status of your complaint.

If you've submitted a complaint to us before or get an error message, select "Already have an account?" to login or set your password.

[Already submitted a complaint or created your account?](#)

First Name

Last Name

Email

Phone

Create Password

Confirm Password

Sign up and verify email address

4

CREATE AN ACCOUNT

YOU MUST SIGN UP IN ORDER TO SUBMIT A COMPLAINT, YOU WILL GET A PASSCODE VIA EMAIL TO SUCCESSFULLY ADD YOUR INFORMATION TO THE DATABASE.

SUBMIT A COMPLAINT

SELECT WHAT THE COMPLAINT IS ABOUT?

5



Submit a complaint

What is this complaint about?

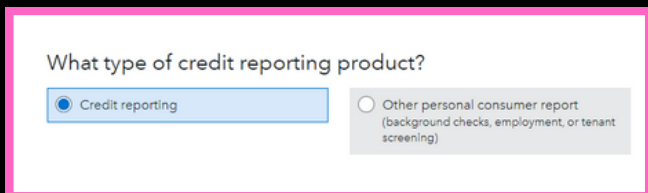
Choose the product or service that best matches your complaint.

<input type="radio"/> Checking or savings account (certificate of deposit (CD), checking account, savings account, other)	<input type="radio"/> Mortgage (conventional home, FHA, home equity loan or line of credit (HELOC), manufactured home loan, reverse, USDA, VA, other)
<input type="radio"/> Credit card (general-purpose or charge card, store credit card)	<input type="radio"/> Payday loan, title loan, personal loan, or advance loan (installment, pawn loan, or personal line of credit)
<input type="radio"/> Credit reporting or other personal consumer reports (background checks, employment, or tenant screening)	<input type="radio"/> Prepaid card (general-purpose prepaid card, gift card, government benefit card, payroll card, student prepaid card)
<input type="radio"/> Debt collection	<input type="radio"/> Student loan (federal student loan, private student loan)
<input type="radio"/> Debt or credit management (a third-party service you used to modify credit terms or avoid foreclosure)	<input type="radio"/> Vehicle loan or lease
<input type="radio"/> Money transfer, virtual currency, or money service (check cashing service, domestic (US) money transfer, foreign currency exchange, international money transfer, mobile or digital wallet, money order/cashier's/traveler's check)	

6

WHAT TYPE OF CREDIT REPORTING PRODUCT?

SELECT: CREDIT REPORTING



What type of credit reporting product?

Credit reporting

Other personal consumer report (background checks, employment, or tenant screening)

File a Dispute

DIRECTLY ON THE CFPB WEBSITE

Submit a complaint / Step 2 of 5

What type of problem are you having?

Most of the **credit reporting** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

- Incorrect information on your report (account or personal information incorrect, information not mine)
- Credit monitoring or identity theft protection services
- Improper use of your report (shared without consent, credit inquiries from unknown sources)
- Problem with fraud alerts or security freezes
- Unable to get your credit report or credit score
- Problem with a company's investigation into an existing problem

7

WHAT TYPE OF PROBLEM ARE YOU HAVING?

SELECT THE TAB RELATED TO YOUR SITUATION.
EX. IMPROPER USE OF YOUR REPORT

WHICH BEST DESCRIBES YOUR PROBLEM?

SELECT WHAT TYPE OF PROBLEM
EX. IMPROPER USE OR CREDIT INQUIRIES

QUESTION BOXES: YES, YES, NO

What type of problem are you having?

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- Unable to get your credit report or credit score
- Problem with a company's investigation into an existing problem

Which best describes your problem?

- Reporting company used your report improperly (shared or used for purposes not explicitly allowed by law)
- Report provided to employer without your written authorization
- Retained unlicensed financial product or insurance offers after opting out
- Credit inquiries on your report that you don't recognize

Have you already tried to fix this problem with the company?

- Yes
- No

Did you request information from the company?

- Yes
- No

What information did you request? (optional)

Did the company provide this information?

8

WHAT HAPPENED?

PUT "SEE ATTACHED" OR WRITE IT OUT IN THE BOX

Submit a complaint / Step 3 of 5

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

PUT:
"SEE ATTACHED"

OR

WRITE OUT WHY YOU ARE SUBMITTED A DISPUTE:
EX. UNAUTHORIZED INQUIRIES

OR

I'VE RECENTLY CHECKED MY CREDIT REPORT AND NOTICED SOME INACCURATE ACCOUNTS REPORTING..."

- 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.

9

File a Dispute

DIRECTLY ON THE CFPB WEBSITE

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

DELETE THESE INCOMPLETE ND INACCURATE ACCOUNTS, INQUIRIES FROM MY CONSUMER REPORT

10

WHAT WOULD BE A FAIR RESOLUTION TO THIS ISSUE?

WRITE WHAT RESOLUTION YOU WANT IN THIS BOX.

ATTACH DOCUMENTS

UPLOAD YOUR LETTERS, ID, SS CARD AND ANY OTHER SUPPORTING DOCUMENTS

11

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. We scan documents for viruses, typically within 2 minutes of upload. We delete a document if we suspect a virus.

Select a file to upload

What company is this complaint about?

Start typing the 'Company name' below. Select a company from the list or provide the company's contact information.

If we can send your complaint to the company you select, you can usually expect a response within 15 days. If we can't send your complaint to the company, we will send your complaint to another agency and let you know.

Credit reporting company

Company name

Experian Information Solutions Inc.

We need this information to help the company find you in their system and respond to your complaint. (optional)

Social Security number (last 4 digits)

Name as it appears on credit report

Date of birth

12

WHAT COMPANY IS THE COMPLAINT ABOUT?

ENTER THE COMPANY NAME

File a Dispute

DIRECTLY ON THE CFPB WEBSITE

Submit a complaint / Step 5 of 5

Who are you submitting this complaint for?

Myself
I am submitting this complaint for myself

Someone else
The consumer has authorized me to submit this complaint for them

Your contact information

Your account was created with this contact information. To make any corrections, call us at 855-411-2372, 8am to 8pm ET, Monday through Friday.

13

**WHO ARE YOU
SUBMITTING THIS
COMPLAINT FOR?**

SELECT MYSELF

**COMPLETE YOUR
VITAL INFORMATION**

**IF THIS IS YOUR FIRST
COMPLAINT,
THIS WILL BE REQUIRED**

14

Country
United States

Address line 1

Address line 2 (optional)

City State ZIP or postal code

Preferred Language (optional)
English

Note that the company's response and communications about your complaint may not be provided in your preferred language. To hear updates about your complaint in your preferred language, call us at (855) 411-2372.

15

**REVIEW YOUR
DISPUTE
CHECK EVERYTHING**

Review your complaint

Please review the information below before submitting this complaint. You can return to any section to make changes by selecting "Edit this section."

Step 1

What product or service is your complaint about? [Edit this section](#)

PRODUCT OR SERVICE	TYPE
Credit reporting or other personal consumer reports	Credit reporting

Step 2

What type of problem are you having? [Edit this section](#)

ISSUE	TYPE OF ISSUE
Improper use of your report	Reporting company used your report improperly

HAVE YOU ALREADY TRIED TO FIX THIS PROBLEM WITH THE COMPANY?
Yes

DID YOU REQUEST INFORMATION FROM THE COMPANY?
Yes

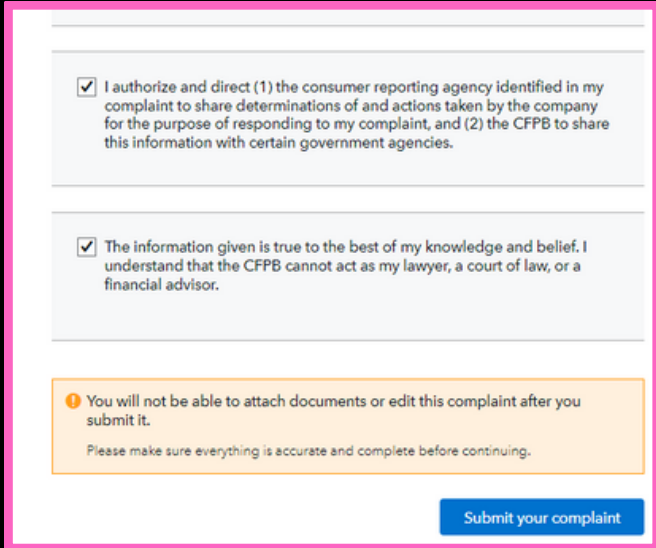
WHAT INFORMATION DID YOU REQUEST?
DID THE COMPANY PROVIDE THIS INFORMATION?
No

Step 3

What happened? [Edit this section](#)

File a Dispute

DIRECTLY ON THE CFPB WEBSITE



I authorize and direct (1) the consumer reporting agency identified in my complaint to share determinations of and actions taken by the company for the purpose of responding to my complaint, and (2) the CFPB to share this information with certain government agencies.

The information given is true to the best of my knowledge and belief. I understand that the CFPB cannot act as my lawyer, a court of law, or a financial advisor.

! You will not be able to attach documents or edit this complaint after you submit it.
Please make sure everything is accurate and complete before continuing.

[Submit your complaint](#)

16

**CHECK
OFF BOXES**

SUBMIT YOUR DISPUTE

MR
Credit

HARD INQUIRY REMOVAL LETTER

(Be sure to have your credit report in front of you, click the link below if you don't have one.
<https://member.identityiq.com/securepreferred.aspx?offercode=431275BB>)

[Your Name]
[Your Address]
[City, State, ZIP Code]

[Email Address]
[Phone Number]

[Date]

[Credit Bureau Name] EX. EQUIFAX
[Credit Bureau Address]
[City, State, ZIP Code]



Subject: Dispute of Hard Inquiry on my Credit Report

Dear Sir/Madam,

I am writing to officially dispute a hard inquiry that is listed on my credit report. After reviewing my credit report obtained from your credit reporting agency, I discovered an inquiry that I did not authorize or recognize. I request an immediate investigation into this matter and ask for the removal of the hard inquiry from my credit profile.

Details of the hard inquiry:
EX: AMERICREDI10/06/2022

- Inquiry Date: [Date of Inquiry]
- Company Name: [Name of Company]
- Inquiry Purpose: [If known, state the reason for the inquiry]

I would like to highlight the following concerns regarding this hard inquiry:

1. **Unauthorized Inquiry:** I have not given consent to [Name of Company] or any other entity to perform a hard inquiry on my credit report. This unauthorized inquiry has been detrimental to my credit score and overall financial well-being.
2. **Lack of Information:** I am unaware of the specific purpose for this inquiry. I have not engaged in any new credit applications, loan requests, or any other activities that require a hard inquiry during the stated time frame.
3. **Possible Error:** It is possible that this inquiry has been reported incorrectly, or there may potentially be an identity theft issue. I request a thorough investigation to verify the legitimacy of this inquiry.

In accordance with the Fair Credit Reporting Act (FCRA), I am entitled to a prompt investigation of this disputed inquiry. Therefore, I kindly request that you initiate the investigation immediately and provide me with a written response within the legally mandated 30-day period.

Please provide me with the following information upon completion of your investigation:

1. Confirmation of the legitimacy of the hard inquiry.
2. The source of the inquiry.
3. Steps taken to rectify any errors or inaccuracies in my credit report.
4. Verification of the removal of the disputed hard inquiry from my credit profile.
5. Updated copy of my credit report reflecting the amendments made.

I understand the importance of maintaining accurate and up-to-date credit information. I respectfully request your urgent attention to this matter and appreciate your cooperation in resolving the dispute promptly.

Enclosed with this letter are copies of relevant documents supporting my dispute. Should you require any further information or documentation from me, please do not hesitate to contact me using the information provided above.

Thank you for your immediate attention to this matter. I look forward to receiving a satisfactory resolution to this dispute within the designated time frame.

Sincerely,
[Your Name]

Update @credit_with_cierra with your results and joining our FREE GROUP on FACEBOOK .

<https://www.facebook.com/groups/943940826921925>

DISPUTE LETTER

[Your Name]
[Your Address]
[City, State, ZIP Code]

[Date]

[Credit Bureau Name]
[Address]
[City, State, ZIP Code]



Subject: Dispute of Inaccurate Information on Credit Report

Dear Sir/Madam,

I am writing to formally dispute information on my credit report in accordance with the provisions outlined in 15 U.S. Code § 1681i. I have carefully reviewed my credit report, and I have identified the following inaccuracies:

1. JEFFCAPSYS (Original Creditor: 12 VERIZON WIRELESS)

Account #: 364216416****

Amount \$432

I do not have a contract with this company and I don't owe the debt, please delete immediately.

I am requesting a thorough investigation into these items, as they are not reported accurately. I have included supporting documents that substantiate my claim (if applicable), such as [list any relevant documents you are including].

Please ensure that these documents are taken into account during your investigation.

According to the Fair Credit Reporting Act (15 U.S. Code § 1681i), you are required to complete your investigation within 30 days of receiving this letter. I kindly request that you provide a written response, including the results of your investigation and any actions taken, within this timeframe.

If you determine that the information is indeed inaccurate, I ask that you promptly correct my credit report and provide me with a copy of the updated report, as well as notify all parties who received my credit report in the past six months.

I appreciate your prompt attention to this matter. Please do not hesitate to contact me if you require any further information.

Sincerely,

[Your Name]

Remember to enclose any relevant documents and to keep copies of everything for your records. This letter serves as a formal dispute and it's crucial to maintain a record of your communication.

ID/DL/PASSPORT
PROOF OF ADDRESS
SS CARD

DEBT VALIDATION LETTER

[Your Name]
[Your Address]
[City, State, ZIP Code]

[Date]

[Credit Bureau Name]
[Address]
[City, State, ZIP Code]



Re: Letter To Remove Inaccurate Credit Information

To Whom It May Concern:

I received a copy of my credit report and found the following items to be errors.

Here as follows are items in error:

{dispute_item_and_explanation}

I am unaware of the above listed accounts. Please VALIDATE this information with the creditors and PROVIDE ME WITH ANY DOCUMENTATIONS associated with these accounts, (i.e. an ORIGINAL CONTRACT BEARING MY SIGNATURE). I formally request that this information be immediately deleted from the credit file you maintain under my social security number. Please note that you have 30 days to complete your investigation, as per the FAIR CREDIT REPORTING ACT section 623(a)(3), and I am keeping CAREFUL record of your actions.

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

You will be REQUIRED to appear in a court venue local to me, in order to formally defend yourself.

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via the better business bureau along with an online public press release, including documentation of any potential small claims action.

* Please remove all non-account holding inquiries over 30 days old.

Thank you for your cooperation in this matter,

[Your Name]

L A T E P A Y M E N T L E T T E R

[Your Name]
[Your Address]
[City, State, ZIP Code]

[Date]

[Credit Bureau Name]
[Address]
[City, State, ZIP Code]



I am writing to dispute late payments listed on my credit report. Under the provision of 15 U.S.C. § 1692g(b) of the Fair Debt Collection Practices Act, I am formally requesting validation of the debt associated with these late payments.

{dispute_item_and_explanation}

I believe that these late payments have been reported in error, and I request a thorough investigation and verification of the debt. If the debt cannot be verified, I demand that the associated late payments be removed from my credit report immediately.

I request this under 15 U.S. Code § 1692g - Validation of debts. If information is not provided or the false reporting isn't removed; 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. Credit reporting laws ensure that bureaus report only 100% accurate credit information. Every step must be taken to assure the information reported is completely accurate and correct. The following information therefore needs to be reinvestigated.

Failure to respond satisfactorily with deletion of the above referenced account and a free copy of my report after the changes have been made will result in the above actions being taken against your company.

Under federal law, you have 30 days to complete your reinvestigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well. Please provide this information within 15 days of the completion of your reinvestigation.

I demand that these accounts be deleted immediately, or I will file litigation. I demand that these accounts be deleted immediately as I will seek litigation and \$1000 per violation.

Sincerely,

[Your Name]



NOW WHAT....

Check your email for updates.

1

Check for any emails from the CFPB.

2

Monitor your credit reports and scores.

3

If anything comes back verified, Rinse and REPEAT.

BONUS CODES

USE THESE REASON & INSTRUCTIONS IN YOUR DISPUTE LETTERS

REASON:
UNDER 15 USC 1692G.
VALIDATION OF DEBTS

INSTRUCTIONS:

1. Please Delete Immediately
2. This is a violation of my consumer rights, please delete immediately
3. Please delete this account immediately for failing to do your due diligence making sure everything is 100% accurate on my report.

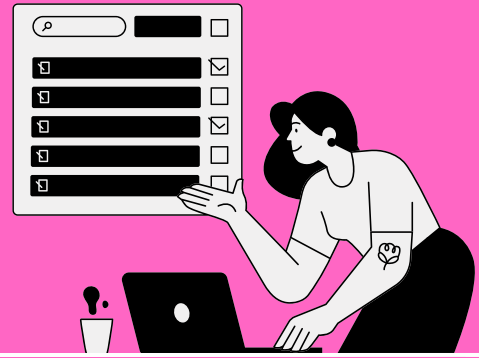
REASON:
UNDER 15 USC 1666
BILLING ERROR

INSTRUCTIONS:

1. Please Update to Pays Account As Agreed
2. Please Update to Never Late



Credit with Cierra Tips: Develop Effective Habits

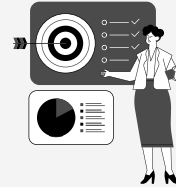


FOLLOW THESE STEPS



START SMALL AND BE CONSISTENT

Consistency is key, commit to practicing the habit daily to reinforce its development.



SET CLEAR AND SPECIFIC GOALS

Make your goals measurable, achievable, and relevant to keep yourself motivated.



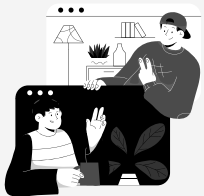
TRACK YOUR PROGRESS

Keep a habit tracker or journal to monitor your daily adherence to the habit.



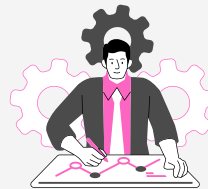
USE POSITIVE REINFORCEMENT

Celebrate small wins and reward yourself for sticking to the habit. Positive reinforcement encourages continued behavior.



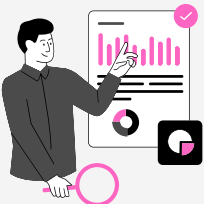
BUILD A SUPPORT SYSTEM

Share your habit-building journey with friends or family who can encourage and support you.



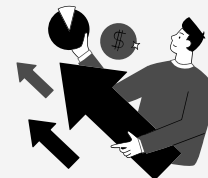
FOCUS ON THE WHY

Understand the reasons behind developing the habit and its positive impact on your life.



LEARN FROM SETBACKS

Accept that setbacks are a part of the habit-building process. Analyze the reasons for setbacks and use them as opportunities to improve.



REVIEW AND ADJUST

Visualize yourself performing the habit effortlessly and achieving your goals.



IMPLEMENT HABIT STACKING

Attach the new habit to an existing one that is already well-established. This way, you build on an existing routine to develop new habits seamlessly.



VISUALIZE SUCCESS

Regularly review your habit-building journey and assess the effectiveness of the habit.