

THE LEGAL CREDIT REPAIR LOOPHOLE THAT WORKS EVERYTIME!



Remove all negative accounts within 60 days or less with a FEDERAL LAW that most people do not know exist



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INTRO

CONGRATULATIONS! YOU HAVE taken the first step to taking control of your credit. You are now step closer to actually achieving a good credit rating and improving your quality of living.



I can't tell you how many times I have witnessed cases where people are denied mortgage loans, a nice apartment, a credit card, car loan, cable, electricity, or even a job due to poor credit. I personally had issues with my credit. Therefore, I set forth to do my own research on how to repair my credit. I was able to bring my credit score up from 640 to 730!

If I knew then what I know now, I would've saved myself a lot of headache and money! My method of credit disputing WORKS. You may have to send a few rounds of letters to get items deleted from your report. But with consistency, you will have immaculate credit in no time.

Some people spend hundreds and thousands of dollars to credit repair companies that help to restore their credit. What I'm going to teach you in this book will save you TONS of money. Some credit repair companies charge up to \$100 per month or even \$500 or more for a flat fee. Why pay all that when you can do it yourself for just a few minutes per month. You will know exactly what letters to send and what to say the Credit Reporting Agencies to remove negative items from your report, and increase your credit score.

Healing your credit is not hard... Its actually pretty simple. You will be dumbfounded on why you never knew of this secret that **Credit Reporting Agencies DO NOT WANT YOU TO KNOW**. I will give you everything you need in this book in a step by step formula to advance your way to a perfect credit score.

Be ready to see your credit rocket in a matter of 90 days or even less!

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WHAT IS THIS FEDERAL LAW LOOPHOLE?

I NTERESTINGLY ENOUGH, can you believe that the majority of the items on your credit report, if not all of them, are never verified by the **Credit Reporting Agencies**.

Yes, that's right you heard me correctly. Majority, if not all of items that are listed on your credit report through the 3 MAJOR CRA's which are Experian, Equifax, and Transunion are NOT VERIFIED! When creditors send information to the CRAs, they automatically place it on your credit report without verifying if any of the information is true or accurate.

Sometimes people automatically assume that the CRAs are a part of the federal government or that they work together and they DO NOT. CRAs are a "for-profit" business and they get paid to put items on your credit report. They also get paid when those same creditors pull your credit report. Creditors are able to charge you a higher interest rate the more negative items that are placed on your report. The problem with this method of reporting is that ANY CREDITOR can essentially report whatever they want about you whether it is correct or not.

The federal government saw an alarming issue with this process. Therefore, they came up with a simple law to protect the abiding citizens of the United States of America which is the

Section 609 of the Fair Credit Reporting Act (FCRA).

Section 609 of the Fair Credit Reporting Act governs all credit reporting agencies and how they report information about you. Under federal law, ALL credit reporting

THE LEGAL CREDIT REPAIR LOOPHOLE THAT WORKS EVERY TIME!

agencies must verify ALL information received from creditors BEFORE this information is added to your credit profile.

Proper verification includes proof of ORIGINAL documents signed by YOU from the reporting agency that the CRA is required to have on file. This would certainly be a hassle for the CRA's because there is simply not enough man power for this sort of process. It would be nearly impossible to get the original documentation from every single creditor. The CRA simply sends an email to the creditor to ask if the information is valid (everything is done electronically). If they respond with yes, then the CRA takes their word. However, the creditors rarely send original and signed documentation to CRA's. No verification ever takes place between the creditor and credit reporting agency...EVER.

THIS, MY FRIENDS, IS THE DIRTY LITTLE SECRET THAT CRAS AND CREDITORS DO NOT WANT YOU TO KNOW!

Most consumers have no idea that this is taking place. The thing is that the CRA's know that they are in violation of the FCRA, but since most people do not know anything about this law, they are able to get away with it! That is until NOW... now YOU have this knowledge, and this is exactly the information that is going to help you raise your credit score and remove negative items from your report.



DOES THIS METHOD REALLY WORK?

Of course it does! Did you know that at least 70% of credit reports have incorrect information reported on them? However, the majority of the negative items listed on your credit report are valid. Therefore, if you try to dispute items on your credit

report the traditional way, more than likely the CRA's will respond to you saying that the information has been verified.

This is when people begin get discouraged and want to give up because the info has been verified. However, YOU now know better! You now know something that the common consumers do not know.

Using the Dispute credit repair letters that I have provided for you, you will now be able to dispute negative accounts whether they are *valid* or not. These letters work because they dispute the Credit Reporting Agencies' right to report the negative items and not if the account is valid or not. These letters demand that the CRA's provide you with an original contract that they "should have" on file to prove that the account is valid and correct. As you've already learned, they do not have this information on file and therefore cannot provide it to you.

Under the FCRA, if supporting and original documentation cannot be provided to you, then the CRA is required by law to DELETE the UNVERIFIED items off of your credit report. Regardless of whether the account is valid or not, makes no difference. If the CRA cannot provide you with physical verification of the account, then the item must be deleted... POINT. BLANK. PERIOD.

SCARE TACTICS FROM CRAs



NOW THAT YOU KNOW what you know, are you ready and amped up to begin sending these dispute letters out to the Credit Agencies? Great, and you should be, you are on your way to immaculate credit. However, there have been instances where after the letters have been sent out, the CRA's respond within 30 days stating any one of the following:

"We have received a suspicious request regarding your personal credit information that we have determined was not sent by you. We have not taken any action on this request and any future requests made in this manner will not be processed and won't get a response."

Or to further scare you, they may send you something saying this....

“Suspicious requests are taken very seriously and reviewed by security personnel who will report deceptive activity, including copies of letters deemed as suspicious, to law enforcement official and to state or federal regulatory agencies.”

Or you may receive a letter back from them that asks you if you are working with a credit repair company or paid a company to help you draft up your dispute letters and they may ask you to fill out a questionnaire and return it to them before they will review your dispute.

DO NOT FILL OUT ANYTHING and return it to them. ONLY Use the letters in this ebook!

DO NOT BE FOOLED BY THEIR TACTICS!

They are sending you these because they want to scare you and stall you! They want you to give up and go away but of course you know better.

You will simply follow up with Dispute Letter 2 Template DEMANDING the CRAs to provide you with verifiable proof or that they remove/delete the item from your report. It may take a third or fourth letter demanding the same information and persistence, but by law they are required to supply you with this information. This really isn't even a loophole; this is simply the LAW.

If for any reason you feel that the CRA is purposely not responding to you, or simply ignoring your requests to have these items removed, you can file a complaint and/or sue with the FTC (Federal Trade Commissions) www.ftccomplaintassistant.gov for violations of the FCRA.

If you were to file a complaint with the FTC today, RIGHT NOW, they would send you a form letter that states,

“We cannot act as your lawyer or intervene in a dispute between a consumer and a credit bureau or between a consumer and a creditor or furnisher of information. The private enforcement provisions of the FCRA permit the consumer to bring a civil lawsuit for willful noncompliance with the Act.”

They will go on to inform you that if you choose to sue a credit bureau, that the FCRA allows, you may receive actual damages and/or punitive damages of up to \$1,000 per occurrence for the CRAs willful noncompliance.

Nonetheless, it will rarely get to this point. Why? Because the although the CRAs have the money to go through this process, they certainly do not want the public to know about this process and blow their cover. More than likely, they would rather just to remove the items from your credit report.

3 STEP PROCESS TO CLEAN UP YOUR CREDIT

OK, NOW THAT YOU HAVE learned all the nitty gritty, it's time to start the credit disputing process. Please adhere to the following steps very carefully:

Step 1: Get Your Free Credit Report

According to Federal Law, consumers are allowed one free credit report per year from all 3 Credit Reporting agencies. You can order your FREE credit report with www.annualcreditreport.com.

However, if you already requested one for the year, you can get another one if the following applies to you:

- You are on Public Welfare Assistance
- You are unemployed and intend to apply for employment within 60 days from the date of your request
- Your state offers a free credit report

If none of the above apply to you, you may have to purchase another one for a small amount. No more than \$15.

Step 2: Review Your Report

Once you have received your credit report review it for any negative items that may appear. Remember that ALL NEGATIVE ACCOUNTS can be disputed. It doesn't matter if it is bankruptcy, tax lien, student loans, etc. You are then going to use the dispute letters in this ebook and input the **negative** account information to the corresponding credit reporting agency. It is important not to send more than 20 items at a

time. Attempting to report more than 20 items at one time can cause the CRAs to classify the dispute as trivial and that is no bueno.

For a detailed explanation on how to read your credit report, I advise you to copy and paste the below web address into your browser and read for more info:

<http://www.creditcards.com/credit-card-news/help/interactive-sample-credit-report-6000.php>

Once you have identified your negative accounts that you want to dispute, you may now move on to step #3.

Step 3: Have ID, Social Security Card, AND copy of a bill with current address to verify that it's you

Using the letter templates on this book, you are going to **write** the negative accounts in that you are going to dispute. Trust me on this! Write them in, do not type them in. I have allotted some in the letters to give you room to manually write in your negative accounts. Besides your negative accounts, use the same letter exactly as it is provided in this book.

Once you have completed filling out the letters, you can now send them to the creditors but you must attach the following information. After all, the CRAs have to verify that it is in fact you sending the information. You can attach your Driver's License/Identification Card, your Social Security Card, and a copy of a bill with the current address of where you live. A copy of your W2 or 1099 works even better.

You can also get the letter notarized from your local bank to enforce validation... this is recommended but not required.

And **always, always, always** send your mail via certified mail. This ensures that you are able to track delivery of your letter and provide proof that it was delivered to the CRA.

Be sure to keep a folder for each CRA (Transunion, Equifax, and Experian) and keep correspondents, receipts, and copies of information sent out to each in their respective folders.

The addresses for the CRA's are listed below:

TransUnion LLC, Consumer Dispute Center

P.O. Box 2000

Chester, PA 19022

Equifax Information Services, LLC.

P.O. Box 740256

Atlanta, GA 30374

Experian

P.O. Box 9701

Allen, TX 75013

DISPUTE LETTER 1 TEMPLATE: INITIAL DISPUTE

August 1, 2016

Your Name

Address City, State Zip

SSN: 000-00-0000

DOB: 1/1/1970

CREDIT REPORTING AGENCY

PO BOX ADDRESS CITY, STATE ZIP CODE

To Whom It May Concern

According to the Fair Credit Reporting Act, Section 609 (a)(1)(A), you are required by federal law to verify - through the physical verification of the original signed consumer contract - any and all accounts you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail or email in a fraudulent account. I demand to see Verifiable Proof (an original Consumer Contract with my Signature on it) you have on file of the accounts listed below. Your failure to positively verify these accounts has hurt my ability to obtain credit. Under the FCRA, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

I demand the following accounts be verified or removed immediately.

Unverified Acct 1: (Name Acct # _____)

(Ex: Unverified Account 1: Sallie Mae Student Loan. Acct # 1234567XXXX)

Unverified Acct 2: (Name Acct #_____)

(Ex: Unverified Account 2: Capitol One Credit Card. Acct # 23456XXXX)

Unverified Acct 3: (Name Acct #_____)

- Please remove all non-account holding inquiries over 30 days old.
- Please add a Promotional Suppression to my credit file.

Thank You,

{YOUR NAME HERE}

DISPUTE LETTER 2 TEMPLATE: FOLLOW – UP REQUEST

August 1, 2016

Your Name

Address City, State Zip

SSN: 000-00-0000

DOB: 1/1/1970

CREDIT REPORTING AGENCY

PO BOX ADDRESS CITY, STATE ZIP CODE

2nd Request:

I am in disagreement with the items listed below which still appear on my credit report, even after your Investigation. I am demanding that these be immediately re-investigated. These inaccuracies are highly injurious to my credit rating.

According to the Fair Credit Reporting Act, Section 609 (a)(1)(A), you are required by federal law to verify - through the physical verification of the original signed consumer contract - any and all accounts you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail or email in a fraudulent account. I demand to see Verifiable Proof (an original Consumer Contract with my Signature on it) you have on file of the accounts listed below. Under the FCRA, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

{Write in your negative accounts here - (Ex: Unverified Account 1: Sallie Mae Student Loan. Acct # 1234567XXXX)}

- Please remove all non-account holding inquiries over 30 days old.
- Please add a Promotional Suppression to my credit file.

Thank You,

{YOUR NAME HERE}

DISPUTE LETTER 3 TEMPLATE: LEGAL REQUEST/DEMAND

August 1, 2016

Your Name

Address City, State Zip

SSN: 000-00-0000

DOB: 1/1/1970

CREDIT REPORTING AGENCY

PO BOX ADDRESS CITY, STATE ZIP CODE

To Whom It May Concern,

This is my 3rd Attempt in contacting you.

I am distressed that you have included the information below in my credit profile and that you have failed to maintain reasonable procedures in your operations to assure maximum possible accuracy in the credit reports you publish.

According to the Fair Credit Reporting Act, Section 609 (a)(1)(A), you are required by federal law to verify - through the physical verification of the original signed consumer contract - any and all accounts you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail or email in a fraudulent account. I demand to see Verifiable Proof (an original Consumer Contract with my Signature on it) you have on file of the accounts listed below. Under the FCRA, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

{Write in your negative accounts here - (Ex: Unverified Account 1: Sallie Mae Student Loan. Acct # 1234567XXXX)}

I respectfully request to be provided proof of this alleged item, specifically the contract, note or other instrument bearing my signature. Otherwise, I will have no other choice but to take legal action.

Thank You,

{YOUR NAME HERE}

DISPUTE LETTER 4 TEMPLATE: INTENT TO TAKE LEGAL ACTION

August 1, 2016

Your Name

Address City, State Zip

SSN: 000-00-0000

DOB: 1/1/1970

CREDIT REPORTING AGENCY

PO BOX ADDRESS CITY, STATE ZIP CODE

This is my 4th and FINAL ATTEMPT regarding this matter.

I am totally disgusted and dissatisfied with your agency's failure to remove the following items from under federal law contained in section 609 of the Fair Credit Reporting Act and I now have no choice but to seek legal action against your agency.

I have sent (NUMBER OF LETTERS) previous letters to you, all by certified mail (receipts enclosed) requesting that you remove inaccurate information from my file and you have failed to do so.

If this final request does not prompt you to conduct a proper investigation of these accounts in question, and send proof to me of said investigation, I will file a civil suit in my county for damages and you can travel to defend yourself.

{Write Negative Items Remaining on report here}

I await your response.

Regards,

{YOUR NAME HERE}

TOP 7 TIPS DURING THE DISPUTING PROCESS

1. Always manually write the address of the CRA on your envelope that you mail out. Never type it out.
2. When you send 2nd, 3rd, and 4th letters out (if necessary) be sure to ONLY include all remaining negative items that have NOT been deleted from report. Do not include items that have been deleted from report again.
3. When you list your negative accounts in the dispute letters it is always best to write them out. The majority of the time, the credit report will not give you the full account number and end them with X's. This is perfectly fine, just copy exactly the way they have it on the report with the X's and all.
4. In order for this process to be effective, you must keep up with it. As soon as the CRA sends you back a correspondence, you must be ready to send out your 2nd letter within a 30-45 day period.
5. You will need to send your Driver's License and Social Security Card with all the letters you send out. You may want to make 12-15 copies of them so they are readily available when you send out your letters.
6. Always mail letters to the CRA. NEVER, NEVER, NEVER dispute online. If you do it online, the process will not be as effective.
7. You will be sending out letters every 30-45 days. It may be wise to jot down every time you send out your letters to keep better track of the dates. When you send out your last 4th dispute letter, also send with it copies of your certified receipts from your previous letters sent.

CONCLUSION

I hope this book will help you on your journey to better credit and a better lifestyle. Credit is everything in America. Without good credit you miss out the comfortable lifestyle that you deserve. Promise me that you will take the necessary steps in this book to fix your credit. It is worth it and you will pleasantly be satisfied with your results.

I would love to hear about your journey and progress. Please share them with me. Send me an email to legalcreditrepairloophole@gmail.com