

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.



Complete Credit Repair Manual

If you are overwhelmed with all the claims regarding credit repair, and just want the plain and simple truth, we wrote this manual for you. All of us have the legal right to dispute items reported to our credit if they are inaccurate, incomplete, or erroneous. This manual will lead you thru the legal maze of what to do and how to do it, shedding light on the whole credit repair process. We hope it will be a great help to you.

If you find that this process seems too cumbersome, requires too much of your time, or is too frustrating, let us help you. Your time and energy is needed for your present life, not spent trying to untangle your past life. Should going it alone not get you the results you hoped for, let us help. We are here to handle your complete credit restoration. Call us anytime and let us handle untangling your bad credit past from your promising future.

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Disclaimer: This product has been developed and marketed as a tool for consumers to gain knowledge of their own personal credit, as well as to maintain accurate and updated credit history files with all credit reporting agencies. This document is not to be referenced as a manual on legal advice. You should always consult an attorney in your state before preparing any legal documents.

Notice: This product is being freely offered to the consumer for his/her own utilization only. It is not to be reproduced without written permission and consent by the publisher. This product does not guarantee the enhancement of credit. The makers of this product do not accept any responsibility or liability for any damages or losses caused by the use of it. Consultation with an attorney is recommended prior to preparing any personal legal documents.

Contents

Federal Fair Credit Reporting Act Basics

Federal Fair Debt Collection Practices Act Basics Strategy to clean up your credit

How to get started

How to identify negative information

Adding positive credit history to your credit report

Instant Positive Credit History

Obtain Pre-paid or Secured Credit Cards

Obtain Secured Bank Loans

Contact Information

EXAMPLE LETTERS

Ready to get started? Here is the truth behind credit repair. It is a legal dispute and verification process backed by consumer protection laws. We hope this manual will help you in your fight to regain your good credit reputation.

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Federal Fair Credit Reporting Act Basics

Credit Reporting laws follow most consumer protection laws. They help define the legal rights of the consumer and limit the power of the creditor. They give relief where the consumer is infringed on, and provide the legal discourse the consumer can take to for corrective action. These are great laws and unfortunately most people are unaware of them and do not take full advantage of the protection they afford. **Clean Slate Credit Services** uses these laws in the defense of their clients against many reporting by credit reporting agencies. They are effective and inclusive.

The Federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every **Consumer Reporting Agency (CRA)**. Most CRAs are credit bureaus that gather and sell information about you - such as if you pay your bills on time or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site by going to <http://www.ftc.gov/os/statutes/fcrajump.htm> . The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment -- must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.

You have the right to know what is on your report. At your request, a CRA must give you the information in your file and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to \$9.50.

You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source also must advise national CRA's to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

Inaccurate information must be corrected or deleted. A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

You can dispute inaccurate items with the source of the information. If you tell anyone -- such as a creditor who reports to a CRA that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies. **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information or employers without your permission. You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be taken off the lists indefinitely.

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Federal Fair Debt Collection Practices Act Basics

Click here for the full FDCPA: <http://www.ftc.gov/os/statutes/fdcpa/fdcpact.htm>

Section 805 – Communication In Connection With Debt Collection

Collectors may only call after 8:00 a.m. and no later than 9:00 p.m.

Creditor must only contact power of attorney or representative, not you.

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.

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 consumer.

Section 807 – False or Misleading Representations

Collectors may not use any false or misleading representations.

Collectors may not threaten to take any action that cannot legally be taken.

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 states.

Collectors may not use any name other than the true name of the collectors business, company or organization.

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.

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Collectors may not charge consumer any charge or price for communication.

Collectors may not take or threaten to take non-judicial action to effect 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.



Strategy to clean up your credit www.640orFREE.com

In this day and age, everyone needs credit, whether to buy a car or a house, obtain a loan or a credit card, even to get a job. Credit Reporting Agencies, or CRA's, are making a fortune selling your personal information to the many organizations interested in your credit history. Credit bureaus try to maintain accurate files about the consumer. However, due to the sheer magnitude of the information being entered into their databases, they frequently make mistakes that end up costing you tens of thousands of dollars. In the recent past Trans-union, one of the largest CRA's, admitted in Court that nearly 50% of their files contained errors. Fortunately, the law is on the side of the consumer and, with the help of the government, you can have a perfect credit.

The Federal Fair Credit Reporting Act was enacted to help you! The law says that you can dispute any information contained in your credit report that you feel is not absolutely 100% accurate. You can demand from a CRA the deletion of records from your credit report related to late payments, charge-offs, repossessions, foreclosures, even bankruptcy. Believe it, THE LAW IS ON YOUR SIDE! These methods of credit repair are legal, honest, and the Federal Trade Commission governs them. You can have the CRA's remove anything you dispute successfully.

There are hundreds of Credit Reporting Agencies (CRA's) worldwide. However, the majority of prospective lenders use only three major agencies. The three major CRA's are EXPERIAN, EQUIFAX and TRANS-UNION. The Credit Reporting Agencies record and maintain personal information about you such as your social security number, birthday, address, employment, and financial history. It is fair to say that most CRA agencies strive to maintain accurate and up to date information yet, due to the sheer

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

magnitude of the number of files contained in their data bases, (some CRA's handle upward of 75,000,000 files) human errors occur and mistakes are made.

When your files are incorrect or outdated, you do have rights under the FEDERAL FAIR CREDIT REPORTING ACT (FCRA).15 USC, SECTION 168L through 168T. This act was put into place to protect consumers from being judged unfairly because of inaccurate or outdated information. Learn more at www.FTC.gov.

You are entitled to dispute and question the accuracy of any information within your files, as often and at any time you feel necessary. The CRA has up to 30 days to investigate and respond to your dispute. If the CRA cannot provide confirmation of the incorrect information within 30 days, they must comply with the FCRA and remove it immediately from their files. If your creditor does confirm the information is indeed correct, it will remain on your credit history until it is scheduled to be taken off (up to a maximum of 7 years in most states). However, you do have the right to add a note of explanation about the negative information, as a "Consumer Statement" which will appear next to the negative information in your credit report.

When a CRA does not comply with the regulations of the FCRA, you can contact the Subcommittees on Banking, Credit and Insurance, and the Federal Trade Commission, which may bring legal action against the CRA. The CRA may also be liable for damages and attorney's fees. Unfortunately, until you obtain, examine and update your own file, errors and false information can cost you thousands of dollars on interest, insurance premiums, rentals, and can also cause you to be denied credit for home loans, auto loans, bank accounts and sometimes even jobs. The publisher of Credit Helper has made it extremely easy for our users to repair, maintain and build the ideal credit report. We have intentionally "cut down" the lengthiness of traditional "Credit Repair" packages, to make ours simple to understand, read and use.



Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

How to get started

Your first step is to obtain a credit report from the 3 Major Credit Reporting Agencies.

- Go to <http://www.annualcreditreport.com>, obtain all three bureau reports.

If you do not have internet access you can request copies of your credit report from the three major Credit Reporting Agencies, (CRA's): Equifax, Experian and Trans-Union.

Rates vary among all different CRA's, and also from state to state. Typically, each credit report costs less than \$9.50. You should call each CRA to confirm the exact cost of the report before sending any money.

Use contact information described on page 12 and below.

Once you determine the cost of the report, **send Letter #1(Request for Copy of Credit Report)** to Equifax, Experian, & Trans-Union, along with your check or money order.

If you have been denied for any credit within the last 60 days based on your credit report, you are legally entitled to a copy free of charge. **Send Letter #2 (Request for free copy of credit report) instead.** It is important you receive reports from all three CRA's. It is also important to include in your letter of request photocopies of your Driver's license, statements of account, or utility bills that show your name and billing address clearly.

Send each letter **certified** mail/return receipt and wait for a response.

Send your Letter of Request to each of the following CRA addresses:

Equifax:

Equifax Information Services LLC

Post Office Box 740256

Atlanta, GA 30374 (Tel: 800-797-6987)

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Experian:

Experian Post Office Box 2104

Allen, TX 75013 (Tel: 800-397-3742)

Trans-Union:

Trans-Union Post Office Box 1000

Chester, PA 19022 (Tel: 800-888-4213)

Be persistent and do not give up if a creditor does verify that the questioned account is indeed accurate. You have the right to question the accuracy of your report as frequently as you feel necessary, and every letter* must be responded to.

Keep a record of all letters sent and responses received in the log on pages 35-38.

Analyzing the three credit reports

Highlight and make a separate list of any negative information you may find.

Remember: You will challenge every negative account you find with the letter* that corresponds to your own unique situation.

You will probably see an improvement on your credit report immediately. In most cases creditors will not take the time or have the information to verify or respond to your challenges.

How to identify negative information

Most credit reports consist of six basic categories:

- CREDITORS, OR LENDERS

- HISTORY OF ACCOUNT

- COMMENTS, REMARKS, DETAILS

- STATUS (when account was opened/closed & current status)

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

- PUBLIC RECORDS (taxes, liens, judgments, bankruptcies)

- INQUIRIES

These categories may vary, however CRA'S by law have to make it reasonably easy for the general public to understand. Many CRA'S show negative information as codes or symbols. Look for a key or a map to help understand what the codes mean, make note of and highlight any negative entries found.

Negative entries may appear as:

30/60/90 = 30, 60, 90 Days delinquent or past due.

P&L = Profit and Loss (Creditor considers debt uncollectible)

C/O = Charged Off (Bad Debt, Balance still owed.)

COLL = Seriously Delinquent, (usually sold to a collection agency).

REPO = Voluntary or involuntary repossession of merchandise. (usually associated with a vehicle)

BANKRUPTCY = Chapter 7 , 11 , 13.

SETTLEMENT = Paid less than full amount of debt owed.

JUDGMENTS, GARNISHMENTS, LIENS = Legally recorded.

DEBT MANAGEMENT/CREDIT COUNSELING = Enrollment in a financial help program that reduces interest rates and fees, implying you may be having financial difficulty, may also be reported as a third party paying your bills. Many prospective lenders will view this as a chapter 13 bankruptcy or hardship program.

Duplicate accounts = (Same account reported more than once.) = This will imply that you have more outstanding debt than you actually owe, and may lower your credit rating

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Adding positive credit history to your credit report

To build credit go here: [Get your 3 open and active revolving credit lines](#)

<http://640orfree.com/Default.aspx?TabId=209>

There are several easy ways to add positive credit history to your credit report. This short chapter will give you all the important information necessary to instantly add serious points to your credit score and start building strong credit references right away.

Obtain pre-paid or secured credit cards

This is another easy way to begin building rebuilding positive payment history on you credit report. A prepaid or secured credit card is a credit card that holds your money as collateral for the credit you use.

There are many types of pre-paid and secured credit card accounts. The collateral used is always money. Most of these accounts require a security deposit equaled to the amount of the credit limit given plus a fee for the service. Other accounts are given a larger limit than the amount of collateral given. Not all of these types of accounts are reported to the credit bureaus, so if your goal is to improve your credit; be very selective in regards to the account you use. In addition many of these types of accounts charge excessive fees. The yearly fee should not exceed \$150 for an average and reasonable major credit card.

Obtain Secured Bank Loans

Obtaining secured bank loans is easy and allows you to acquire excellent credit references using a simple technique we call the "Three Loan Maneuver". You will need at least \$1000 to perform this procedure and get the desired end result, BETTER CREDIT! You will apply for 3 loans with 3 different banks in 3 days.

On the first day take your \$1000 to the 1st bank and request a secured personal loan with a minimum of 85% loan to value. This loan must be a minimum of a 12 month term, with minimum payments.

This is the easiest type of loan to acquire because it is secured with cash. Most banks will loan 85% of the amount on deposit. Given the loan, the savings account becomes frozen. However, every time a payment is made, an amount equal to that payment becomes unfrozen, less a few dollars for interest. Ask that the loan be for at least one year, with minimum monthly payments. Monthly payments establish a payment history. You will not be turned down for this type of loan no matter what your previous credit history, and in most cases it will not be checked. If the loan officer is planning on checking your credit, and you have bad credit, tell them you are trying to re-establish your credit, and

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

that a good credit rating is very important to you. In addition, make sure that this type of loan is reported to at least one of the major credit reporting agencies.

Once an \$850 loan (85% of \$1,000) is obtained, take that money to another bank the next day and open a second savings secured loan for \$722.50. (85% of \$850 = \$722.50) Then you repeat the same step again by opening a third savings account of \$614.12 (85% of \$722.50 = \$614.12). You will only be able to obtain 3 loans if you only have \$1000 because each loan requires an equal amount of collateral plus interest.

Pay these loans off by doubling the minimum payment every month on time using the unfrozen funds that become available. Each time you make a payment you will free up funds that equal the amount you have paid minus interest. As long as you only use these funds to repay your secured savings account loan and you pay on time you will add positive credit references quickly. The interest rate should be very low and not cost you more than \$30 per funded loan.

Make sure that the loans are not completely paid off for at least six months from the date that they were opened. This will ensure that they are reported to the credit bureaus. You also want to be sure that accounts are eventually satisfied or you may only be hurting your credit. By completing this easy and cost effective maneuver; you will have a minimum of three solid credit references added to your credit history and added a number of points to your credit score. 14

Equifax Information Services 1 (800) 797-6987

P. O. Box 740256 www.equifax.com

Atlanta, GA 30374

Experian 1 (800) 397-3742

P. O. Box 2104 www.experian.com

Allen, TX 75013

Trans-Union 1 (800) 888-4213

P. O. Box www.transunion.com

1000 Chester, PA 19022

Federal Trade Commission-Consumer Response Center-FCRA 1 (877) FTC-HELP

Washington, DC 20580 www.ftc.gov

Office of the Comptroller of Currency Compliance Management Office 1 (800) 613-6743

Mail Stop 6-6

Washington, DC 20219

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Federal Reserve Board Division of Consumer & Community Affairs 1 (202) 452-3693

Washington, DC 20551

Office of Thrift Supervision Consumer Programs 1 (800) 842-6929

Washington, DC 20552

National Credit Union Administration 1 (703) 518-6360

1775 Duke St

Alexandria, VA 22314

Fed. Deposit Insurance Corp., 1 (800) 934-FDIC

Division of Compliance and Consumer Affairs

Washington, DC 20429

Department of Transportation 1 (202) 452-3693

Office of Financial Management

Washington, DC 20590

Department of Agriculture – Office of Deputy Administration 1 (202) 720-7051

Washington, DC 20250

Identity Theft Data Clearinghouse 1 (877) ID-THEFT

600 Pennsylvania Avenue, N.W. <https://rn.ftc.gov>

Washington, DC 20580 15



Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

EXAMPLE LETTERS

LETTER 1 Request For Copy Of Credit Report

This letter is used for purchasing your credit report. You must first contact the credit bureaus and get their current price for a credit report to receive your credit reports successfully. See contact information, page 12.

To Whom It May Concern,

Please send me a copy of my credit report. My personal information is as follows:

Full Name: Your Name Here

Social Security #000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Street Address

City, State, Zip

Previous Address: Street Address

City, State, Zip

Enclosed please find my check in the amount of \$*0.00 as payment for this credit report. Also enclosed is a copy of my drivers license, and copy of a billing or utility statement with my current address clearly stated. Please send the report to the current address specified above.

Sincerely,

Your Signature Here

Date: MM/DD/YY 16

EXAMPLE

LETTER 2 Request for Free Copy of Credit Report

This letter is to obtain a free credit report based on credit denial. If you have been denied credit based on the information in your credit file within the last 60 days; you are entitled to a free copy of your credit report from that credit bureau.

To Whom It May Concern,

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

I would like to request that you send me a copy of my credit report immediately. I've been denied credit within the last sixty days due to a credit report issued by your company.

The Fair Credit Reporting Act of 1970, 15 USC section 1681g prescribes that the credit bureau should send me a copy of the information which led to the rejection of my credit application. According to the provision of 15 USC section 1681j, there should be no charge for this information. My personal information is as follows:

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address Here

City, State Zip

Previous Address: Address Here

City, State Zip

Please send the free report to the address hereby stated.

Your immediate attention to this matter is appreciated.

Sincerely,

Your Signature Here

Date: MM/DD/YY 17

EXAMPLE LETTER Request To Delete Inaccurate Information

This letter is used for disputing inaccurate information on your credit report with the credit bureaus. You can dispute anything you feel is inaccurate.

To Whom It May Concern,

I am requesting that the following inaccurate items be immediately investigated. Please delete this misleading information in order to show my true credit history. By the provisions of 15 USC section 1681i of the Fair Credit Reporting Act of 1970, I demand that the following items be re-verified and deleted from my record.

Under federal law, you have 30 days from receipt of this letter to re-verify these entries. It should be understood that failure to do so within a thirty-day period constitutes reason to promptly delete the information from my file FCRA 15 USC s1681i (5)(A).

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Also, pursuant to USC s1681i (6)(A) of the Fair Credit Reporting Act, please notify me when the items have been deleted. You may send an updated copy of my credit report to the address below. According to the provisions of 15 USC section 1681j, there should be no charge for this notification. Additionally, please provide me with the name, address and telephone number of each credit grantor or other subscribers that you contacted for follow up.

My personal information is as follows:

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 18

I demand that you send me a copy of my updated credit report showing the elimination of the items disputed by me in the attached letters. According to the USC section 1681j, this copy must be provided at no cost to me. Additionally, I demand that it be postmarked within five days after signing the certified mail receipt you are holding.

Your failure to provide me with an updated copy of my credit report with the disputed items deleted will prompt me to pursue my legal rights under 15USC Section 1681n or 1681o of the Fair Credit Reporting act, "Civil liability for willful noncompliance". Your credit bureau may be liable for:

1) Any actual damages I sustain due to your failure to delete the items. 2) Punitive damages as the court may allow.

3) Cost of the court action, plus attorney's fees.

A copy of this letter has been sent to the Federal Trade Commission, the Subcommittee on Banking, Credit and Insurance, and the Department of Business and Professional Regulations (Division of Consumer Complaints.)

Name: Your Name Here

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 21

EXAMPLE LETTER Request to Delete Unauthorized Inquiries

This letter is used to delete unauthorized inquiries from your credit report. Many times companies do not have your permission to access your credit report, but do it anyway. This letter should be sent certified mail return receipt.

Certified Mail # _____ 0000-0000-0000-0000-0000 _____

To Whom It May Concern,

I am writing this letter to inform you that that the following companies made unauthorized inquiries on my credit report. I have listed the names of the companies; and the dates the inquiries were made.

Name: Citibank Date: 12-5-02

Name: Countrywide Date: 2-17-03

Name: ABC Insurance Date: 4-22-04

Name: _____ Date: _____

Name: _____ Date: _____

Name: _____ Date: _____

Name: _____ Date: _____

Name: _____ Date: _____

Name: _____ Date: _____

Name: _____ Date: _____

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Name: _____ Date: _____

Since I did not authorize these companies to obtain my credit report, I demand that these items be removed immediately and my credit score be adjusted accordingly. In addition I am requesting a copy of my updated credit report reflecting these changes be sent to me immediately. I appreciate your attention in this matter.

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 22

EXAMPLE

LETTER Request to Merge Inquiries

This letter is used to combine several inquiries into one. For example, you may have applied for a home loan with a mortgage broker who allowed many companies to pull your credit report, which would have a negative impact on your credit.

To Whom It May Concern,

I have recently found on my credit report the presence of several inquiries as entries separated from their corresponding accounts. These inquiries duplicate inaccurately the information in my report, and reflect an incomplete and inaccurate processing of information in my file. The inquiry entries should be deleted, or at least merged into the accounts to which they belong. The accounts in question are:

Company Name Date

____ MBNA _____ 2/7/05 _____

____ MBNA Financial Services _____ 2/7/05 _____

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

____ MBNA Home Loan Services _____ 2/7/05 _____

Under the provisions of the Fair Credit Reporting Act 15 USC Section 1681i, please reinvestigate and delete these disputed items, and send me the names and addresses of persons contacted. Under 15 USC Section 1681i (5)(A), you are allowed thirty days from receipt of this letter to complete these actions, unless you immediately notify me otherwise. Please understand that failure to re-verify these items within this time constitutes non-verification, and the items must be promptly deleted as per Section 1681i (a).

Also, according to 15 USC Section 1681i (D) of the Fair Credit Reporting Act, please notify me when the items have been deleted, and send an updated copy of my credit report to the address below. There should be no charge for notification of changes on my credit report, pursuant to 15 USC section 1681j, of the Fair Credit Reporting Act.

I appreciate your assistance with this matter.

Sincerely,

Your Signature Here

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Date: MM/DD/YY 23

EXAMPLE LETTER Request for Reasons of Credit Denial

This letter is to request the reason(s) for being denied credit. This letter is specifically used for obtaining information from that company to help dispute those negative items further with the credit reporting agencies.

To Whom It May Concern,

Your company has denied me credit.

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Please be advised that, pursuant to Section 615(b) of the Federal Fair Credit Reporting Act, I am entitled to request, and I hereby do so, a full disclosure of the factual information disclosed to you by persons other than Consumer Reporting Agencies, so that I may refute, challenge or dispute its accuracy.

Please take further notice that you are required to render such notification to me within a reasonable period of time. The Federal Trade Commission has defined such reasonable time as 30 days after you receive this request. Please send the information to the address stated below.

My personal information is as follows:

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 24

EXAMPLE

LETTER Explanation for Delinquent Payment

This letter is used for pleading with a creditor the fact that your untarnished credit report has been affected negatively because of one problem over many years of good payment history. You are asking the creditor to remove the negative information as a one-time courtesy based on your excuse.

To Whom It May Concern,

I have recently found that several of my payments to your account have been labeled as "late" on my credit report. These missed payments were due to:

_I had been sick with the flu for almost three weeks, which caused me to loose almost a month's salary. Since then I have been working full time and I have caught up on all of my bills. _____

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

I have always paid my accounts on time in the past. Since the late payments occurred for the above justifiable reasons, please correct the payment history for my account at the following credit bureaus, which carry the history of my account with you:

Experian

Equifax

Trans-Union

It is imperative that my credit reflect the good business relations I have maintained with your company in the past. The corrections to the credit report will make it more representative of my financial habits. I sincerely hope you will not take into consideration my oversight with these late payments which, I assure you, will not occur again. I look forward to continuing our relationship for many years.

My personal information is as follows:

Account Number: 4200 1542 1672 9852

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 25

EXAMPLE LETTER Request for Removal of Credit Counseling Notation

This letter is intended to remove consumer credit counseling from your credit report. Many unsuspecting consumers consolidate their debt into these programs not knowing that it is viewed as a major negative by prospective lenders.

To Whom It May Concern,

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Some time in the past, I entered into a Credit Counseling/Debt Management program, which I have successfully completed. It is being reported now by your bureau that I am presently enrolled in this program, which is incorrect information.

Under the Federal Fair Credit Reporting Act, all outdated and incorrect information must be removed from my credit report. This information is clearly outdated and is preventing me from reaching my financial goals. I hereby request that you update my file immediately and remove this information permanently.

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 26

EXAMPLE

LETTER Request for Husband and Wife File Separation

This letter is used for separating credit reports between husband and wife. This may be very useful if your spouse has bad credit and you do not want it to affect your credit, or vice versa.

To Whom It May Concern,

Under the Equal Opportunity Act, a husband and wife are allowed to maintain separate files pertaining to credit information. We request that the credit information on our accounts be maintained in separate files.

We further request that all past, current and future information be reported as separate account information to all credit reporting agencies.

Spouse 1

Name: Your Name Here

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY

Spouse 2

Name: Spouse Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Spouse Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Spouse Signature Here

Date: MM/DD/YY 27

EXAMPLE LETTER Creditor Settlement Offer

This letter is meant for offering a settlement to pay off a debt that is owed. If the debt has already been sold to a collection company you can probably settle for less then 50% of the original balance.

To Whom It May Concern,

According to your records, I owe an outstanding balance of \$_ 2, 760- _ in reference to account number ___980216950001_____.

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

I feel I have a moral obligation to pay this debt I owe; however, I do not have enough money to pay you in full. I would like to offer you a settlement amount of \$_1000-_ to consider this account paid.

Please accept this offer, as it is all I can afford. If you accept this offer; please send me a letter that you are in agreement to the following terms:

1. You accept a one time lump sum payment of \$_1000-__ to satisfy my debt of \$__2760-__ owed to you.
2. You agree to cease collection attempts.
3. You agree to report to the credit bureaus Experian, Trans Union, and Equifax that this debt has been satisfied. Preferably that the debt has been paid in full; however that decision rests on your shoulders.
4. You will send proof of satisfaction to me stating that the debt has been satisfied as soon as my funds have cleared.

When I receive your letter I will immediately send you the agreed amount so I can get this burden behind me. I appreciate your consideration of my offer and thank you for your time.

Sincerely,

Your Signature Here

Name: Your Name Here

Address: Your Address

City, State Zip

Phone Number: ___1-000-000-0000_____ 28

LETTER Cease and Desist Letter

This letter is used to stop harassing phone calls from creditors and collection companies. It is imperative that you send this letter certified mail return receipt in order for it to be taken seriously and to protect you legally.

Certified Mail #: _____0000-0000-0000-0000-0000_____

NOTICE TO CEASE AND DESIST COMMUNICATION BY PHONE

To Whom It May Concern:

Please limit your communication with me in writing only. If I receive any live telephone calls, or repeated dialing and hang-ups from your computer dialing systems, I will consider them to constitute harassment. Please be advised that unwanted telephone calls are a class 1 misdemeanor in this state and I will file a

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

complaint against the caller (individually) and your company with my state's Attorney General. I maintain a telephone log of each call and calls attempted by your automatic dialers. **Notice: This letter serves as written notice that I will make an audio recording of your call.**

Please be advised that you have the right to remain silent. If you ignore this notice and contact me by telephone, you and your employees agree to allow me to make the audio recording of our conversation. You, and your employees, agree to allow said information to be used against you in a court of law.

I further demand a copy of your "written policy" for maintaining the "do not call" list, as required by the Telephone Solicitation Act ("TSA") and the Telephone Consumer Protection Act (TCPA). Federal Statutes impose a \$500 fine against unwanted telephone solicitation. I do not want you to call me. If you call me, you agree to pay, on a for-hire basis, my telephone and equipment and time in answering your call at a rate of no less than \$500 per call. I will only accept your written communication.

Be advised that I am not requesting a "verification" that you have my mailing address; I am requesting a "validation" (competent evidence that I have some contractual obligation to pay you).

The Federal Communication Commission can issue citations and fines against companies and individuals found in violation the FCC rules or TCPA guidelines.

Please govern yourself accordingly.

Sincerely,

Your Signature Here

Address: Your Address Here

Date: MM/DD/YY 31

EXAMPLE LETTER Demand for Validation

This letter is used to place the burden of proof on the creditor or collection agency that the debt in question truly belongs to you based on contractual law. If the creditor or collection agency is unable to provide specific documents you may be able to delete the negative item from your credit report due to lack of documents.

Certified Mail Number: _____0000-0000-0000-0000-0000 _____

To Whom It May Concern,

I am formally requesting that you validate all tradeline notations you have submitted to the three major credit reporting agencies by " _____Name of Collection Agency _____" or " _____Name of Original Creditor _____ for me, _____Your Name Here _____, for account number _____Original Creditor Account Number _____.

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

Due to possible inaccuracies in these CRA reports, I must demand that the validation I hereby lawfully request be in the form of a notarized statement by a person with original knowledge of the debt as it was constituted and who can testify that the debt was incurred legally, was not subsequently disputed as a result of returned, faulty, or recalled consumer products, was not utilized as a profit-loss tax deduction during the period it may have been payable, and was not claimed as a loss with any insuring entity during the period it may have been payable.

Please be advised that I am not requesting a verification that you have my mailing address; rather, I am requesting validation, i.e., competent evidence that I had some contractual obligation sans consumer protection encumbrance which incurred the original claims associated with this trade line.

Please know that you have 30 days from the tracked and confirmed delivery of this lawful notice to either answer these demands or to remove the associated negative trade line notations from the CRA reports. Any other action may constitute evidence of your intent to abridge one or more civil or other constitutional rights. Please be further advised that continued unsubstantiated reporting of possible inaccuracies to third parties may provide a basis for criminal complaints being filed in accordance with FDCPA, FCRA, and other federal statutes.

I look forward to a timely resolution to this matter.

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 32

EXAMPLE LETTER Removal of Unidentifiable Information

This letter is for disputing information on your credit report that does not belong to you. Anything that you do not recognize may be easily deleted by using this letter.

To Whom It May Concern,

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

There are several items on my credit report that I have no knowledge of, and do not belong to me.

These items are having a negative impact on my credit report. Since I have no knowledge of these accounts; I am asking you to investigate these items immediately.

Item #1 Name: ___ Unknown Entry ___ Account #: ___ 000-0000-00 ___

Item #2 Name: ___ Unknown Entry ___ Account #: ___ 0000-0000-0000-00 ___

Item #3 Name: _____ Account #: _____

Item #4 Name: _____ Account #: _____

Item #5 Name: _____ Account #: _____

If your investigation finds the items do not belong to me, I demand that these items be removed immediately and my credit score be adjusted accordingly. In addition I am requesting a copy of my updated credit report reflecting these changes be sent to me immediately. I appreciate your attention in this matter.

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 33

EXAMPLE

LETTER 19 Request for Addition of Supplementary Credit References

This letter is used for adding accounts that are not being reported to your credit report. The credit bureaus are not required to report all accounts but they are required to reflect the maximum possible level of accuracy.

To Whom It May Concern,

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

According to the Fair Credit Reporting Act, 15 USC section 1681i, I request that you add the following credit references to my credit report:

Creditor Name Creditor Address Account # Account Type

| | | | |
|---------------|--------------------|--------------|------|
| ABC Furniture | 100 ABC Ave. NY,NY | 00-00000-000 | Loan |
| | | | |
| | | | |
| | | | |

I appreciate your attention to this matter, as the addition of these credit references will more accurately portray my credit history. Please inform me within the statutory 30-day time period from your receipt of this letter of your compliance with the provisions described in 15 USC 1681e, which require that all information in a consumer's credit report must reflect "...the maximum possible level of accuracy".

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 34

EXAMPLE

LETTER 20 Addition of Consumer Statement

This letter is used to add a consumer statement of 100 words or less to your credit report. This statement should only be added if you have attempted to delete the negative items and you are unsuccessful. This letter will allow you to explain yourself for all to see.

To Whom It May Concern,

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

I recently disputed the accuracy and completeness of incorrect information on my credit report. Since reinvestigation has not resolved my dispute, I insist the following statement, without alterations, be included in my credit report to show the nature of my dispute for all to see:

I have always paid my bills on time. In October of 2004 my payment to MBNA was lost in the mail. I have disputed this late payment with the credit card company and they refuse to delete it from my credit report. Please take this into consideration when reviewing my credit application.

According to the Fair Credit Reporting Act 15 USC Section 1611i (b), I have the right to include the above consumer statement in my credit report. The Act also states that you are obligated to include my statement in any subsequent consumer reports that include the disputed information. Furthermore, because my statement contains less than 100 words, I demand that you include the full text of the statement in my report, without changes, alterations or summaries.

According to the Fair Credit Reporting Act, you are required to send me a free updated copy of my credit report including the above statement, within thirty days from your receipt of this request. This represents a reasonable period of time for completing this update, unless otherwise you notify me immediately. Please send the report to the current address stated below.

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address

City, State Zip

Previous Address: Address

City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 35

Helpful Tips

☑ Read this manual in its entirety and consult with an attorney if necessary before preparing any legal documents.

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

☒ **Make several copies of all legal letters before using, so you will be able to use them again.**

☒ **Dispute any negative information you believe to be inaccurate or incomplete (Letters 3 and 18).**

☒ **Add any positive accounts not being reported, by using Letter #19, page 31.**

☒ **If negative information is proven to be accurate, you can always try to gain cooperation by reaching an agreement with the creditor.**

☒ **Have any verbal agreements put into writing.**

☒ **If an agreement cannot be reached, you can include a Consumer Statement for future prospective credit grantors to read when considering your credit application (Letter #20, page 32).**

☒ **When a creditor will not take the time and effort to respond to your request, you can have negative information removed from your file, regardless of its accuracy (Letter #5, page 17).**

☒ **Laws vary from state to state.**

☒ **It is highly recommended that you rewrite the letters and all correspondence by hand. In many cases, CRA's will make it a priority to handle your dispute or request more promptly simply because your correspondence is not perceived by them as originating from a credit repair clinic. We have included blank letters for your convenience.**

☒ **Always use a blue or black pen, never a pencil.**

Questions about how to improve your credit? 1 866 726 3535 info@640orFREE.com has answers.

☑ **It is always important to send all correspondence by certified mail to ensure receipt of documents as well as track and record time limits under which the CRA's have to respond.**

☑ **Be sure to include all personal information on every letter you send, such as name, birthday, social security number, current address as well as previous address.**

☑ **Sometimes during a dispute the CRA may temporarily remove from your credit history a negative item until it is verified. This represents a window of opportunity during which you may obtain the credit you need.**

☑ **Records on bankruptcy and tax liens may possibly be removed after two years because the Federal Government has stored that information in its Federal Archives. Chances are that the CRA will not receive a reply within the thirty days allowed by the FCRA to handle a consumers dispute.**

We hope this manual will help you in your credit restoration.

If you need help or have questions, don't hesitate to call us!

