



CREDIT REPAIR MASTERY

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After arriving at College at age 17, I could not wait till I turned 18, to fill out the credit card applications all over my campus. Little did I know it would lead to Credit Despair. Well, after that I studied Consumer Credit Law and wrote a book, started a business and helped many repair their credit, like I had done mine. For 35 plus years I have held this as a passion and today I get to help you get where you need to be, Great Credit with scores above 750!

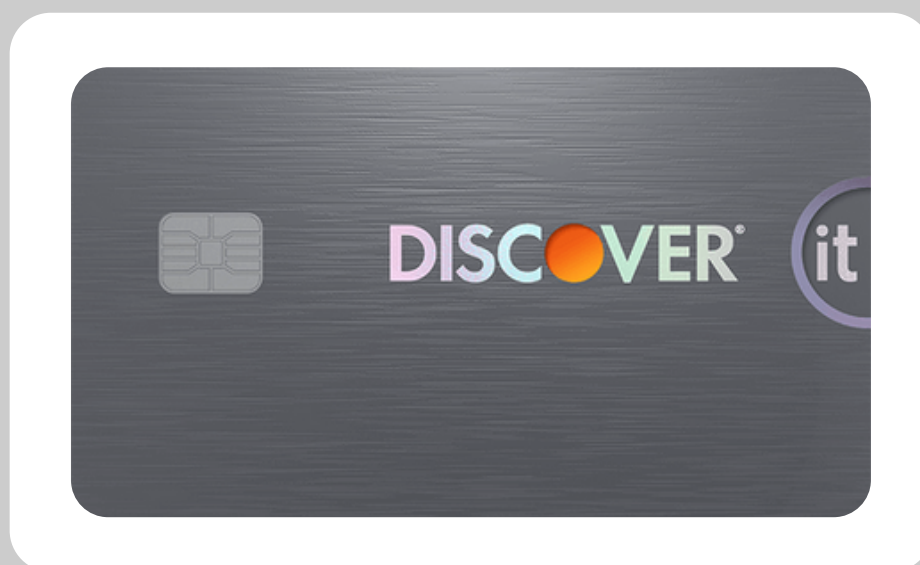
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BECOMING CREDIT WORTHY

The first thing to recognize in attempting to 'clean-up' your credit is that the Fair Credit Reporting Act gives each of us the right to challenge any entry on our credit report. The next item of importance is that the burden of proof is on the part of the creditor to prove what he reported to the Credit Bureau is accurate. Once a challenge letter from you is received by the Credit Bureau, they will forward it on to the last known address of whoever made the entry. That creditor then has thirty days to prove his entry. The Credit Bureau will then close their 'investigation' and notify you of their findings.

If the creditor, whose entry is challenged, either cannot prove it or fails to respond to the challenge (not meeting his burden of proof), the Credit Bureau then must assume that your challenge was accurate.

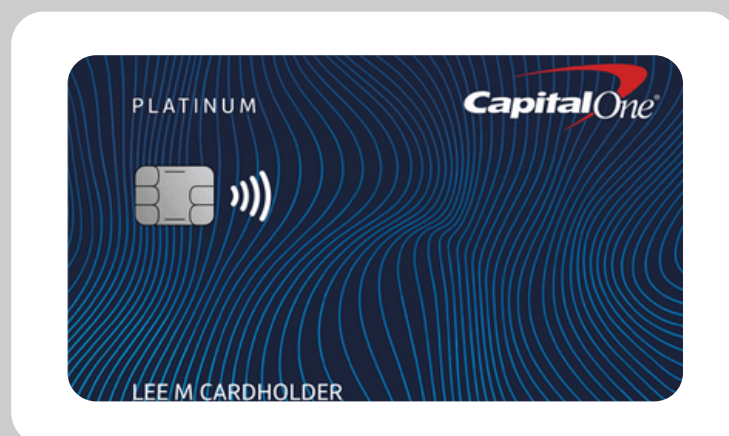
If you challenged the validity of reported late payments, and the creditor does not meet his burden of proof, the late payments are removed from your credit report. If you challenged the validity of an account as yours, and the creditor does not prove that it is yours, the entire account is removed from your credit report.



BECOMING CREDIT WORTHY

hat said, realize that there are multitudes of credit reporting agencies in the United States. There are however only three major ones. You can get copies of these reports by mail or on-line. If you choose to get these on-line, their web addresses are easy: www.Experian.com or call 1-888-397-3742 www.TransUnion.com or call 1-800-888-4213 and www.Equifax.com or call 1-800-685-1111. They will charge you a nominal fee for a copy of your report. In the case of Equifax and Experian, they will download it to your screen, and you can print it out immediately. With Trans-Union, you can pay for it on-line and place your order for a copy, but they will mail you the actual report.

(Note: Just having something removed from your Credit Report does NOT relieve you of your moral and ethical responsibility to repay your debts. Those decisions are between you and your conscience, your wallet, your creditors, and your God. This process is meant to assist you in having your credit report represent you more accurately as the mature, responsible adult you are today as opposed to when you were young and foolish. Do not worry, we have all been young and foolish or had bad things in general happen to make us stray from the correct path.



WHAT IS A CREDIT SCORE AND HOW DO YOU IMPROVE IT

Financial institutions have come to rely on what is known as “risk-based credit scoring” to determine your credit worthiness. Their scores are put in place to measure or supposedly measure how likely you are to repay a debt and are a key factor in determining if you can get credit and at what cost.

Credit scores (beacon scores) were developed many years ago by Fair Isaac Company and most credit bureaus use their scorecard to create credit scores for individuals. A score is defined as a number that tells a lender how likely an individual is to repay a loan or make credit payments on time. Fair Isaac’s software calculates your score based on data collected in five basic categories: payment history, amount owed, length of credit history, new credit, and types of credit used. Fair Isaac has revealed how each of these factors is weighed and how you can improve your score.

Payment History (about 35% of total score): How have you paid your debts in the past? Specifically, how late your payments were, how much owed, how many late payments, and how recently they occurred are all considered. According to Fair Isaac, a 30-day late payment made just a month ago will count more than a 90-day late payment made five years ago.

Amount Owed (about 30% of total score): How much is too much? While owing a lot of money on many accounts might indicate that you are overextended, your score will not necessarily be harmed by large outstanding amounts. What is important is how many accounts have balances and how much of the total credit line is being used on the credit cards and other “revolving credit”.

WHAT IS CREDIT SCORE AND HOW TO IMPROVE IT

Length of Credit History (about 15% of total score): How established is your credit? How long has your credit accounts been established? How long since you used certain accounts?

New Credit (about 10% of total score): Even though this category makes up only 10% of the total score, applying for too much new credit is probably one of the easiest ways for people to inadvertently harm their credit score. Here the scoring looks at how many new accounts you have established, how long has it been since you opened a new account and how many recent requests have been made by credit reporting agencies.

Types of Credit (about 10% of total score): Is it a healthy mix? This factors into account your mix of installment loans, mortgages, retail accounts, credit cards, and finance company accounts.



BUILDING GREAT CREDIT

An important aspect of credit restoration is creating or building a good credit rating. In some cases, it is not that people have bad credit they just do not have any credit. In addition to reviewing your credit file, the prospective lender will evaluate the information supplied on your application.

There are four elements (the 4 C's) that the lender will consider before extending you credit. They are:

- * Collateral – what type of security do you have to offer?
- * Character – this includes work history, residential information and so on.
- * Credit – Other accounts and/or references.
- * Capacity – Ratio of debt to income, available cash flow, savings and so on.

Most lenders use a point system to evaluate your application in relation to the 4 C's. They use a scoring system to establish the possible credit they will extend to you.

A loan officer or credit manager will disqualify you if you do not achieve a minimum number of points on the credit scoring test. The number of points required is pre-determined by the lender policy making committee. The loan officer or credit manager uses it as a guide to determine whether your loan or credit request is approved. Lending institutions use standardized scoring systems because it makes the process of approving loans more objective.

For instance, banks know from experience that individuals at a certain salary level, say \$25,000, can only handle a combined credit line of a certain amount (i.e., \$2,500) on their credit cards. Lenders also have found that people who do not have a telephone or cannot keep a steady job are poor credit risks.

BUILDING GREAT CREDIT

Questions on the scoring test reveal these patterns. However, while the loan officer's personal judgment of the borrower is important, banks try not to rely too much on the loan officer's subjective evaluation of the borrower. By following the standards set by the scoring system, the banks make fewer "bad" loans".

Although each lender has its own system and asks its own questions, there are universal key questions. Know precisely what lenders look for and you can identify areas in your credit profile you must improve to strengthen your credit power.

The information on your credit is coded like a bank statement; however, the credit bureau is required to explain any item that you cannot reasonably understand. Damaging remarks can be found in several sections of your report. They are as follows:

1. Historical Status - Reports monthly payments such as "past due" symbol which may be 30,60, 90,120-day periods. Action Item - List each "past due" account below:
2. Comments Section - may contain remarks as "charge off or charge to P&L". P&L means profit and loss or that account has been charged off as a bad debt and is no longer expected to be collected.
3. Credit inquiries will also be listed in your credit file. Too many inquiries can be damaging when applying for credit. List any recent inquiries on your credit file.
4. Public Records - will include court judgments, tax liens, or bankruptcies. Closely examine these entries for accuracy. List any of these items appearing on your credit file.

BUILDING GREAT CREDIT

Recommendations as you begin this process:

1. Realize that your credit is your responsibility. Credit bureaus simply report what has been shared with them, correct or not. Go get your three Credit Reports here: <https://www.smartcredit.com>

2. You also will want to know your FICO score and one place to get it is <https://www.fico.com/> there may be a cost.

3. You need to protect yourself from unwanted sharing of your information. Credit Bureaus use E-Oscar to verify your info so you need to be wise.

4. Correct your personal information at the credit bureaus

a. Send a letter to all three credit bureaus telling them to correct your personal information by sending the following: Your name, your address, your phone number, your date of birth, your social security number. When it comes time to sign this letter type "Signed as (your name). Do not provide them your signature as they can use it against you.

1. To protect yourself

a. Go to LexisNexis: <https://consumer.risk.lexisnexis.com/freeze> once there request a freeze for yourself online. You will get notification by mail but once you do it, it is done.

b. Go to CoreLogic: <https://teletrackfreeze.corelogic.com/> and request a security freeze...you will get email and just follow through.

c. Go to Innovis: <https://www.innovis.com/securityFreeze/index> and request a security freeze.

d. Go to Sage stream: <https://www.sagestreamllc.com/spucpt/security-freeze-pop-up/> and request a security freeze.

e. Go to ARS: <https://www.ars-consumeroffice.com/> and request a security freeze.

BUILDING GREAT CREDIT

1. Deal with all the information on your report.

a. You must deal with the things on your credit report. 1. Get the credit utilization down below 10% 2. Get those collections removed 3. Get those late payments removed.

b. Write a letter to the credit bureaus to challenge your collections, and late payments. Learn to use this statement in your communications "When I called a representative kindly agreed to have this late payment removed from my account now that it has been paid in full and I have since been on time with all recent payments." Or "When I called a representative kindly agreed to have this inquiry removed from my account since I didn't realize it would be reported to the credit bureaus.".... send it certified mail and do not sign letter.... you never want your signature on file at credit bureau. Send this letter to Experian, Equifax, and Trans Union.

Where to Send Your Letter

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

2. TransUnion Consumer Solutions. P.O. Box 2000. Chester, PA 19016-2000.

3. Equifax. P.O. Box 740241. Atlanta, GA 30374-0241.

TIPS FOR DISPUTING YOUR CREDIT REPORTS

Dispute factual errors

1. Account reporting “One Month Term.” What terms and agreements did you sign and agree to when the debt collector purchased the debt? None. Collection accounts should not have one-month terms.
2. Account reporting as “120 days late”. How can this be? Collection accounts are not like original creditor accounts. You did not open an account with a collection agency and promise to pay monthly payments. The debt collector can report the last status from the original creditor but they cannot update lates on a monthly basis.
3. Account is reporting as an “Installment”. Again, what terms and agreements did you sign and agree to when the debt collector purchased the debt? None. Is the debt collector posing as a bank, lender, or finance company? Collection accounts are not installment accounts.
4. Account “balance” or the “high balance” is incorrect.
5. The date of first delinquency with the original creditor is not reporting and according to the FCRA, Section 623, “...A person who furnishes information to a consumer reporting agency regarding a delinquent account being placed for collection, charged to profit or loss, or subjected to any similar action shall, not later than 90 days after furnishing the information, notify the agency of the date of delinquency on the account, which shall be the month and year of the commencement of the delinquency on the account that immediately preceded the action.”

You will probably find more than one factual error, however, do not list all of them in one dispute letter. Save some for later in case you do not get the desired result on your first round of dispute letters. Disputing negative tradelines based upon factual errors may eliminate the credit bureaus’ excuse of “previously investigated” notation.

CREDIT TIPS

Finding factual errors causes the credit bureaus to do their job properly. Frustrate the credit bureaus to the point they will follow the FCRA and investigate a dispute or even better, frustrate them to the point they will delete the negative tradeline.

It may not work every time but you will find you can get a lot more mileage out of dispute letters containing factual errors whether than disputing “not mine” only to have the investigation results come back verified.



CREDIT TIPS

Dispute when debt collectors sell the account

Junk debt is typically resold 4-5 times before it goes away or the current owner of the debt files a lawsuit for resolution of the matter. The good news is the more a debt is resold from one junk debt buyer to another, the weaker the paper trail. The likelihood of any junk debt buyer being able to validate a debt is already low. But a debt that is repeatedly resold almost never comes with any supporting documents from the original creditor which could be used for validation.

With debt collectors selling accounts to other collectors it's possible to get the account removed just by disputing or requesting debt validation. If the debt collector fails to respond to the dispute, the credit bureau should remove the account since it has not been verified.

Request debt validation

A collection agency must prove they have a legal right to collect the debt. The FDCPA entitles you to validate a debt when a collection agency demands money from you. If a collection agency can't validate the debt, the credit bureau cannot list it as a negative mark on your credit report.

Once you request debt validation, the collection agency must stop all collection activity, including reporting and verifying, until they supply proper validation of the debt. Although there is no specific time limit for the collection agency to validate, they cannot continue collection activities until they provide validation information.

The key to debt validation is timing. Even though you can request debt validation at any time, the FDCPA only supports a consumer's request for validation that's done within a 30-day period after receipt of the collection notice.

CREDIT TIPS

Which means the consumer must make their request for validation within 30-days of receipt of the collection notice in order for the request to be timely, and thus impose a cease collection bar on the debt collector.

Note that after receipt of a timely debt validation request, the debt collector is under no requirement to provide the requested validation. The debt collector can simply choose not to respond but they cannot continue any further active collection activities on the debt.

Debts that are repeatedly resold almost never come with any supporting documents from the original creditor that can be used for validation. Request the credit bureaus to remove unverified debt. Find out more about debt validation.

How to request debt validation

When requesting debt validation, you can dispute the entire debt or part of the debt, and you can request the name of the original creditor. Requesting the name of the original creditor may help you decide whether you have grounds to dispute the debt.

Your debt validation letter must be sent in writing. After receiving your dispute, the collection agency must send you proof. If the debt collector cannot verify the debt, you may be able to eliminate the debt and have it removed from your credit reports. It is not enough for the collection agency to simply send you a printout of the amount owed.

The debt validation process was enacted to relieve consumers from active collection on debts until the debt collector obtains proper verification of the debt from the original creditor and they have a basis for determining the debt is in fact valid.

CREDIT TIPS

Do not acknowledge the debt

Never acknowledge you owe the debt. Make the collection agency or junk debt buyer prove you owe the debt. Avoid getting on the phone with any collection agency, junk debt buyer or collection agency law firm. Deal with them via U.S. Mail only. Acknowledging you owe the debt, making payment arrangements or even making a partial payment on the debt may re-start the statute of limitations on the debt.

Offer a pay for delete

If you can't remove the debt by disputing it, try negotiating a "pay for delete" with the collection agency. With a pay for delete the collection agency removes the account from your credit report in exchange for payment. Send the collector a letter stating your interest in paying the account. Offer to make payment if the collector agrees to remove the entry from your credit report. Ask that the collector to return a signed copy of the letter to you to seal the agreement. Make sure you get the agreement in writing before you make a payment. Don't make any payment, full or partial, until you have the agreement in writing.



CREDIT TIPS

Request a goodwill deletion

You can ask the debt collector for what's called a "goodwill deletion." People who are familiar with requesting a goodwill deletion typically associate the practice with original creditors. But goodwill deletions can also be requested for paid collection accounts. Write the collector a letter explaining your circumstances and why you would like the debt removed. There's no guarantee your request will be accepted, but there's no harm in asking.

What is a Goodwill Letter

A "goodwill letter" is a simple way to rebuild your credit history by asking a creditor restore your credit to good standing by deleting 30-day, 60-day or 90-day late payments from your credit reports. There is no guarantee a goodwill letter will result in the removal of a late payment but it is well worth trying.

Reasons to request a Goodwill Adjustment

Some creditors will delete late payment notations if you have been a good customer for several years and are not typically late paying. In this instance you usually do not have to have a particular reason for being late; you may have just overlooked that payment. It can also be used when you think the late payment is an error – for example, online bill payment failed.

Even if you have not been such a good customer send a goodwill letter. A creditor may remove a late payment if you can show a hardship or other good reason for being late. The hardship could be illness or loss of job; basically something major that temporarily affected your ability to pay on time.

CREDIT TIPS

Goodwill letters can also be used to attempt removal of any negative item on your credit reports such as medical collections, parking tickets and even library fines. It never hurts to simply ask the furnisher of information to remove the negative information they put on your credit reports. It may take several attempts before you get the desired results. You may have to send goodwill letters to different decision-making people in a company

.Why Creditors might consider extending Goodwill

Banks and lenders are not in the business of opening accounts just to charge them off or lose customers. Their existing customer base provides long term revenue. They want to retain you as a customer. Extending goodwill to you goes a long way in customer retention and avoiding customer attrition.

What Makes a Convincing Goodwill Letter

Financial hardship.

Typically, those that have experienced financial hardship due to unexpected circumstances have the most success with goodwill letters.

Take responsibility.

Take responsibility for the late payment, and explain why it happened. They need to be able to sympathize with you.

Polite tone.

This is not a dispute letter. Making threats and using an angry tone is not for this type of letter. You want to be convincing and honest and have an appreciative tone to your letter.

CREDIT TIPS

A good recent payment history.

If your creditor sees payments being made on time before and after the period of financial hardship, they might be more willing to grant you goodwill. Make sure you have at least 2-3 months of current on-time payments before you request the creditor grant a goodwill deletion. In other words, don't request a goodwill deletion directly after missing a payment. Re-establish a good payment record first.

Have a purpose.

Aside from just wanting a clean credit report with no negatives, let the creditor know you want to purchase your first home or refinance an existing high interest rate loan. You want to diversify the type of credit on your reports to help your credit scores. You want to add what is considered "good debt" to your reports. Despite recent troubles in the real estate market, homes are generally considered to be good purchases that appreciate in value over time. Your home loan also has tax advantages, as mortgage interest is tax-deductible.

Buying a house.

If you are in the market for a mortgage loan, let the creditor know. Respectfully explain to the creditor that the negative tradeline may affect your chances of obtaining the very lowest interest rates now available. Since you have either paid the account in full or restored the account to a current status ask the creditor for a second chance at a positive credit rating.

Proof of any errors and relevant documents.

If you're writing about a mistake that occurred, still be friendly in tone, but back up the errors with documentation. You'll need proof that what you're saying is true.

CREDIT TIPS

Where to send a Goodwill Letter.

A goodwill letter should always be sent to a company executive, such as the CEO, Vice President or Director, this can often lead to a positive outcome. You may have to do a little research to find the names and addresses of officers of the company. A good resource may be Hoovers.com. Always send the letter certified return receipt. Always be persistent. If the first request for a goodwill adjustment does not work — try a 2nd or 3rd request.

Keep your financial information private

Never let the collection agency know where the money is coming from. First, it's none of their business, but more importantly, if you mention you are getting a settlement, tax return, or borrowing money from relatives, they may be unwilling to accept a lesser amount and press you for the entire debt. If you are negotiating over the phone (why are you negotiating over the phone?) make sure you take excellent notes and send a confirming letter, certified, return receipt and keep a copy for your records. The letter should state that the collection agency is accepting the lump-sum payment in settlement of the entire amount you owe.

Do not give a collection agency your bank account or debit card number. Pay off the settlement with a cashier's check or money order, preferably from another bank. The U.S. Postal Service sells money orders. Be sure to keep a copy of the cashier's check or money order.

CREDIT TIPS

First Things First

Create one version of personal information. Removing incorrect and multiple variations of your name, old addresses, date of birth, telephone numbers, and Social Security number could boost your credit score and increase the likelihood of removing negative accounts associated with multiple variations of your personal information.

Credit bureaus verify credit accounts by first matching your personal information. If there is a mismatch, you are more likely to get the derogatory account removed. That's because the dispute process is entirely computerized through the e-Oscar system and rarely are there human eyes that actually read dispute letters. If the computer detects a mismatch in the name or address then you are more likely to get the account removed. By removing all of the variations of your name, address, telephone number, and other personal information you give the e-Oscar system less information to match.

Increase your chances of getting derogatory items removed

Having ONE version of personal information increases your chances of getting derogatory information removed.

The first dispute letter should be to update your personal information ONE version with no variations. This should be completed before your dispute any derogatory items. Make sure your FIRST dispute letter is to create ONE version of your personal information is sent certified mail and includes a recent utility bill showing your address, as well as a copy of your driver's license and your Social Security Card.

Remove everything except exact current information. When disputing negative accounts your personal information may be tied to specific pieces of information on your credit reports. For instance, a collection account may be tied to the misspelled version of your name or old address.

CREDIT TIPS

When you rid your credit files of the multiple variations of personal information, all accounts tied to that information will result in a mismatch. You may get fast easy results before ever disputing a derogatory account.

Final thoughts

There's a possibility to get immediate results by ridding credit files of variations of personal information. Here is what your credit report should contain under personal information:

- One correct name
- One correct date of birth
- One current address
- One Social Security number
- Up-to-date employer



INITIAL DISPUTE LETTER

Initial Dispute Letter

Your full name:

Current address:

SSN:

Date of birth:

Credit Bureau (name and address)

Date:

Dear Credit Bureau:

I hope your day is going well, but I need your help. I noticed the following issues with these accounts on my credit report:

Creditor: (list them)

Account: (list it)

Reason: Please Validate this account

Instruction:

I did some reading on the internet about credit reporting laws, and from my understanding if a consumer finds errors on their credit report, they have a right have them fixed, right? I got this information from the FTC, and the CFPB. This incorrect information on my credit report is causing problems when I try to apply for credit. Please investigate this matter, and get back with me when you are finished. I hope this will be soon.

Thanks.

Type Your name here

INITIAL DISPUTE #2

[Your full name]
[Current address]
[SSN]
[Date of birth]

[Dear Credit Bureau]

There are issues with my credit report. I need some help if you don't mind. Check out the issues below:

Creditor:
Account:

I received a copy of my credit report and am disputing some items that need to be deleted. I have highlighted and numbered these disputed items above. The reasons why these items should be deleted are indicated above:

According to the provisions of the Fair Credit Reporting Act § 611(a) [15 USC 1681i(a)], these disputed items must be reinvestigated or deleted from my credit record within 30 days. During the investigation period, these items must be removed from my credit report as the mere reporting of items prior to debt validation constitutes collection activity. Please DO NOT USE THE E-OSCAR method of verifying these accounts. I am requesting the names, addresses and telephone numbers of individuals you contacted during your investigation.

Please notify me that the above items have been deleted pursuant to § 611 (a)(6) [15 USC § 1681j (a) (6)]. I am also requesting an updated copy of my credit report, which should be sent to the address listed above. According to the provisions of § 612 [15 USC § 1681j], there should be no charge for this report.

If you have any questions or need additional information, please contact me at the address noted above.

Thank you.

METHOD OF VERIFICATION

Method of Verification

Send U.S. Mail Certified, Return Receipt

(Date)

(Credit Bureau Name)

(Credit Bureau Address)

RE: Method of Verification Request

To Whom It May Concern:

This letter is in response to your recent claim that [insert name of creditor, collection agency, or court] verified the account they are reporting is accurate.

Please be advised that I am exercising my rights under FCRA 611(a) (6)(B)(iii) which provides that a consumer may request "a description of the procedure used to determine the accuracy and completeness of the information shall be provided to the consumer by the agency, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available."

In compliance with this method of investigation request, please provide the following:

METHOD OF VERIFICATION PT. 2

The description of the procedure used to determine the accuracy and completeness of the information.

Name, address, and telephone number of each person contacted regarding this alleged account.

A copy of any documents provided bearing my signature, showing that I have a legally binding contractual obligation to pay them the exact amount claimed.

Any automated response or e-Oscar verification is unacceptable. I am requesting a re-investigation along with your method of verification.

The item in question is inaccurate and represents a very serious reporting error.

I expect to receive a response within 15 days of receipt of this letter in compliance with the FCRA. If not, I expect this item will be removed from my credit files immediately.

Thank you for your prompt attention to this matter. I look forward to resolving this matter as soon as possible.

Regards,

(Your Full Name – printed or typed)

(Social security number)

(Address)

GOODWILL LETTER

Goodwill Letter

Date

Your Name

Your Address

Your City, State Zip

Executive Name

Creditor's Name

Creditor's Address

Creditor's City, State & Zip Code

Re: Account Number

Dear (Name of Executive):

I have been a good customer with your company since (year). I enjoy doing business with your company and have been pleased over the years. I am writing to request a "goodwill" adjustment be made to the above-mentioned account with the three major credit reporting agencies.

"This is not a dispute of accuracy of credit reporting under FCRA 611(a) or FCRA 623(a)(8)," or words to that effect.

PAY FOR DELETE

Pay for Delete Letter

{Collection Agency Name & Address}

{Collection Account No.: xxxxxxxx}

{Original Creditor: (creditor name)}

{Amount as Listed on Credit Report: \$xxx.xx}

To Whom It May Concern:

I am willing to pay \$_____ as and for full final settlement of this account in exchange for an immediate deletion of this account from any and all consumer reporting agencies, including but not limited to Experian, Equifax and Transunion.

This offer of settlement is not an admission or acknowledgment of the liability for this debt, but it is merely a way of having this negative item removed from my credit files.

Please don't state you are unable or it is against any law to delete this account. I am aware of both your rights as well as my own. It's in the authority of a furnisher of information to consumer reporting agencies to report a debt, not report a debt or delete a debt from all consumer reporting agencies.

The purpose of this settlement is to merely have this item removed from all consumer reporting agencies.

Certified funds in the form of a cashier's check or money order in the amount of \$_____ will be sent to (Name of Collection Agency) if the following terms of this pay for delete agreement are met:

PAY FOR DELETE

Full deletion of any and all references to this account in my credit files.

Full satisfaction of the debt.

No waiting period for the debt to be deleted from the consumer reporting agencies since the debt will be satisfied via certified funds.

(Name of Collection Agency) agrees to delete any and all information referring to this account from the all credit reporting agencies, including but not limited to Experian, Equifax and Transunion, within fifteen (15) calendar days following receipt of full and final payment of agreed upon amount.

(Name of Collection Agency) will not discuss the terms of this settlement with anyone and if contacted by any third party, including any consumer reporting agency, (Name of Collection Agency) will not acknowledge that any settlement offer was made, accepted or executed and will deny knowledge of debt.

If you agree to the terms and accept this agreement, I will send you certified funds immediately after I receive a signed agreement. The funds will be sent only if in exchange for it, you are agreeing to the above terms set forth and will be deleting this account from all consumer reporting agencies (Equifax, Experian, TransUnion).

This debt will be considered satisfied, there will be nothing more owed, nothing further to collect, and you will consider this a closed, paid in full debt.

If you are in agreement with the above terms, please prepare a settlement agreement on your company letterhead agreeing to the above settlement terms and signed by an authorized representative.

Sincerely,

Type Your Name

CEASE CONTACT

Your full name:
Current address:
SSN:

[Collector Address]

Date:

Dear Collector: I noticed that you keep calling my phone regarding the debt listed below.

Account: (list account here)

This is my notice to your company. End all communication to my phone, cell phone and to my work. If you would like to communicate with me regarding this debt please direct all communication by mail only.

I expect you to follow the law and honor this written request. If you choose not to stop collection activity by phone, I will report your company to the authorities and seek legal advice for violation of my rights.

Let me remind you of what the laws states on this matter:

FDCPA Section 805(c)

“If a consumer notifies a debt collector in writing that the consumer refuses to pay a debt or that the consumer wishes the debt collector to cease further communication with the consumer, the debt collector shall not communicate further with the consumer with respect to such debt, except –

CEASE CONTACT

- (1) To advise the consumer that the debt collector's further efforts are being terminated;
- (2) To notify the consumer that the debt collector or creditor may invoke specified remedies which are ordinarily invoked by such debt collector or creditor; or
- (3) Where applicable, to notify the consumer that the debt collector or creditor intends to invoke a specified remedy.

Please follow the law.
thanks and have a great day

type your name here

REMOVE INQUIRY

Inquiry

[Your full name]
[Current address]
[SSN]
[Date of birth]

[Date]

Dear Credit Bureau:

I am writing to dispute the following information in my file. I recently received a copy of my Equifax credit report. The credit report showed credit inquiries that I don't recall authorizing. I understand that you shouldn't be allowed to put an inquiry on my file unless I have authorized it. Please have this inquiry removed from my credit file because it is making it very difficult for me to acquire credit.

The FCRA states that the only permissible purpose for pulling someone's credit is for:

- A. Firm Offer of Credit
- B. Insurance
- C. Employment
- D. Court Order

The following credit inquiries are related to none of the aforementioned permissible

Please remove these inquiries from my credit report immediately.

Creditor:
Account:

Thank You and type your name

SPECIAL LEXIS NEXIS LETTER

[Your full name]
[SSN]
[Date of birth]
[Date]

Dear LexisNexis

I am requesting a security freeze be placed on my consumer disclosure report aslo known as my credit report. I opt out of disclosing future information until further notice including the CLUE report and other reports furnished by LexisNexis regarding all personal info of mine. This security freeze is a requests that should restrict credit bureaus, creditors, and future employers from seeing this information until I lift this restriction. Under the FCRA (Fair Credit Reporting Act) you are required to comply.

[Current address]

After freeze is filed please send me all written confirmation to address above.

Thank You



IMPLEMENT AND BUILD WEALTH

If you follow through great credit is within your reach. For 35 years I have used the methods in this e-book to help thousands of people. I trust you will stretch and apply them to your credit journey.

C O N N E C T A T

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