
CREDIT RE
BANKRUPTCY
CHARGE OFF
COLLECTIONS
LATE PAYMENTS
INQUIRIES
WHAT YOU'LL LEARN:
WHAT TO DO BEFORE CLEANING YOUR CREDIT
Set yourself up the right way for better results.
THINGS THAT CAN STOP YOUR DISPUTES FROM GETTING RESULTS
Avoid common mistakes that hurt your progress.
PROOF OF MY DELETION (BANKRUPTCY)
See my real results and documentation.
THE STEPS I TOOK BEFORE I STARTED GETTING RESULTS
Exact actions that made a difference.
TIPS
Extra tips to help you move forward with confidence.
FREE
VIOLATION
Checklist
REAL INFORMATION. REAL STEPS.
REAL RESULTS.
SAME FORMULA I USED TO REMOVE MY BANKRUPTCY, COLLECTIONS, AND CHARGE OFFS.
CREDIT KNOWLEDGE
DISPUTE STRATEGY
REAL RESULTS
FINANCIAL FREEDOM

Welcome

GET STARTED

Welcome, and I’m glad you’re here. This checklist was created for people who are ready to stop guessing with their credit and start understanding what is actually happening on their report. Before you dispute anything, before you send letters, and before you rely on advice from anywhere else, it’s important to slow down and identify whether the law is already being violated. This checklist will help you review your credit with clarity, confidence, and purpose, so every step you take moving forward is informed and intentional.



Frantell Enterprise

01:

The Credit Law Violation Checklist
How to identify violations BEFORE you dispute

I created this checklist because most people are disputing blindly.
They're sending letters, clicking buttons, and hoping for deletions — without ever checking whether the law is already being broken.

This checklist is designed to help you slow down, review your credit correctly, and identify violations under the Fair Credit Reporting Act (FCRA) before you take action.

This is not about fixing your credit fast.
This is about fixing it correctly.

How to Use This Checklist the Right Way

Before you do anything else, I need you to understand this:

This checklist is not a dispute guide.
It is not a template.
It is not something you rush through.
This is an audit tool.

Your job is to review your credit report slowly and look for violations — not arguments, not opinions, not excuses. Go account by account. Check one item at a time. Do not send disputes yet. When you understand where the law is being broken, everything changes.

LET'S DO THIS!



02: WHAT THE FCRA LAW REQUIRES

The Fair Credit Reporting Act exists to protect consumers — not the credit bureaus.

Under the law, information on your credit report must be:

- **Accurate**
- **Complete**
- **Timely**
- **Properly investigated**

The credit bureaus are required to conduct reasonable investigations when information is disputed.

“Verified” does not mean accurate.
It only means they claim they checked.

This checklist will help you identify when those requirements are not being met.

03: PERSONAL INFORMATION VIOLATIONS

Personal Information Violations Checklist

Check all that apply:

□ Name variations you do not recognize

□ Old or incorrect addresses still reporting

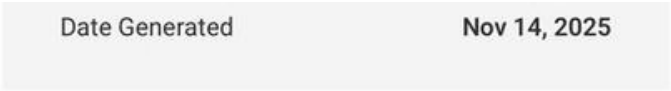
□ Employment information that is inaccurate

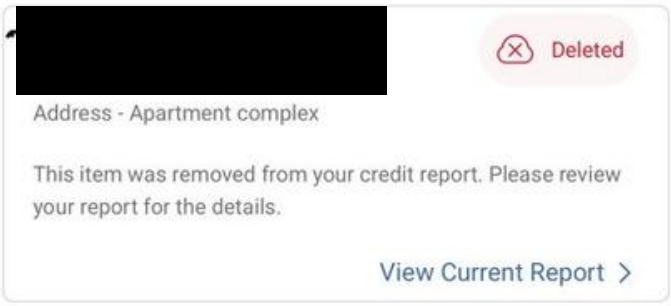
□ Signs your file may be mixed with someone else's

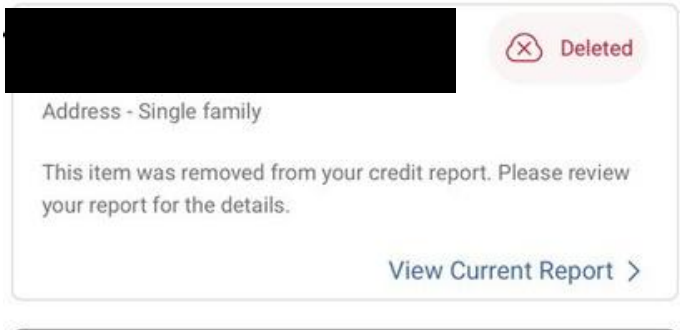
Personal information errors are often overlooked, but they matter.
When personal information is wrong, it can indicate deeper reporting issues across your entire file.
Do not ignore these errors.

I tried multiple times to get my old addresses off that were connected to credit card debt and a bankruptcy it did not work until I spoke FCRA language









I had to do two rounds because they LOVE to play games!

check out how many old addresses they had reporting! 10

With multiple names ALL these things need to be **REMOVED FIRST**.

BUT GUESS WHO CRACKED THE CODE?

Your DEBTS are also tied to this information.

04: ACCOUNT REPORTING VIOLATIONS

Account Reporting Violations Checklist

Check all that apply:

☐ Incorrect account status (open/closed)

☐ Incorrect balances

☐ Payment history that does not reflect reality

☐ Charge-offs reporting balances they should not

Remember this:

Just because something is reported consistently does not mean it is reported correctly.

Accuracy is a legal requirement — not a suggestion.

05: BANKRUPTCY RELATED VIOLATIONS

Bankruptcy Reporting Violations Checklist

Check all that apply:

□ Accounts included in bankruptcy still showing balances

□ Incorrect bankruptcy discharge dates

□ Duplicate reporting after bankruptcy

□ ANY Public record information that is inaccurate or outdated

THIS IS HOW I GOT MY BANKRUPTCY REMOVED!

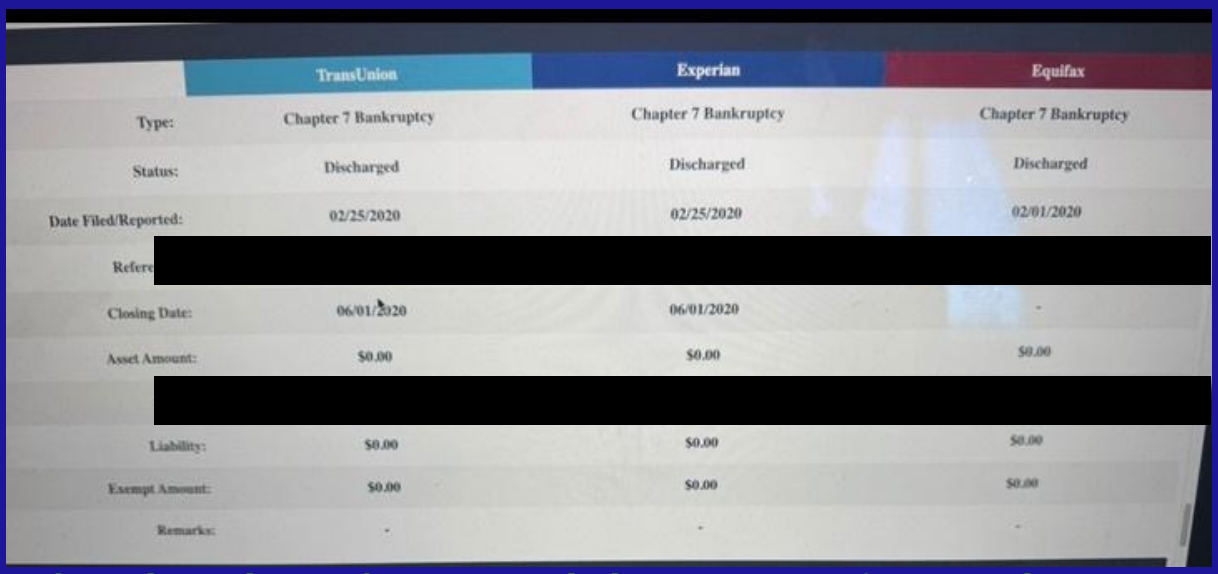
Bankruptcy is not a life sentence.

When bankruptcy is reported incorrectly, it is not just frustrating — it is a violation.

I know this personally, which is why I pay close attention to how bankruptcy is handled on credit reports.

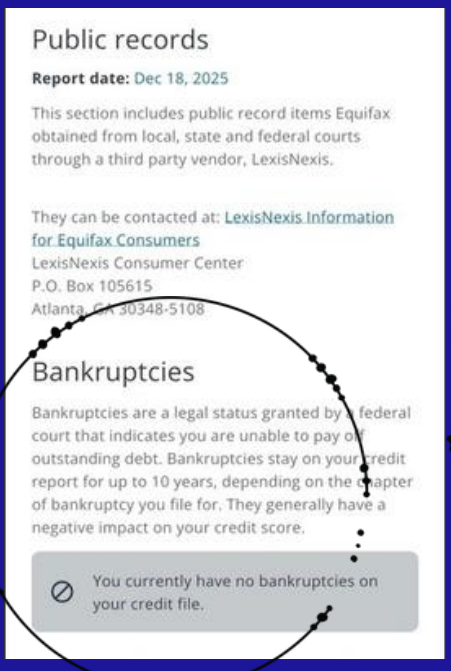
First off, NOTHING was 100% ACCURATE across all three bureaus, and accuracy is their JOB. RED FLAG #1!

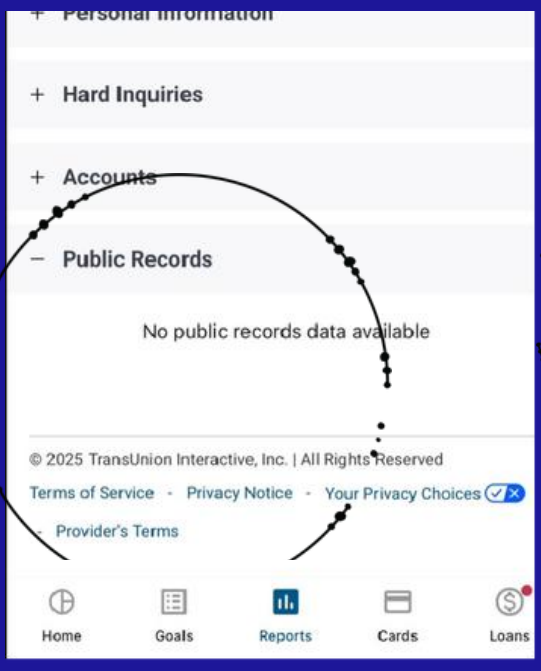
(My bankruptcy before I removed them)

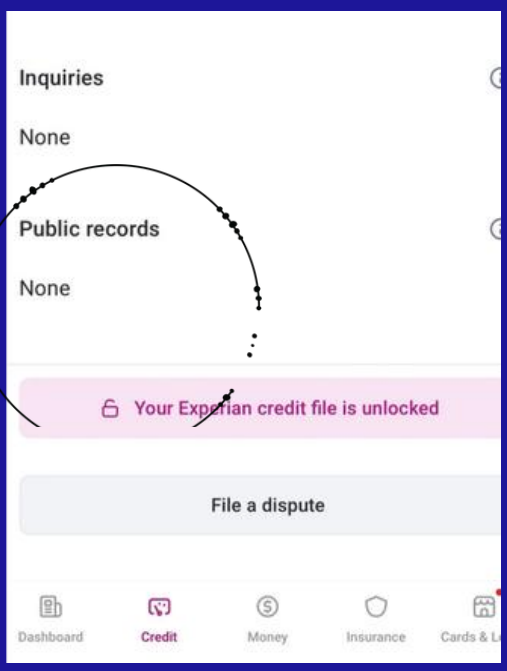


	TransUnion	Experian	Equifax
Type:	Chapter 7 Bankruptcy	Chapter 7 Bankruptcy	Chapter 7 Bankruptcy
Status:	Discharged	Discharged	Discharged
Date Filed/Reported:	02/25/2020	02/25/2020	02/01/2020
Refer	[redacted]		
Closing Date:	06/01/2020	06/01/2020	-
Asset Amount:	$0.00	$0.00	$0.00
	[redacted]		
Liability:	$0.00	$0.00	$0.00
Exempt Amount:	$0.00	$0.00	$0.00
Remarks:	-	-	-

(70 days later!) I started the process in October, and by December they were all gone.







Equifax **Experian** **TransUnion**



I tried then I paid others to do it for me and got **NOTHING** I finally just put in the WORK and learned the knowledge and **BAM!!**

06: COLLECTION & CHARGE-OFF VIOLATIONS

Collection & Charge-Off Violations Checklist

Check all that apply:

□ No original creditor listed

□ Inconsistent dates across reports

□ Accounts that appear re-aged

□ No proof of ownership indicated

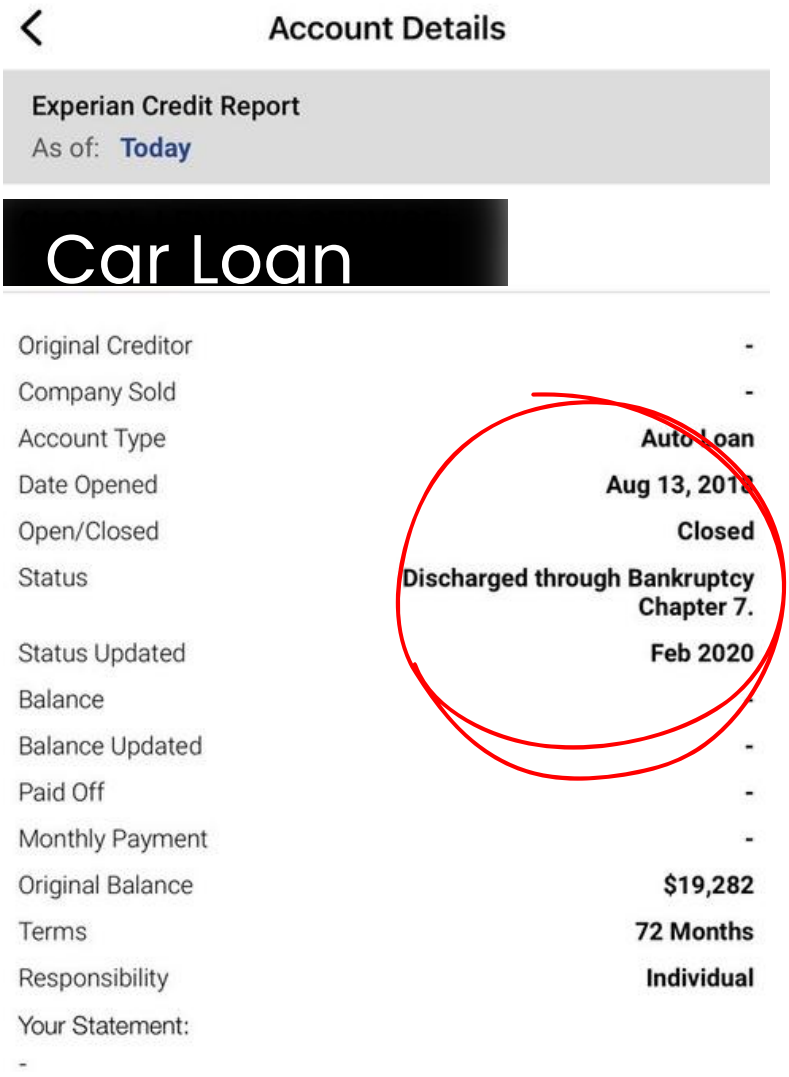
THIS IS HOW I GOT MINE REMOVED!

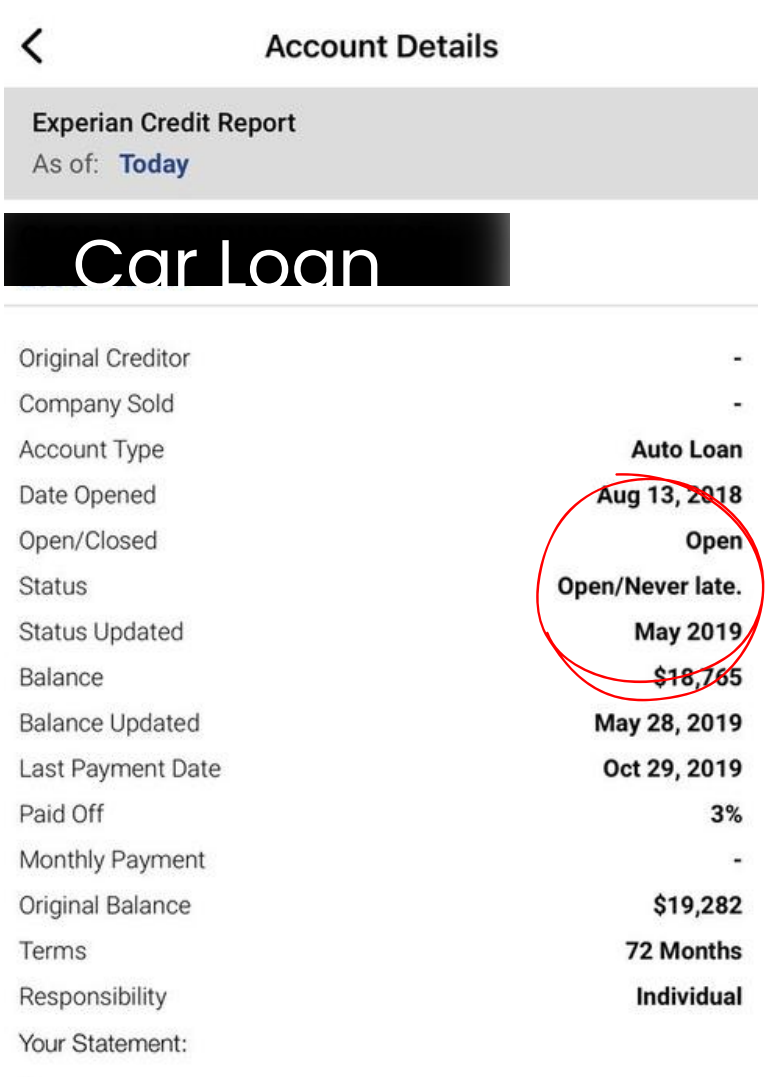
Collections and charge-offs are some of the most commonly misreported accounts.

Many disputes fail because people never verify whether the account is being reported legally in the first place.

Here is a PERFECT EXAMPLE of the games these credit bureaus like to play!

(Screenshot of my charge off connected to my bankruptcy I got removed)





BEFORE BANKRUPTCY REMOVAL

AFTER BANKRUPTCY REMOVAL

After bankruptcy removal it cannot say OPEN ANY language related to a bankruptcy OR FALSE OPEN STATEMENTS is against FCRA LAW!

The charge-offs connected must be removed or corrected!

07: INVESTIGATION & PROCEDURAL VIOLATIONS

Investigation Violations Checklist

Check all that apply:

□ **Disputes marked “verified” with no explanation**

□ **No method of investigation provided**

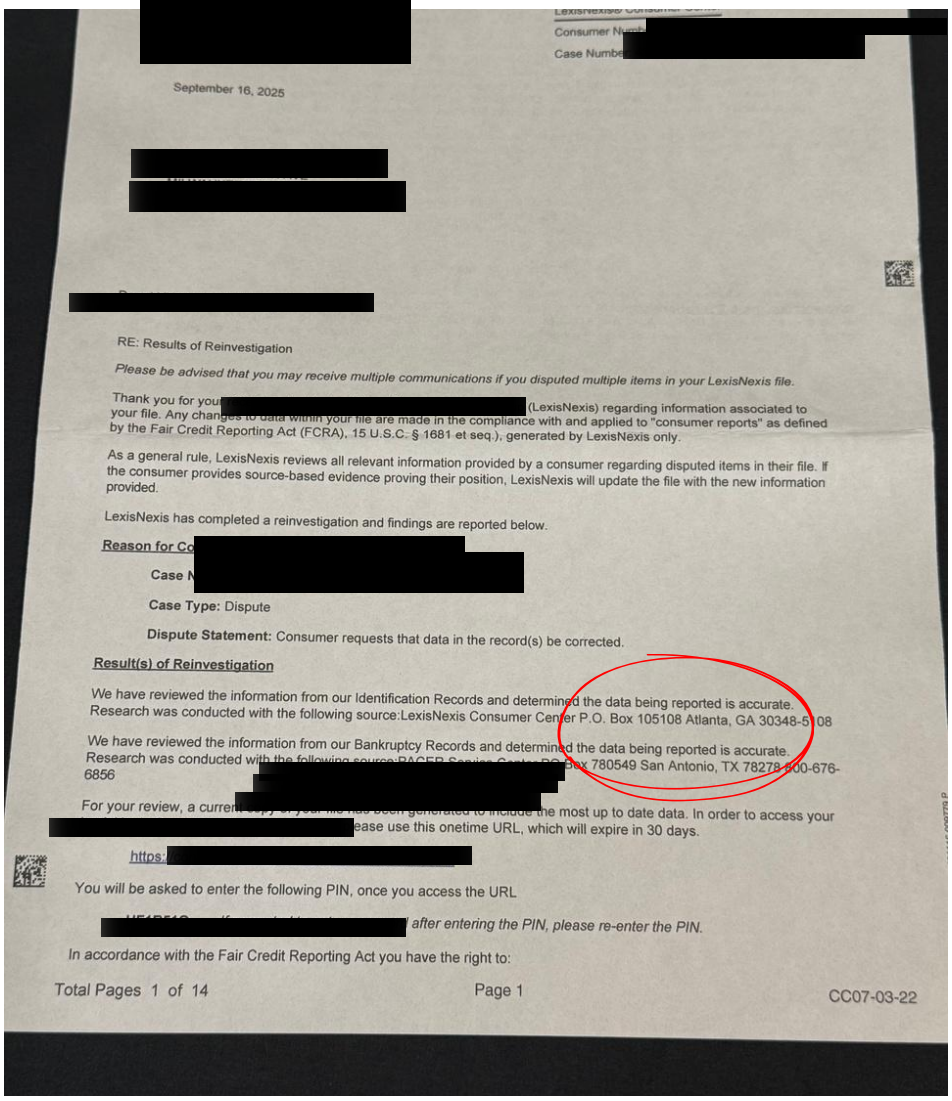
□ **Automated responses only**

□ **No response within required timeframes**

When the credit bureaus fail to properly investigate, the issue is no longer about the account — it’s about procedure.

And procedure matters under the law.

My first dispute with the CONSUMER REPORTING AGENCY



[redacted]

Consumer Number [redacted]

Case Number [redacted]

September 16, 2025

[redacted]

[redacted]

[redacted]

RE: Results of Reinvestigation

Please be advised that you may receive multiple communications if you disputed multiple items in your LexisNexis file.

Thank you for your [redacted] (LexisNexis) regarding information associated to your file. Any changes to data within your file are made in the compliance with and applied to "consumer reports" as defined by the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq.), generated by LexisNexis only.

As a general rule, LexisNexis reviews all relevant information provided by a consumer regarding disputed items in their file. If the consumer provides source-based evidence proving their position, LexisNexis will update the file with the new information provided.

LexisNexis has completed a reinvestigation and findings are reported below.

Reason for Co [redacted]

Case N [redacted]

Case Type: Dispute

Dispute Statement: Consumer requests that data in the record(s) be corrected.

Result(s) of Reinvestigation

We have reviewed the information from our Identification Records and determined the data being reported is accurate. Research was conducted with the following source:LexisNexis Consumer Center P.O. Box 105108 Atlanta, GA 30348-5108

We have reviewed the information from our Bankruptcy Records and determined the data being reported is accurate. Research was conducted with the following source:PACER Service Center PO Box 780549 San Antonio, TX 78278-600-676-6856

[redacted]

For your review, a current [redacted] the most up to date data. In order to access your [redacted] ease use this onetime URL, which will expire in 30 days.

https: [redacted]

You will be asked to enter the following PIN, once you access the URL

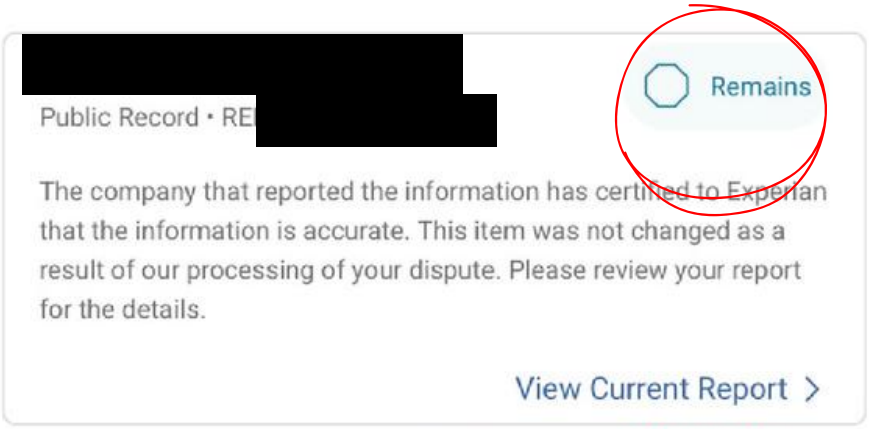
[redacted] *after entering the PIN, please re-enter the PIN.*

In accordance with the Fair Credit Reporting Act you have the right to:

Total Pages 1 of 14 Page 1 CC07-03-22

The companies the three major credit bureaus get their information from are OFTEN REPORTING IT WRONG!

And when they slip up and can't verify it, we get deletions!



[redacted]

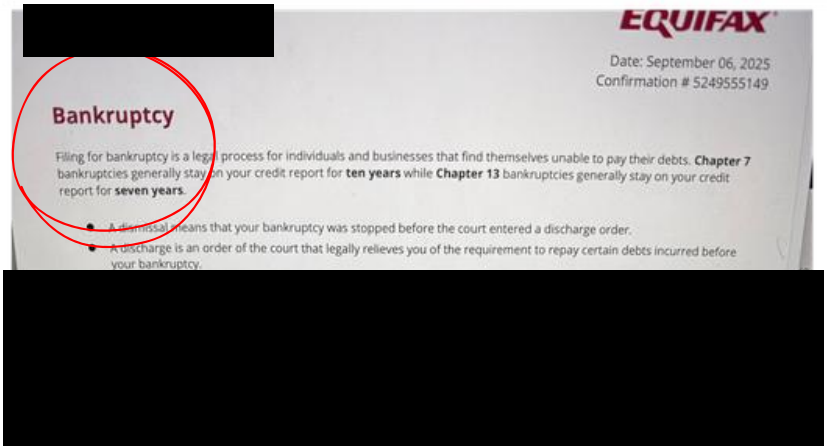
Public Record • RE [redacted]

Remains

The company that reported the information has certified to Experian that the information is accurate. This item was not changed as a result of our processing of your dispute. Please review your report for the details.

View Current Report >

Did you know you can ask the bureaus HOW they verified your dispute and WHO they got the information from? Always go back to the SOURCE!



[redacted]

EQUIFAX

Date: September 06, 2025

Confirmation # 5249555149

Bankruptcy

Filing for bankruptcy is a legal process for individuals and businesses that find themselves unable to pay their debts. **Chapter 7** bankruptcies generally stay on your credit report for **ten years** while **Chapter 13** bankruptcies generally stay on your credit report for **seven years**.

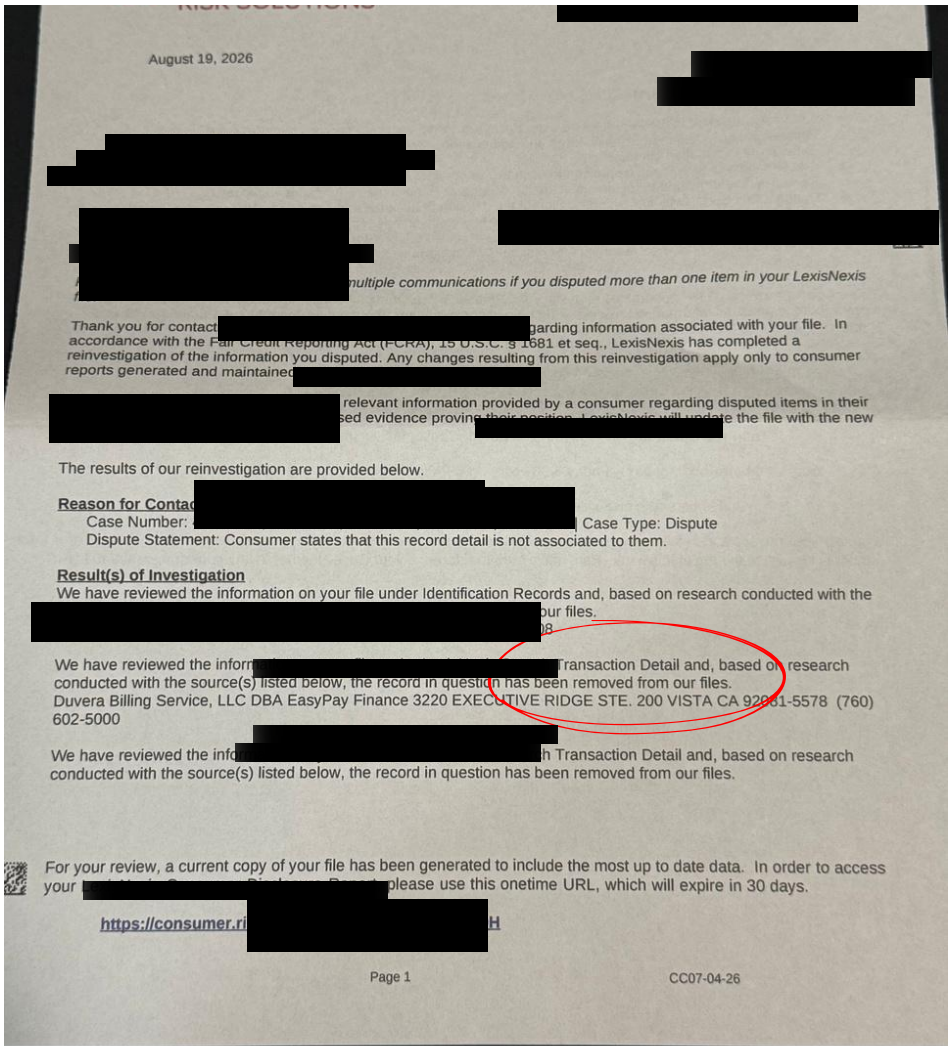
- A dismissal means that your bankruptcy was stopped before the court entered a discharge order.
- A discharge is an order of the court that legally relieves you of the requirement to repay certain debts incurred before your bankruptcy.

[redacted]

And they are obligated by LAW to give us the name, address & phone number of who they contacted (when reasonably available). And if the info can't be verified, IT HAS TO BE CORRECTED OR DELETED!

My FINAL letter results of removal after months of trial and error

A WIN'S A WIN!



August 19, 2026

[redacted]

multiple communications if you disputed more than one item in your LexisNexis

Thank you for contact[redacted]garding information associated with your file. In accordance with the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq., LexisNexis has completed a reinvestigation of the information you disputed. Any changes resulting from this reinvestigation apply only to consumer reports generated and maintained[redacted]

relevant information provided by a consumer regarding disputed items in their [redacted]sed evidence proving their position. LexisNexis will update the file with the new

The results of our reinvestigation are provided below.

Reason for Contac[redacted]
Case Number: [redacted] Case Type: Dispute
Dispute Statement: Consumer states that this record detail is not associated to them.

Result(s) of Investigation
We have reviewed the information on your file under Identification Records and, based on research conducted with the [redacted]our files.

We have reviewed the inform[redacted]Transaction Detail and, based on research conducted with the source(s) listed below, the record in question has been removed from our files.
Duvera Billing Service, LLC DBA EasyPay Finance 3220 EXECUTIVE RIDGE STE. 200 VISTA CA 92081-5578 (760) 602-5000

We have reviewed the infor[redacted]h Transaction Detail and, based on research conducted with the source(s) listed below, the record in question has been removed from our files.

For your review, a current copy of your file has been generated to include the most up to date data. In order to access your [redacted] please use this onetime URL, which will expire in 30 days.

https://consumer.ri[redacted]H

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This is imporatant for removal on the back end because when you buy a home, need a loan, OR business ventures amongst many other things they check the back end!

You cant just stop at YOUR credit report you have to remove it from the SOURCE.

08: YOUR VIOLATION SUMMARY

Your Credit Law Violation Summary

Take a moment and reflect on what you found.

Write down:

- **How many violations you identified**
- **Which credit bureaus are involved**
- **Which account types are affected**

If you identified violations, the law is on your side.

The next step is understanding how to enforce it correctly.

09: NEXT STEPS

What to Do Next...

Download your three FREE weekly credit reports from each bureau from annualcreditreport.com

Also you can monitor this DAILY and receive notifications in real time by downloading Experian, myEquifax & TransUnion apps on your phone for FREE. (BEST for screenshots)

Also log in on a computer if you can to see more details!

If you identified violations, guessing is no longer your next step — education is.

The FCRA Power Playbook explains the exact laws behind what you just reviewed and how to apply them correctly.

If the bureaus continue to ignore the law, escalation becomes important.

Want to learn how to read EVERY line of your credit report? Join Credit Report Unlocked, my 1-Hour Masterclass, for just $40. Masterclass members also get access to our private community.

Whatever you choose, make sure your next move is informed.

Need more help? FCRA Power Playbook • Bankruptcy Bounceback Blueprint • Credit Clarity Consultation — all at Frantellent.com

WHY PHYSICAL MATERIALS MATTER WHEN FIXING YOUR CREDIT

When I started fixing my credit, I quickly realized something that most people overlook: this process is not just mental or digital — it's physical. Fixing your credit, especially when you are enforcing your rights under the law, requires documentation, paper trails, and control over your information. Having the right physical materials on hand completely changed how efficiently and confidently I was able to move through the process.

I invested early in basic supplies like a printer, printer paper, envelopes, pens, white-out, folders, and certified mail materials. At first, it may seem like a small or unnecessary expense, but in reality, these items saved me money, time, and stress. I was no longer running back and forth to office supply stores, libraries, or shipping centers just to print one letter or make one correction. Everything I needed was already in my home, ready when I needed it.

More importantly, having these materials gave me control. When you are fixing your credit, you are dealing with highly sensitive personal information — your Social Security number, account numbers, addresses, and financial history. Printing documents at public locations or shared computers increases the risk of your information being stored, cached, or mishandled. I was not comfortable trusting my personal data to machines or systems I didn't control. Having my own printer meant my information stayed in my hands at all times.

EFFICIENCY, CONSISTENCY, AND PROTECTING YOUR INFORMATION

One of the biggest advantages of having physical materials at home was

efficiency. When I found an error on my credit report or identified a violation, I didn't have to wait. I could immediately screenshot the report, print it, annotate it, prepare my letter, and get it ready for mailing the same day. That kind of momentum matters. Fixing your credit is not something you want to do sporadically — consistency is key.

There were many times when I would review my credit report, identify an issue, and prepare a dispute letter all in one sitting. I could print the letter, make clean corrections using white-out if needed, place it into an envelope, and prepare it for certified mail without leaving my house. From there, I could head straight to the post office knowing everything was properly prepared and documented. This eliminated unnecessary delays and reduced the chances of mistakes.

Having physical copies also helped me stay organized. I kept folders for each credit bureau and separate folders for bankruptcies, charge-offs, collections, and late payments. Every letter I sent had a printed copy for my records. Every response I received was stored in order. This level of organization is critical, especially if a dispute escalates or if legal enforcement becomes necessary later. Paper trails matter, and digital files alone are not always enough.

THESE TOOLS WILL ACTUALLY SAVE YOU MONEY

Some people hesitate to buy supplies because they see them as an added expense. In my experience, it was the opposite. Not having supplies cost me more. Each trip to print documents outside my home meant transportation costs, printing fees, time lost, and inconvenience. Those small expenses add up quickly — especially when you are sending multiple letters over time.

By investing once in the essentials, I avoided repeated costs and distractions. I wasn't paying per page. I wasn't rushing to meet store hours. I wasn't scrambling to find envelopes or pens at the last minute. Everything I needed was already there. That made the process smoother and allowed me to focus on enforcing my rights instead of managing logistics.

Most importantly, having these materials helped me move with confidence. When you treat fixing your credit seriously — like a legal and financial responsibility — you approach it differently. You're not clicking buttons and hoping for the best. You're preparing documents, keeping records, and communicating intentionally. The tools you use support that mindset.

That's why I recommend having these physical materials before you begin. They are not just supplies — they are part of your system. They protect your information, save you money in the long run, and allow you to move efficiently and professionally. When you're enforcing your rights, preparation matters.

BELOW IS A LIST OF THE EXACT AFFORDABLE SUPPLIES I USED DURING MY CREDIT JOURNEY. THESE TOOLS HELPED ME STAY ORGANIZED, PROTECTED MY PERSONAL INFORMATION, AND MOVE THROUGH THE PROCESS WITHOUT UNNECESSARY DELAYS.

DIRECT LINKS BELOW

PRINTER

PRINTER INK

PRINTER PAPER

PENS

FOLDERS

WHITE OUT

ENVELOPES

PAPER SHREDDER

HIGHLIGHTERS

AFFORDABLE APPLE DESKTOP

AFFORDABLE HP DESKTOP

As an Amazon Associate, I earn from qualifying purchases. This means I may earn a small commission at no extra cost to you.

Congratulations

on your first steps to

FREEDOM!

PLEASE SEND ME YOUR THOUGHTS AND REVIEWS SO I CAN HIGHLIGHT YOU!



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@Frantellenterprise

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