

# **BAD CREDIT 2 CASH**



**HOW TO GET PAID FROM BAD CREDIT**

**REGGIE DUMAS**

# Dedication

To everyone who has ever been denied, overlooked, or underestimated because of a credit score — this is your comeback.

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# **BAD CREDIT TO CASH**

*How to Get Paid for Bad Credit*

By Reggie Dumas

## **INTRODUCTION — Why Bad Credit Is Your Biggest Opportunity**

Most people think bad credit is a dead end. They think it means no approvals, no funding, no options, and no future. But the truth is far more powerful: **bad credit is data — and data can be changed, challenged, corrected, and leveraged.**

Millions of Americans are denied loans, charged higher interest rates, or blocked from opportunities because of credit report errors. In fact, **1 in 5 people find mistakes on their credit report**, and **78% of consumers who dispute errors successfully remove them**. These mistakes aren't small — they can cost you thousands of dollars, block you from housing, or even prevent you from getting a job.

But here's the part nobody tells you:

**Those same errors can turn into cash. Those same violations can be used to rebuild your credit. Those same mistakes can become your comeback story.**

This book is your blueprint.

You'll learn how to identify the most common FCRA violations, how to build a clean dispute packet, how to submit your documents to Lawyers for legal review, and how to turn bad credit into leverage, opportunity, and income.

Bad credit isn't the end. It's the beginning of your financial reset.

Let's get started.

## ★ **STEP 1 — Pull Your Credit Reports (Start Here)**

Before you can fix anything, challenge anything, or get paid for anything, you need **all three** of your credit reports.

Not Credit Karma. Not a free app. Not a partial report.

You need the **full, detailed, lender-grade reports** that show every account, every balance, every date, and every error.

**Use this link to pull your complete credit report:**

👉 <https://tr.ee/L0K0QH>

Once you download your reports:

- Save them as PDFs
- Label them clearly (Experian, Equifax, TransUnion)
- Keep them in a folder for your dispute packet
- Do NOT highlight or edit the reports

You'll use these reports to identify errors, build your dispute letters, and submit everything to Lawyers for review.

# CHAPTER 1 — Understanding Your Credit Report

Before you can fix your credit, you need to understand how it works. Your credit report is a living document — a constantly updated file that lenders use to judge your risk, your habits, and your financial behavior.

“Credit bureaus collect and store your credit information in your profile for future reference.”

Your credit score is based on five major factors:

## **1. Payment History (High Impact)**

This is the record of every on-time, late, or missed payment. It’s the single biggest factor in your score.

## **2. Credit Utilization (High Impact)**

This is how much of your available credit you’re using. High utilization = lower score.

## **3. Age of Credit (Medium Impact)**

Older accounts show stability. You want long, clean history.

## **4. Types of Accounts (Low Impact)**

Revolving accounts (credit cards) Installment accounts (loans) Open accounts (utilities, charge cards)

## **5. Inquiries (Low Impact)**

Hard inquiries can temporarily lower your score. Soft inquiries do not affect your score.

“A personal credit score can range between 300–850... Higher scores represent better credit decisions.”

Understanding these factors helps you see where the damage is — and where the opportunity lies.

# CHAPTER 2 — The FCRA Goldmine: Hidden Violations That Pay You

This is where your comeback begins.

**10 major violations** that banks and credit bureaus commit every day. These violations hurt your score — but they also create legal leverage.

Here are examples directly from your documents:

## 1. Paid or Settled Account Still Shows a Balance

“A paid or settled account should report a zero balance.”

## 2. 1099-C Debt Still Reporting a Balance

“When a creditor issues a 1099-C they have discharged a debt... it should report as a zero balance.”

## 3. Duplicate Accounts

## 4. Debt Buyer + Original Creditor Both Reporting

## 5. Unknown/ID Theft Accounts

## 6. Short Sale Reported as Foreclosure

## 7. Bankruptcy Accounts Still Showing Balances

## 8. Accounts Older Than 7 Years Still Reporting

## 9. Mixed Files

## 10. Authorized User Reporting Full Activity

Each of these violations can lead to:

- Deletions
- Score increases
- Legal damages
- Cash settlements

People often receive **\$1,000–\$45,000** in damages when violations are confirmed.

# ★ **NEW SECTION — Submit Your Letters & Credit Reports to a Lawyer**

Once your dispute letters and credit reports are ready, submit them to a legal team that specializes in FCRA violations.

**Submit your documents here:** 🖱️ <https://tr.ee/JqyZE1>

This step is crucial because:

- Lawyers can force credit bureaus to correct errors
- Lawyers can pursue damages on your behalf
- Lawyers know how to escalate violations
- Lawyers can secure compensation you cannot get alone

Your uploaded documents explain:

“Clients can receive \$1,000 to \$2,500 in damages.”

This is where bad credit becomes cash.

## **Your Comeback Starts Now**

# CHAPTER 2 — The FCRA Goldmine: Hidden Violations That Pay You

Most people think bad credit is just the result of poor financial decisions. But the truth is far more powerful: **a huge percentage of credit damage comes from reporting errors — not your behavior.**

*“1 in 5 people find errors in their credit report.”* (from the Good Credit Cheat Code ebook)

And those errors aren't small. They can cost you:

- Higher interest rates
- Loan denials
- Missed opportunities
- Thousands of dollars in extra payments

But here's the part most people never learn:

**Those same errors are violations of federal law — and violations can get you paid.**

Under the Fair Credit Reporting Act (FCRA), credit bureaus and lenders must report accurate, verifiable, and timely information. When they fail, you gain leverage. When they break the rules, you gain power. And when they violate your rights, you may qualify for compensation.

**Top 10 Violations** that appear on millions of credit reports. These are the exact violations Lawyers look for when reviewing your dispute packet.

Let's break them down.

# 1. Paid or Settled Account Still Shows a Balance

This is one of the most common — and most damaging — violations.

“A paid or settled account should report a zero balance.”

When a balance remains after payment:

- Your utilization stays high
- Your score stays low
- You look riskier to lenders

**Real-world impact:** This can cost **\$31,000–\$35,000** in extra mortgage interest.

**Required documentation:**

- Settlement letter
- Payment confirmation
- Bank statements

# 2. 1099-C Debt Still Reporting a Balance

When a creditor issues a 1099-C, the debt is legally discharged.

“When a creditor issues a 1099-C they have discharged a debt... it should report as a zero balance.” (from your FCRA presentation)

If the balance still appears, that’s a violation.

**Real-world impact:** You get taxed on forgiven debt AND still look like you owe it — double punishment.

**Required documentation:**

- Copy of the 1099-C

### 3. Duplicate Accounts Reporting

This happens when the same debt appears twice.

Your documents explain:

“Accounts can only appear on your credit report one time.”

**Real-world impact:**

- Double utilization
- Double derogatories
- Double score damage

**Required documentation:**

- Copies of all disputes requesting deletion

### 4. Debt Buyer + Original Creditor Both Reporting a Balance

This is a major violation.

Your documents state:

“The debt buyer can begin reporting a balance, but the original creditor must stop.”

If both show a balance, your debt appears doubled.

**Real-world impact:**

- Higher debt-to-income ratio
- Lower approval odds
- Score suppression

### 5. Unknown Account / Identity Theft Account

If you don't recognize an account, it may be:

- Identity theft
- A mixed file
- A reporting error

“If you have an account on your credit report that you don’t recognize it could be identity theft or someone else’s account.”

**Required documentation:**

- FTC Identity Theft Affidavit

## 6. Short Sale Reported as a Foreclosure

This is a severe misreporting error.

“After a short sale, the mortgage account should report as a short sale and not as a foreclosure.” (from your FCRA presentation)

**Real-world impact:** A foreclosure can drop your score **100+ points** and block you from refinancing or buying a home.

## 7. Bankruptcy Accounts Still Showing Balances

Once a debt is discharged in bankruptcy, the balance must be zero.

“After bankruptcy discharge accounts should have a zero balance.”

**Required documentation:**

- Bankruptcy discharge papers

## 8. Accounts Older Than 7 Years Still Reporting

Negative accounts must be removed after 7 years.

If they remain, that’s a violation.

## 9. Mixed File — Someone Else’s Information on Your Report

This happens often with:

- Jr./Sr.
- Common last names

- Similar Social Security numbers

“Only your information should be on your credit report.”

Mixed files can destroy your score overnight.

## 10. Authorized User Reporting Full Activity

If you're an authorized user, **only the account's positive history** should report — not the primary user's late payments.

“Only your activity should report on your credit report.”

If their late payments appear on your report, that's a violation.

## Why These Violations Matter

These violations are not just mistakes — they are **legal leverage**.

“Clients can receive \$1,000 to \$45,000 in damages.”

And that's just the beginning. Some cases settle for far more depending on the damage caused.

This chapter is the foundation of your comeback. Once you know what to look for, you can:

- Build a clean dispute packet
- Submit it to Lawyers
- Get errors removed
- Potentially receive compensation
- Rebuild your credit faster

You're not just fixing your credit — **you're reclaiming your power**.

# CHAPTER 3 — Building a Litigation-Ready Dispute Packet

Fixing your credit isn't just about sending letters — it's about sending **the right letters**, with **the right documentation**, in a format that **Lawyers can use to fight for you**.

A sloppy dispute letter gets ignored. A complete dispute packet gets results.

“When sending a Dispute Letter, the following items are required for litigation-ready files.”

This chapter walks you through exactly how to build a packet that credit bureaus must take seriously — and that Lawyers can use to pursue FCRA violations on your behalf.

## What Your Dispute Packet **MUST** Include

Your uploaded documents list the required items:

“Client's Full Name, Full Social Security Number, Date of Birth, Address, and the account at issue and error.”

These are non-negotiable. If any of these are missing, your dispute is not litigation-ready.

### **Your packet must include:**

- **Full legal name**
- **Full Social Security Number**
- **Date of birth**
- **Current mailing address**
- **The exact account you are disputing**
- **The specific error being reported**
- **Documentation proving the error (if applicable)**

This is the foundation of your dispute.

## What **NOT** to Say in Your Letters

Your documents warn against emotional or aggressive language:

“Refrain from using language such as ‘you are violating my rights’, ‘I am angry’, or ‘this is an outrage’. Letters containing this language cannot be used in litigation.”

This is critical.

If you use emotional or threatening language:

- Your letter becomes **invalid**
- Lawyers cannot use it
- You must start over
- You lose time
- You weaken your case

Your letters must be:

- Professional
- Neutral
- Factual
- Specific

No emotion. No threats. No accusations.

## **How to Describe the Error Correctly**

Your uploaded documents emphasize:

“For the best results, be specific with the type of error.”

This means:

- ✗ Don’t say: “Please fix this account.”
- ✓ Do say: “This account is reporting a balance after being settled in full. Please update the account to reflect a zero balance.”

The more specific you are, the stronger your dispute.

## **Documentation Required for Each Violation**

FCRA materials list the exact documents needed for each type of error. Here are examples:

### **Paid/Settled Account Still Showing a Balance**

“Settlement letter, payment confirmation, bank statements showing payments.”

## **1099-C Debt Still Reporting a Balance**

“1099-C.”

## **Duplicate Accounts**

“Copies of all disputes asking to delete one of the accounts.”

## **Unknown/ID Theft Accounts**

“FTC ID Theft Affidavit.”

## **Short Sale Reported as Foreclosure**

“Foreclosure and short sale documents.”

## **Bankruptcy Accounts Still Showing Balances**

“Bankruptcy discharge.”

## **Accounts Older Than 7 Years**

No documentation needed — the date itself is the evidence.

## **Mixed Files**

No documentation needed — the incorrect data is the evidence.

## **Authorized User Reporting Full Activity**

“Credit reports and possible card statements showing you as the authorized user.”

Your packet must include the correct documentation for the violation you’re disputing.



# **How to Format Your Dispute Letters**

Your letters should follow this structure:

### **1. Your personal information**

Name Address DOB SSN (full)

### **2. The account you are disputing**

Furnisher name Account number Balance or status being reported

### **3. The specific error**

Use the exact language from your uploaded documents. For example:

“A paid or settled account should report a zero balance.”

#### 4. Your request

State clearly what you want corrected.

#### 5. Attached documentation

List what you included.

## Where to Send Your Disputes

### Experian

PO Box 4500 Allen, TX 75013

### Equifax Information Services LLC

PO Box 740256 Atlanta, GA 30374

### TransUnion Consumer Solutions

PO Box 2000 Chester, PA 19016

Send all letters **via certified mail** so you have proof of delivery.

## After You Build Your Packet — Submit It to Lawyers

Once your dispute letters and credit reports are complete, submit them here:

 <https://tr.ee/JqyZE1>

“Clients can receive \$1,000 to \$45,000 in damages.”

Lawyers can:

- Review your packet
- Identify violations
- Pursue compensation
- Force corrections
- Hold credit bureaus accountable

# ★ AFTER YOU SEND YOUR DISPUTES — The 30-Day Rule

This is one of the most important parts of the entire process.

Your dispute triggers a legal countdown.

**1. Wait 30 days for the credit bureaus to respond.**

## CHAPTER 4 — Cleaning Up Your Credit Report

*How to Correct Personal Information and Prepare Your File for Maximum Results*

Before you can rebuild your credit or get paid for FCRA violations, you need to **clean up the foundation** of your credit report. Most people skip this step — and that’s why their disputes fail or their results come back “verified.”

“Remove any misspelled names or extra names. Remove any old addresses.” (from Good Credit Cheat Code ebook)

Incorrect personal information creates confusion in your file, makes verification easier for the bureaus, and can even cause mixed-file errors. Cleaning up your personal information strengthens your disputes and increases your chances of deletions.

This chapter walks you through the exact steps.

### ★ Step 1 — Remove Incorrect Names

Your credit report may show:

- Misspelled versions of your name
- Old married or maiden names
- Middle names you never use
- Multiple variations of your identity

These errors weaken your dispute process because they make it easier for the bureaus to “verify” accounts that may not belong to you.

### **How to fix this:**

Call each bureau directly and request removal of:

- Misspelled names
- Old names
- Names that do not belong to you

This step alone can eliminate verification matches behind the scenes.

## **Step 2 — Remove Old or Incorrect Addresses**

Old addresses are one of the biggest red flags in your credit file.

Your documents state:

“Remove any old addresses.”

Why this matters:

- Many negative accounts are tied to old addresses
- Removing old addresses disconnects those accounts from your current identity
- It reduces the bureau’s ability to match old data to you

### **How to fix this:**

Call each bureau and request removal of:

- Old addresses
- Addresses you never lived at
- Addresses tied to negative accounts

Keep only **one** current address on file.

## **Step 3 — Correct Your Employment Information**

“Only have 1 job on your credit report.”

Why?

Because multiple jobs can signal instability to lenders — and to automated verification systems.

**How to fix this:**

Request removal of:

- Old employers
- Incorrect employers
- Employers you never worked for

Keep only your **current** employer listed.

## **Step 4 — Review Your Personal Identifiers**

Check for errors in:

- Date of birth
- Social Security number variations
- Phone numbers
- Email addresses

Any incorrect identifier can cause:

- Mixed files
- Incorrect account matching
- Verification errors

Correcting these strengthens your dispute packet.

## **Step 5 — Understand How Bureaus Verify Information**

“The system credit bureaus use is automated. It processes dispute letters when they are scanned.”

This means:

- Humans are not reviewing your disputes
- A computer system matches your personal information to account data

- The cleaner your personal information, the harder it is for the system to “verify” negative accounts

This is why cleaning your report is essential.

## **Step 6 — Make Accounts Unverified or Inaccurate**

Your documents explain:

“You can only remove items from your credit report if they are unverified or inaccurate.”

Cleaning your personal information helps create:

- Mismatches
- Verification failures
- Inconsistencies

These mismatches increase the likelihood of deletions.

## **Step 7 — Prepare Your File for Disputes**

Before sending disputes, make sure:

✓ Your personal information is corrected ✓ Old names and addresses are removed ✓ Employment history is updated ✓ Your credit report is clean and consistent

This preparation step increases your chances of:

- Deletions
- Corrections
- Successful legal review
- Compensation for violations

## **Step 8 — After Cleaning, Send Your Disputes**

Once your personal information is corrected, you can send your dispute letters.

After sending them:

## **1. Wait 30 days for the credit bureaus to respond.**

This is required under the FCRA.

## **2. Keep the response letter.**

This is essential evidence for Lawyers.

## **3. Pull a new credit report after 30 days.**

This shows what changed — or didn't.

## **4. Keep the new credit report.**

You will need this for your legal file.

## **5. Add BOTH documents to your lawyer packet.**

These documents prove:

- What the bureau investigated
- What they corrected
- What they failed to correct

This is the evidence Lawyers use to pursue compensation.

# **Submit Your Documentation to Lawyers**

Once you have:

✓ Your original dispute letters ✓ Your credit bureau response letters ✓ Your updated credit reports

Submit everything here:

 <https://tr.ee/JqyZE1>

This is where your cleaned-up report becomes leverage — and where bad credit becomes cash.

## **Chapter 4 Summary**

By the end of this chapter, the reader will know:

- How to clean personal information
- Why old names and addresses hurt disputes
- How bureaus verify data
- How to prepare a clean, strong credit file
- How to follow the 30-day process

- What documents to keep
- How to prepare everything for Lawyers

## CHAPTER 5 — Rebuilding Your Credit the Right Way

*How to Strengthen Your Profile After Cleaning and Disputing*

Once your disputes are sent, your 30-day investigation period is complete, and you've saved both your **credit bureau response letters** and your **updated credit reports**, you're ready for the next phase:

### **Rebuilding.**

This is where your score starts climbing, your profile becomes stronger, and lenders begin viewing you as a lower-risk borrower. Rebuilding is not about shortcuts — it's about structure, strategy, and consistency.

“Your payment history needs to be 100%... Your derogatory marks should be 0.”

Let's walk through the exact steps to rebuild your credit the right way.

### **Step 1 — Build a Perfect Payment History**

Payment history is the #1 factor in your credit score.

“Payment history is a record of on-time, late and missed payments... It contributes significantly to your score.”

To rebuild effectively:

- Pay every bill on time
- Set up autopay for minimum payments
- Never miss a due date
- Keep all accounts in good standing

Even one late payment can slow your progress.

## **Step 2 — Lower Your Credit Utilization**

Utilization is the second most important factor in your score.

“Credit utilization has a big influence on your credit score.”

To rebuild:

- Keep utilization under **10%** for best results
- Under **30%** is acceptable
- Pay balances before the statement date
- Spread balances across multiple cards if needed

If you don't have enough available credit, adding new accounts will help.

## **Step 3 — Add Primary Accounts**

“A primary account is connected strictly to your social security number and your ability to pay the bill.” ~Good Credit Cheat Code

Primary accounts help you:

- Build payment history
- Increase available credit
- Strengthen your profile
- Improve your score long-term

**Recommended primary accounts include:**

- Major bank credit cards
- Retail cards
- Gas cards
- Secured cards (if needed)

Start with what you can qualify for — then build up.

## ★ Step 4 — Add Rent Reporting (Powerful Score Booster)

Rent Reporting as one of the Fastest ways to Rebuild Credit:

“If you are a renter, use companies like Rent Reporters and Rental Karma... They backdate your rent by 2 years.”

Now you have an additional, powerful option:

### **BoomPay — Report Rent to All 3 Credit Bureaus**

👉 <https://tr.ee/vAGV6Y>

BoomPay can:

- Report your rent to **Experian, Equifax, and TransUnion**
- Add up to **24 months** of payment history
- Strengthen your credit profile instantly
- Boost your score without taking on new debt

This is one of the most effective rebuilding tools available.

## ★ Step 5 — Add a Secured Loan (If Needed)

Highly Recommend:

“Use smaller local banks... for secured loans such as auto loans.”

### **Use local credit unions for secured loans.**

Credit unions often offer:

- Lower interest rates
- Easier approvals
- More flexible terms
- Better customer service

A small secured loan (even \$300–\$500) can:

- Add installment credit
- Diversify your account mix
- Strengthen your score

## ★ Step 6 — Remove Remaining Derogatory Marks

After your 30-day investigation:

- Some items will be deleted
- Some will be corrected
- Some may remain

For any remaining negative items:

- Compare your **bureau response letter**
- With your **updated credit report**
- Identify what is still inaccurate

These remaining items become part of your **lawyer documentation file**.

You will submit:

- Your original dispute letters
- The bureau's response letters
- Your updated credit reports

This is how Lawyers identify FCRA violations and pursue compensation.

## ★ Step 7 — Keep Your Profile Simple and Stable

“Only have 1 job on your credit report... to show stability.”~ Good Credit Cheat Code

Stability matters.

To rebuild effectively:

- Keep one address
- Keep one employer
- Avoid unnecessary new accounts
- Avoid closing old accounts

The cleaner your profile, the faster your score rises.

## **Step 8 — Monitor Your Progress**

Every 30–60 days:

- Review your credit report
- Track your utilization
- Confirm rent reporting is posting
- Check for new errors
- Ensure all rebuild accounts are reporting correctly

Consistency is the key to long-term success.

## **Step 9 — Prepare for Funding (Later in the Book)**

As your score rises and your profile strengthens, you'll be ready for:

- Higher-limit credit cards
- Better loan terms
- Business credit opportunities
- Lower interest rates

But first, your foundation must be solid.

This chapter ensures you're building credit the right way — clean, stable, and strategic.

## **Chapter 5 Summary**

By the end of this chapter, the reader will know:

- How to rebuild credit step-by-step
- How to add primary accounts
- How to use rent reporting (including BoomPay)
- How to add installment credit through local credit unions
- How to lower utilization
- How to maintain a clean, stable profile
- How to prepare for future funding

This chapter transforms your credit from damaged to developing — setting you up for the next phase: **turning bad credit into cash flow.**

# CHAPTER 6 — Turning Bad Credit Into Cash Flow

*How FCRA Violations Become Leverage, Corrections, and Compensation*

Most people think credit repair is just about raising a score. But when you understand the Fair Credit Reporting Act (FCRA), you realize something far more powerful:

**Bad credit can become cash flow.**

Not because you're gaming the system — but because the system made mistakes.

“Clients can receive \$1,000 to \$45,000 in damages.”

When credit bureaus or lenders report inaccurate information, fail to correct errors, or verify accounts incorrectly, they violate federal law. And when they violate federal law, you gain leverage.

This chapter shows you exactly how that leverage becomes money.

## Step 1 — Identify the Violations

By now, you've already:

- Pulled your credit reports
- Cleaned your personal information
- Sent your dispute letters
- Waited 30 days
- Received the bureau response letters
- Pulled new credit reports

Now it's time to compare:

**Compare these two documents:**

1. **The credit bureau's response letter**
2. **Your updated credit report**

You're looking for:

- Errors that were NOT corrected
- Accounts that were “verified” but still inaccurate
- Violations that still appear
- New errors created by the bureau
- Any account that remains wrong after your dispute

These are the violations Lawyers can pursue.

The Most Common ones:

“Paid or settled account still shows a balance.” “1099-C debt still shows a balance.”  
“Duplicate accounts.” “Debt buyer and original creditor both reporting.” “Short sale listed as foreclosure.” “Debt discharged in bankruptcy reporting a balance.” “Account too old to report.” “Mixed file.” “Authorized user reporting full activity.”

These are the exact violations that often lead to compensation.

## **Step 2 — Organize Your Documentation File**

Lawyers need a clean, organized file to build your case.

Your file must include:

### **1. Your original dispute letters**

These show you followed the correct process.

### **2. The credit bureau response letters**

These show what the bureau did — or failed to do.

Your uploaded documents emphasize:

“Letters containing emotional language cannot be used in litigation.” (from the Dispute Letter Guide)

This is why your letters were written professionally.

### **3. Your updated credit reports**

These show what changed — or didn’t.

### **4. Proof of the error (if required)**

Examples from your documents:

- Settlement letters
- Payment confirmations

- 1099-C
- Bankruptcy discharge
- Short sale documents
- Authorized user statements

This documentation proves the violation.

## ★ Step 3 — Submit Your File to Lawyers

Once your documentation file is complete, submit it here:

👉 <https://tr.ee/JqyZE1>

This is where the process becomes powerful.

Lawyers will:

- Review your dispute letters
- Review your bureau response letters
- Review your updated credit reports
- Identify FCRA violations
- Confirm which errors qualify for compensation
- Contact the credit bureaus and furnishers
- Pursue damages on your behalf

“Clients can receive \$1,000 to \$45,000 in damages.”

This is not a guarantee — but it is a common outcome when violations are confirmed.

## ★ Step 4 — How Compensation Works

When Lawyers confirm a violation, they may pursue:

- **Statutory damages**
- **Actual damages**
- **Punitive damages** (in extreme cases)
- **Attorney fees** (you don't pay out of pocket)

“No out-of-pocket cost for credit error litigation.”

This means:

- You don't pay upfront
- You don't pay hourly
- You don't pay retainer fees

The law requires the violating company to pay the legal fees.

## **Step 5 — How This Becomes Cash Flow**

When a violation is confirmed, you may receive:

- A settlement check
- A direct deposit
- A mailed payment
- A negotiated resolution

This money can be used to:

- Pay down credit card balances
- Lower utilization
- Add primary accounts
- Add rent reporting
- Build savings
- Invest in your business
- Strengthen your financial foundation

This is how **bad credit becomes cash flow**.

Not by exploiting the system — but by holding the system accountable.

## **Step 6 — How This Helps Your Credit Score**

When violations are corrected:

- Negative accounts are deleted
- Balances are corrected
- Duplicates are removed

- Mixed-file data is cleaned
- Bankruptcy errors are fixed
- Foreclosure errors are corrected

Your score rises because:

- Your utilization drops
- Your payment history improves
- Your derogatory marks decrease
- Your profile becomes more accurate

This is the fastest, most legitimate way to rebuild credit.

## **Step 7 — Repeat the Process (If Needed)**

Credit reports update every 30 days.

If new errors appear:

- Dispute them
- Wait 30 days
- Save the response letter
- Pull a new credit report
- Add both to your documentation file
- Submit to Lawyers again

There is no limit to how many violations you can pursue.

Every violation is an opportunity.

## **Chapter 6 Summary**

By the end of this chapter, the reader will know:

- How FCRA violations become leverage
- How to identify violations after the 30-day investigation
- How to organize a complete documentation file
- How to submit everything to Lawyers
- How compensation works
- How settlements can become cash flow

- How corrections improve your credit score
- How to repeat the process if new violations appear

This chapter is the transformation point — where bad credit becomes opportunity, leverage, and financial power.

## **CONCLUSION — Your Comeback Starts Now**

Bad credit was never the end of your story. It was the beginning of your reset — the moment you stopped letting the system define you and started learning how to use the system to your advantage.

You've now learned:

- How to pull your full credit reports
- How to clean your personal information
- How to identify the most common FCRA violations
- How to send professional, litigation-ready dispute letters
- How to wait the required 30 days and document the results
- How to pull updated credit reports and compare changes
- How to organize your documentation file
- How to submit everything to Lawyers for review
- How violations can lead to compensation
- How to rebuild your credit the right way
- How to turn bad credit into cash flow

You've seen the truth inside:

“Clients can receive \$1,000 to \$45,000 in damages.”

You've also seen how simple mistakes — paid accounts showing balances, duplicate accounts, 1099-C errors, mixed files, bankruptcy errors — can become leverage.

You've learned how to:

- Correct your identity
- Strengthen your profile
- Add primary accounts
- Report your rent

- Use local credit unions to build installment credit
- Lower your utilization
- Build a clean, stable, powerful credit foundation

And most importantly:

**You now know how to hold the credit system accountable.**

For years, credit bureaus and lenders have relied on consumers not knowing their rights. They've relied on people being too overwhelmed, too confused, or too discouraged to fight back.

But now you know better.

You know how to document violations. You know how to dispute errors the right way. You know how to follow the 30-day process. You know how to build a legal file. You know how to submit your case to Lawyers. You know how to rebuild your credit with intention. You know how to turn bad credit into cash flow.

This book wasn't just about credit. It was about **control**. It was about **clarity**. It was about **confidence**. It was about **your comeback**.

And now it's time to take the final step.

## ★ Submit Your Documentation to Lawyers

👉 <https://tr.ee/JqyZE1>

This is where your preparation becomes power. This is where your disputes become leverage. This is where your violations become compensation. This is where your comeback becomes real.

## ★ Pull Your Credit Reports (If You Haven't Already)

👉 <https://tr.ee/L0K0QH>

This is the first step for anyone starting their journey.

## ★ Add Rent Reporting to Boost Your Score

👉 **BoomPay Rent Reporting (All 3 Bureaus)** <https://tr.ee/vAGV6Y>

This is one of the fastest ways to rebuild credit the right way.

# Your story is not defined by your past.

Your story is defined by what you do next.

And now you have the blueprint.

Your comeback starts now.

If you're ready, I'll move into the **Bonus Section**, which includes:

- Dispute templates
- Checklists
- CFPB complaint scripts
- Funding tracker
- Credit repair timeline

## BONUS SECTION

*Your Complete Toolkit for Credit Repair, Documentation, and Legal Review*

This section gives you the exact tools you need to take action immediately. Use these templates, checklists, and scripts to stay organized, stay compliant, and stay ready for legal review.

### 1. Dispute Letter Templates (Litigation-Ready)

These templates follow the rules outlined in your uploaded documents — professional, neutral, factual, and specific.

## **Template: Paid/Settled Account Still Showing a Balance**

[Your Name]  
[Your Address]  
[City, State ZIP]  
[Date of Birth]  
[Full SSN]

[Date]

[Credit Bureau Name]  
[Credit Bureau Address]

Re: Incorrect Reporting – Paid/Settled Account Still Showing a Balance  
Account: [Furnisher Name] – [Account Number]

My credit report is showing a balance owed to [Furnisher] in the amount of \$ [balance].

This account was settled in full, and there is no balance due.  
Please update this account to reflect a zero balance.

Attached: Settlement letter, payment confirmation, and supporting documentation.

Thank you,  
[Your Name]

## **Template: 1099-C Debt Still Reporting a Balance**

Re: Incorrect Reporting – 1099-C Discharged Debt Still Showing a Balance  
Account: [Furnisher Name] – [Account Number]

This account was discharged, and a 1099-C was issued by [Furnisher].  
The balance should report as zero.  
Please update this account accordingly.

Attached: Copy of 1099-C.

## **Template: Duplicate Accounts**

Re: Duplicate Reporting  
Accounts: [Furnisher Name] - [Account #1] and [Account #2]

My credit report shows this account twice.  
I only have one account with [Furnisher].  
Please remove the duplicate entry.

## **Template: Unknown/Identity-Related Account**

Re: Unknown Account  
Account: [Furnisher Name] - [Account Number]

I do not recognize this account.  
I believe this may be an identity-related reporting error.  
Please remove this account from my credit report.

Attached: FTC Identity Theft Affidavit.

## **Template: Short Sale Reported as Foreclosure**

Re: Incorrect Reporting - Short Sale Listed as Foreclosure  
Account: [Furnisher Name] - [Account Number]

This account was resolved through a short sale, not a foreclosure.  
Please update the account to reflect the correct status.

Attached: Short sale documentation.

## **Template: Bankruptcy Account Still Showing a Balance**

Re: Incorrect Reporting - Bankruptcy Discharged Account  
Account: [Furnisher Name] - [Account Number]

This account was discharged in bankruptcy.  
The balance should be zero.  
Please update this account accordingly.

Attached: Bankruptcy discharge.



# 30-Day Investigation Checklist

Use this checklist every time you send disputes.

## Before Sending Your Disputes

- Corrected personal information
- Removed old names
- Removed old addresses
- Updated employer
- Prepared dispute letters
- Included required documentation
- Printed and signed letters
- Sent via certified mail

## After Sending Your Disputes

- Waited 30 days
- Received credit bureau response letters
- Saved response letters in your documentation folder
- Pulled new credit reports
- Saved updated credit reports
- Compared changes
- Identified remaining violations
- Prepared your lawyer documentation file

## ★ 3. Lawyer Submission Checklist

Before submitting your file to Lawyers, make sure you have:

- Original dispute letters
- Certified mail receipts
- Credit bureau response letters
- Updated credit reports
- Proof of errors (settlement letters, 1099-C, etc.)
- Organized folder with all documents

Submit everything here:

👉 <https://tr.ee/JqyZE1>

## ★ 4. CFPB Complaint Script (If Needed)

Use this only if a bureau fails to respond within 30 days.

Code

I submitted a dispute to [Credit Bureau] on [Date].  
It has been more than 30 days, and I have not received a response.  
This violates the Fair Credit Reporting Act's investigation timeline.  
I am requesting immediate review and correction.

## ★ 5. Funding Tracker

Use this to track your rebuilding progress.

Category	Goal	Current	Notes
Credit Score	700+	___	___
Utilization	Under 10%	___	___
Primary Accounts	3–5	___	___
Installment Accounts	1	___	___
Rent Reporting	Active	Yes/No	___
Derogatory Marks	0	___	___
Inquiries	Under 3	___	___

## ★ 6. Credit Repair Timeline

### Week 1–2

- Pull credit reports
- Clean personal information
- Prepare dispute letters

### Week 3

- Send disputes via certified mail

### Week 4–8

- Wait for bureau responses
- Pull updated credit reports
- Compare changes
- Build lawyer documentation file

### Week 8+

- Submit documentation to Lawyers
- Begin rebuilding (rent reporting, primary accounts, credit unions)
- Monitor progress

## ★ 7. Recommended Tools

### **Pull Your Credit Reports**

👉 <https://tr.ee/L0K0QH>

### **Report Your Rent to All 3 Bureaus**

👉 BoomPay Rent Reporting <https://tr.ee/vAGV6Y>

### **Submit Your Documentation to Lawyers**

👉 <https://tr.ee/JqyZE1>

## **BONUS SECTION (CONTINUED)**

*Your Complete Toolkit for Credit Repair, Documentation, and Legal Review*

## ★ 8. Personal Information Cleanup Script (Phone Call Script)

Use this script when calling the credit bureaus to remove old names, old addresses, and incorrect employment information.

### **Phone Script**

Code

Hello, I'm calling to update the personal information on my credit report.

I would like to remove the following items:

- Old or incorrect names
- Old addresses
- Old employers

These items are no longer accurate and should not be associated with my current credit file.

My correct information is:

[Full Name]  
[Current Address]  
[Date of Birth]  
[Full SSN]

Please update my file to reflect only my current and accurate information.  
Thank you.

This script keeps the call simple, professional, and compliant with the guidance in your uploaded documents.

## ★ 9. Credit Bureau Contact List (For Easy Access)

### **Experian**

📮 PO Box 4500, Allen, TX 75013 📞 1-855-414-6048

### **Equifax Information Services LLC**

📮 PO Box 740256, Atlanta, GA 30374 📞 1-888-548-7878

### **TransUnion Consumer Solutions**

📮 PO Box 2000, Chester, PA 19016 📞 1-800-916-8800

These are the official dispute addresses and phone numbers .

## ★ 10. Documentation Folder Structure (How to Organize Your Files)

A clean file makes your legal review faster and more effective.

### **Create a folder named:**

**“Credit Repair – Legal Documentation”**

Inside it, create these subfolders:

- **01 – Original Credit Reports**
- **02 – Personal Information Cleanup**
- **03 – Dispute Letters (Sent)**
- **04 – Certified Mail Receipts**
- **05 – Credit Bureau Response Letters**
- **06 – Updated Credit Reports (After 30 Days)**
- **07 – Proof of Errors (1099-C, Settlement Letters, etc.)**
- **08 – Lawyer Submission File**

This structure ensures everything is easy to find and ready for submission.

## ★ 11. Negative Account Audit Worksheet

Use this worksheet to analyze each negative account and determine whether it qualifies as a violation.

Account Name	Account Number	Type of Error	Documentation Needed	Included?	Notes
		Paid/Settled Balance	Settlement Letter	Yes/No	
		1099-C Error	1099-C	Yes/No	
		Duplicate Account	Dispute Copies	Yes/No	
		Bankruptcy Error	Discharge	Yes/No	
		Short Sale Error	Short Sale Docs	Yes/No	
		Mixed File	N/A	Yes/No	
		Authorized User Error	Statements	Yes/No	

This worksheet helps you identify which accounts to dispute and which ones to escalate to Lawyers.

## ★ 12. Credit Score Growth Planner

Track your progress month-by-month.

Month	Score	Utilization	Derogatory Marks	New Accounts	Notes
Month 1	___	___	___	___	___
Month 2	___	___	___	___	___
Month 3	___	___	___	___	___
Month 4	___	___	___	___	___
Month 5	___	___	___	___	___
Month 6	___	___	___	___	___

This helps your readers stay consistent and motivated.

## ★ 13. Rent Reporting Setup Guide (BoomPay)

Rent reporting is one of the fastest ways to rebuild credit.

### BoomPay Rent Reporting (All 3 Bureaus)

👉 <https://tr.ee/vAGV6Y>

### How to Set It Up

1. Create your BoomPay account
2. Connect your bank or rent payment method
3. Verify your landlord or property manager
4. Choose whether to report past rent (up to 24 months)
5. Confirm reporting to all 3 bureaus

6. Monitor your credit report for updates

This can add **24 months of payment history** instantly — a major score booster.

## ★ 14. Credit Rebuild Action Plan (90-Day Blueprint)

### Days 1–7

- Pull credit reports
- Clean personal information
- Identify violations
- Prepare dispute letters

### Days 8–14

- Send disputes via certified mail
- Start rent reporting (BoomPay)
- Open 1–2 primary accounts

### Days 15–30

- Add a secured loan through a local credit union
- Lower utilization
- Set up autopay

### Days 31–45

- Receive bureau response letters
- Pull updated credit reports
- Compare changes
- Build your lawyer documentation file

### Days 45–60

- Submit your file to Lawyers 🖱️ <https://tr.ee/JqyZE1>

### Days 60–90

- Continue rebuilding
- Monitor your score

- Add positive accounts
- Remove remaining derogatories

This 90-day plan gives readers a clear path to follow.

## **15. Final Action Checklist**

Before closing the book, you should confirm:

- I pulled my credit reports
- I cleaned my personal information
- I identified FCRA violations
- I sent my dispute letters
- I waited 30 days
- I saved the bureau response letters
- I pulled updated credit reports
- I organized my documentation file
- I submitted my file to Lawyers
- I started rebuilding my credit
- I added rent reporting
- I added primary accounts
- I added a secured loan
- I lowered my utilization
- I am monitoring my progress

This checklist ensures you complete the entire system.

## **Your Toolkit Is Complete**

Your now have:

- Templates
- Scripts
- Checklists
- Worksheets
- Planners

- Timelines
- Tools
- Links
- A full legal-ready documentation system

## ★ 16. How to Get Netflix and Your Cell Phone Bill Reported to Your Credit Report

*Using Experian Boost to Add Positive Payment History Instantly*

Most people don't realize that everyday bills — like Netflix, Hulu, your cell phone bill, and even utilities — can help build your credit score. Normally, these accounts **do not** report to the credit bureaus.

But with **Experian Boost**, you can add them to your credit report instantly.

how important positive payment history is:

“Payment history is a record of on-time, late and missed payments... It contributes significantly to your score.”

Experian Boost allows you to turn your everyday bills into **credit-building tools**.

### ★ What Experian Boost Can Report

Using [www.experianboost.com](http://www.experianboost.com), you can add:

- Netflix
- Hulu
- Disney+
- HBO Max
- Amazon Prime Video
- AT&T
- Verizon
- T-Mobile
- Sprint
- Cricket
- Metro PCS

- Boost Mobile
- Utility bills (electric, gas, water)
- Internet service
- Cable TV

These accounts become **positive payment history** on your Experian credit report.

## ★ **How Experian Boost Works**

Experian Boost connects to your bank account and identifies recurring payments you've made on time.

### **Step-by-Step Setup**

1. Go to **www.experianboost.com**
2. Create or log into your Experian account
3. Connect your bank account
4. Allow Experian to scan for recurring payments
5. Select which bills you want added
6. Confirm and apply the boost

Within minutes, your Experian score can increase.

## ★ **Why This Works**

Experian Boost adds **positive payment history**, which strengthens:

- Your payment history
- Your credit mix
- Your overall profile

This is especially powerful if:

- You're rebuilding
- You have thin credit
- You need more positive accounts
- You want fast results

## ★ **How This Fits Into Your Rebuild Strategy**

Experian Boost works perfectly alongside:

- Rent reporting (BoomPay)

- Primary accounts
- Secured loans from local credit unions
- Low utilization
- Clean personal information

Together, these tools create a **complete rebuild system**.

## ★ **Important Note**

Experian Boost only affects your **Experian** credit score — but many lenders use Experian for approvals, so the impact is real.

## **Your Bonus Section Now Includes:**

- Dispute templates
- Checklists
- Scripts
- Worksheets
- Timelines
- Rent reporting
- Funding trackers
- Experian Boost (Netflix + cell phone reporting)
- Lawyer submission system

## ★ **17. How to Report Your Electric and Gas Bill to the Credit Bureaus**

*Using eCredable to Add Utility Payments to Your Credit Profile* 🖱️ [www.ecredable.com](http://www.ecredable.com)

Most people don't realize that their **electric bill, gas bill, water bill, and other utilities** can help build their credit. These accounts normally **do not** report to the credit bureaus — even though they are some of the most consistent bills people pay.

That's where **eCredable** comes in.

eCredable allows you to report your utility payments directly to the credit bureaus, turning everyday bills into **credit-building tools**.

“Payment history is a record of on-time, late and missed payments... It contributes significantly to your score.”

Adding utilities gives you more positive payment history — without taking on new debt.

## ★ What eCredable Can Report

Using [www.ecredable.com](http://www.ecredable.com), you can report:

- Electric bills
- Gas bills
- Water bills
- Trash service
- Internet service
- Mobile phone service
- Cable TV
- Some home security services

These accounts become **positive tradelines** on your credit report.

## ★ How eCredable Works

eCredable connects to your utility providers and verifies your payment history. Once verified, they report your payments to the credit bureaus.

### Step-by-Step Setup

1. Go to [www.ecredable.com](http://www.ecredable.com)
2. Create your account
3. Select the utility providers you want to report
4. Connect your accounts or upload statements
5. Verify your identity
6. Confirm reporting to the credit bureaus
7. Monitor your credit report for updates

Within weeks, your utility payments begin showing as positive history.

## ★ Why This Works

Utility bills are some of the most consistent payments people make. When added to your credit report, they help:

- Strengthen your payment history
- Add new positive tradelines
- Improve your credit mix
- Boost your score over time

This is especially helpful if:

- You're rebuilding
- You have limited credit history
- You want more positive accounts
- You need fast, legitimate score growth

## ★ How This Fits Into Your Rebuild Strategy

eCredable works perfectly alongside:

- Rent reporting (BoomPay)
- Experian Boost (Netflix + cell phone)
- Primary accounts
- Secured loans from local credit unions
- Low utilization
- Clean personal information

Together, these tools create a **complete rebuild system** that strengthens every part of your credit profile.

## ★ Important Note

eCredable reports to **multiple credit bureaus**, depending on the service tier you choose. This means your utility payments can impact more than just one score.

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