SIX ADVANCED STRATEGIES TO "Optimize" YOUR CREDIT

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Power strategies to optimize your credit.

Introduction

Welcome. My name is Tom, and I am the founder of Credit Comforters. If you want to manage your credit responsibly and gain a clearer understanding of what steps to take, then this ebook is for you. By following these strategies, you'll be giving yourself the best opportunity to strengthen your credit over time. This ebook is designed to be straightforward and to the point, providing only what you need to dispute inaccurate unverifiable information on your credit report.

This ebook is not legal advice nor a guarantee of results because everyone's credit situation is different. Now that the disclosure is out of the way, this course will give you the blueprint and a great start.

Myth

You think you might need a lot of money to achieve better credit.

But that is entirely wrong, and here is why. You only need a great strategy, money for a few stamps, and an excellent credit monitoring service to track your progress.

Now it’s time to pull your credit reports.

Suggest ion 1: Credit Monitoring

Credit monitoring is the best way to keep track of your credit score and credit-improvement progress. Choose an excellent credit monitoring service because you will be using this service throughout the credit improvement process. Visit the credit resources page for recommendations.

CLICK HERE

Suggestion 2: Annual Credit Report

The Free route. You can order a free report from all three credit bureaus at www.annualcreditreport.com. Note: This option does not refresh your credit reports monthly.

CLICK HERE

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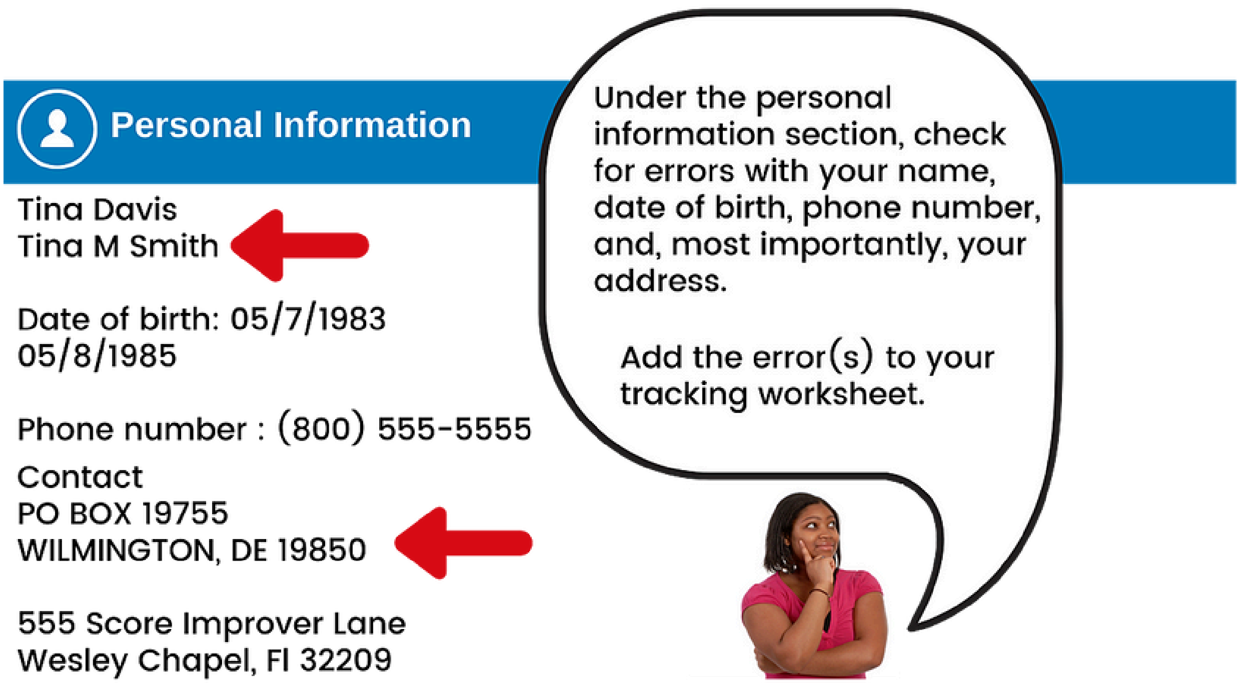
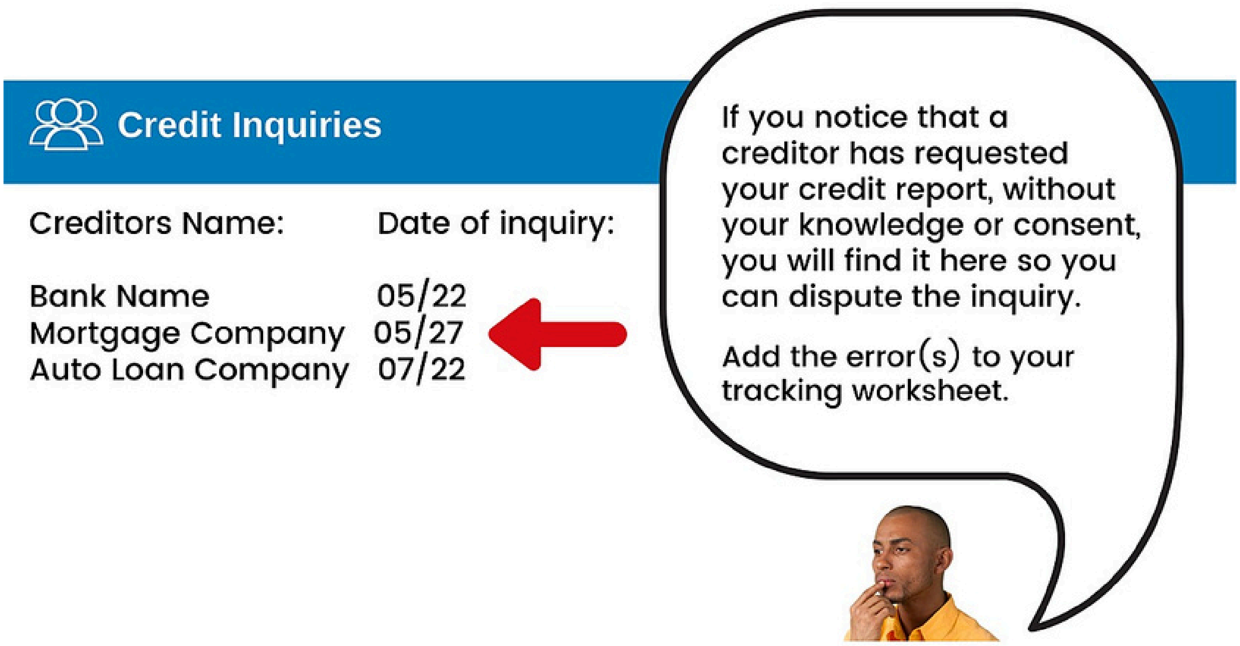
This is how to read a credit report for the Six Advanced Credit optomizing Strategies.

Personal Information



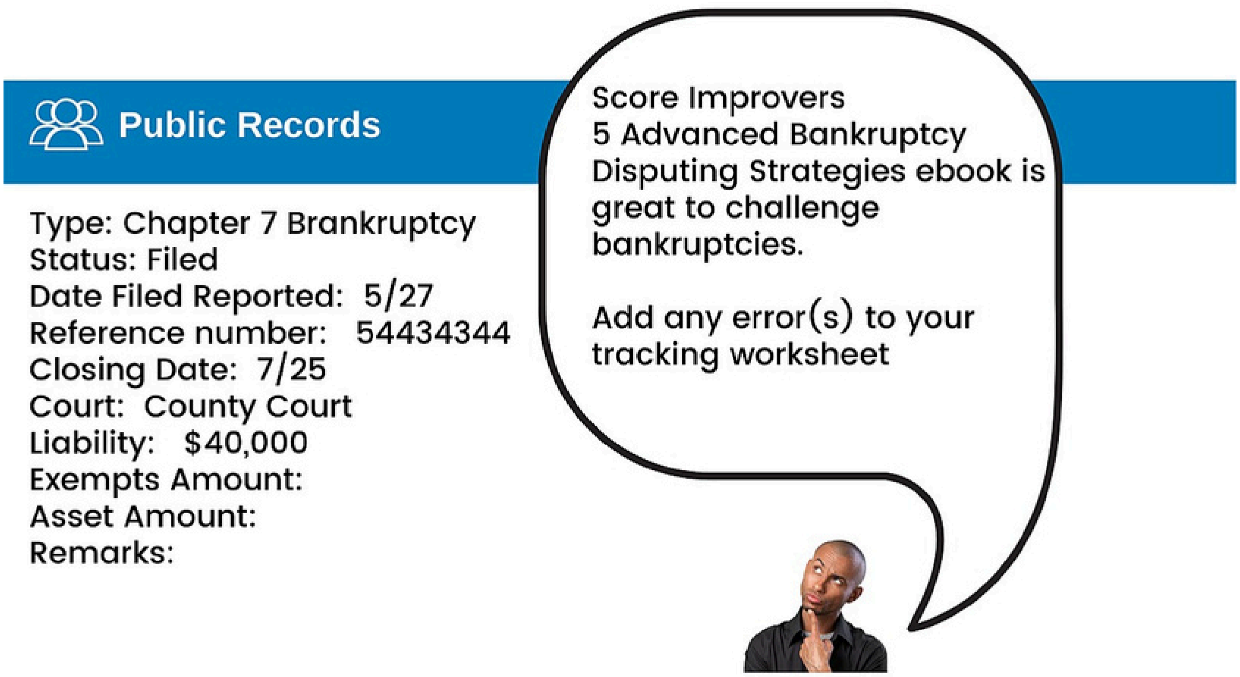
It is essential to dispute all inaccurate personal information on your credit reports. Inaccurate and unveri able accounts can be associated with incorrect personal information. Correcting the personal pro le section with the bureaus will increase your chance of deleting and correcting inaccurate accounts.

Credit Inquiries



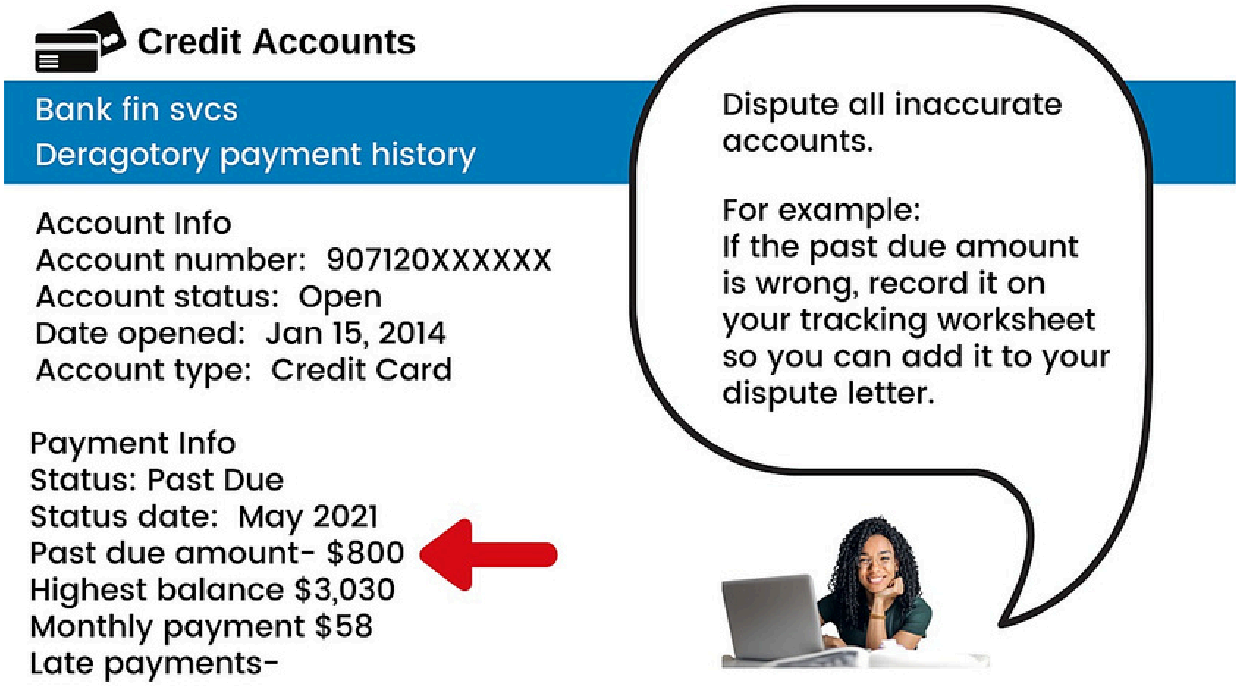
This section lists all hard inquiries by creditors. You will usually receive a hard inquiry when you request a lender to see your credit report to make a lending decision. Some lenders will make a soft inquiry, which will not show up under this credit report section. Soft inquiries do not harm your credit score.

Public Records



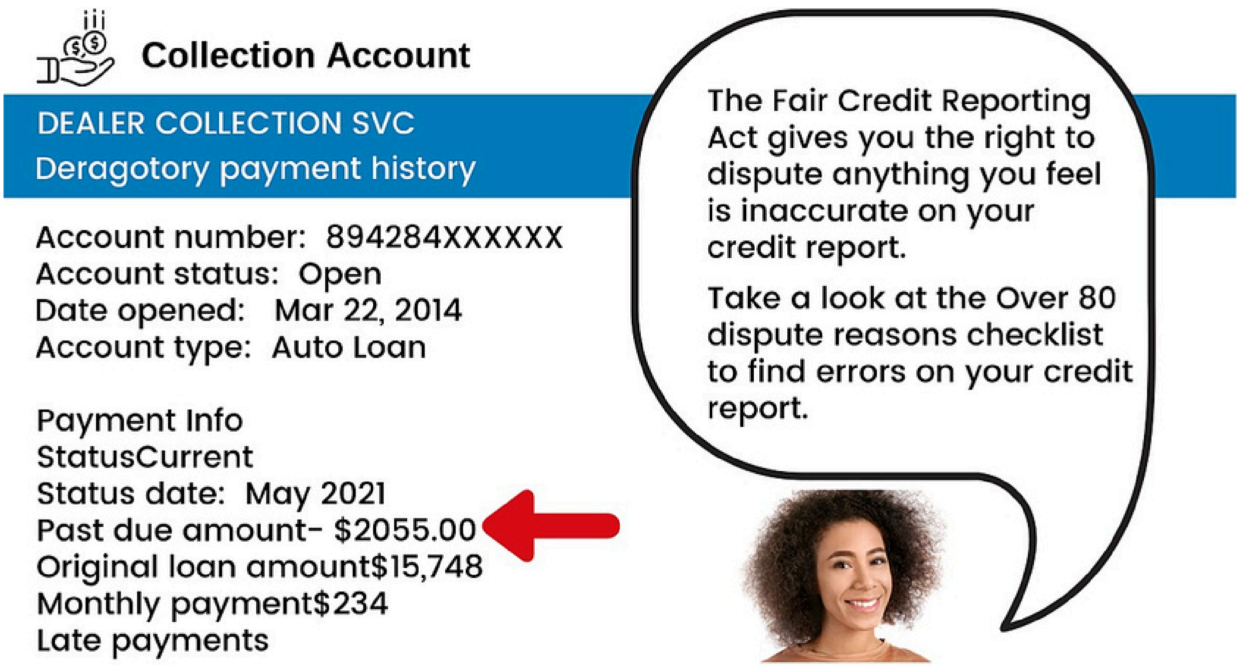
This section contains records such as bankruptcies and foreclosures etc.

Credit Accounts



In this section, you will see your established accounts with credit cards, financial loans, mortgages, etc. Includes the date you opened the account, credit limit, balance, and payment history, etc.

Collection Accounts



You will see all the debt collectors listed under the collection accounts section of a credit report. Debt collector(s) buy debt from the original creditor(s) or collect on their behalf. It's crucial to dispute all incorrect items on your credit report.

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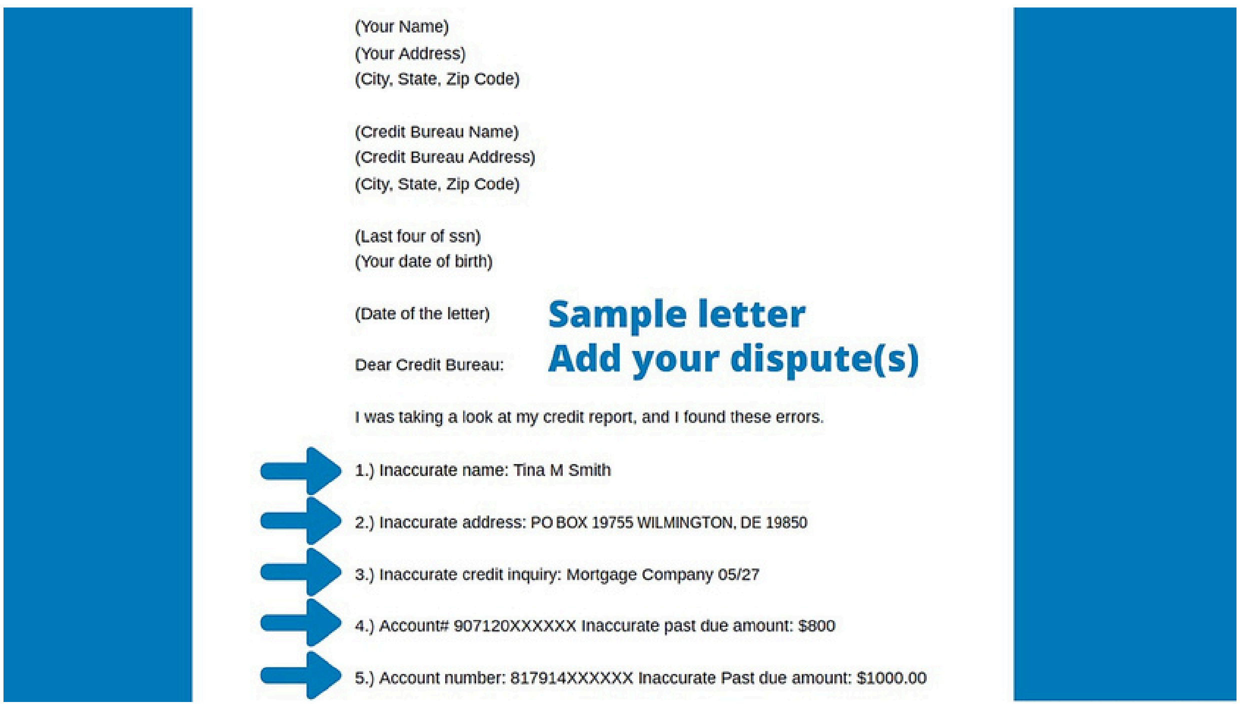
This is how you add the error(s) you found on your credit report to your letter(s).



(Your Name)
(Your Address)
(City, State, Zip Code)

(Credit Bureau Name)
(Credit Bureau Address)
(City, State, Zip Code)

(Last four of ssn)
(Your date of birth)

(Date of the letter)

Sample letter
Add your dispute(s)

Dear Credit Bureau:

I was taking a look at my credit report, and I found these errors.

1.) Inaccurate name: Tina M Smith

2.) Inaccurate address: PO BOX 19755 WILMINGTON, DE 19850

3.) Inaccurate credit inquiry: Mortgage Company 05/27

4.) Account# 907120XXXXXX Inaccurate past due amount: $800

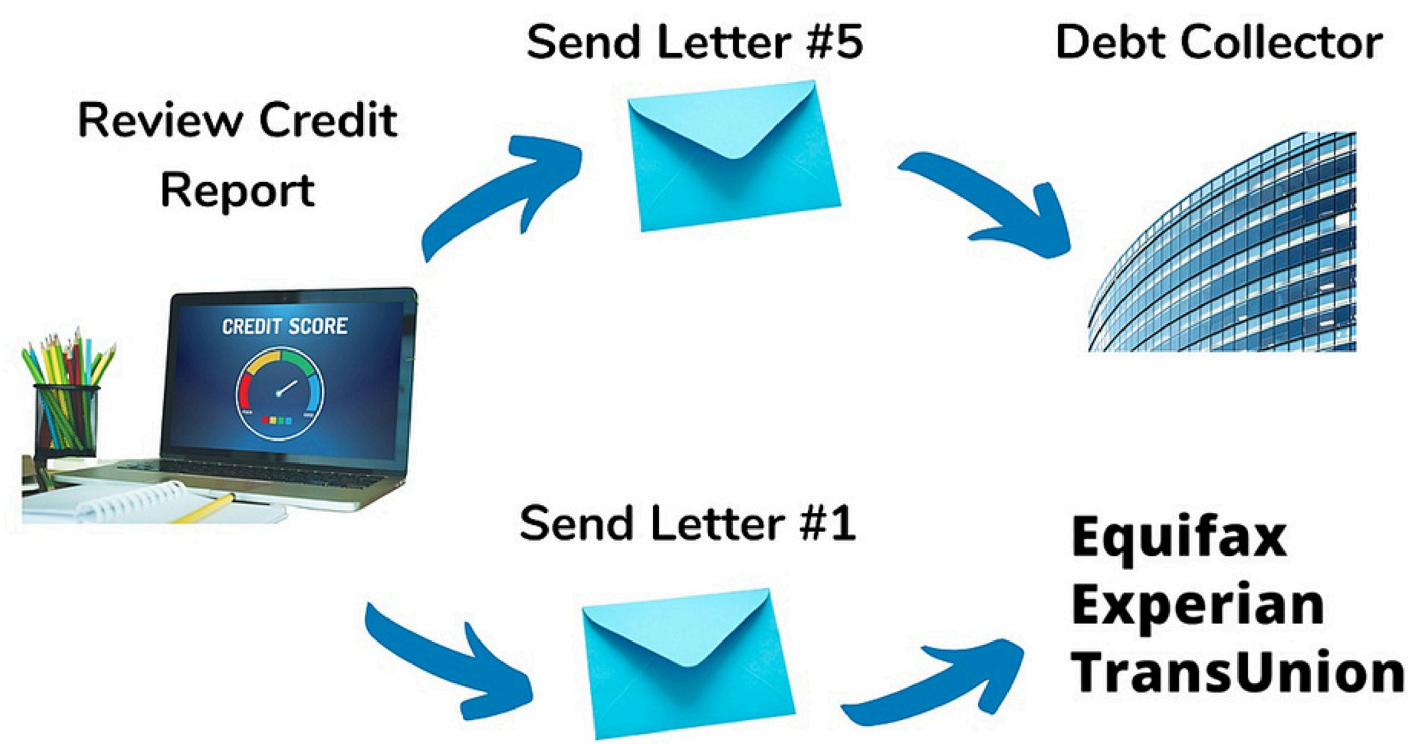
5.) Account number: 817914XXXXXX Inaccurate Past due amount: $1000.00

Strategy #1

Time to send your first dispute letters.

Welcome to strategy #1

In this strategy, you will be mailing letters to the three credit bureaus, Equifax, Experian, and TransUnion. In addition, you will also be mailing separate dispute letters to each debt collector. Mail all of these letters at the same time.



Strategy #1 Notes:

This six-round strategy is excellent for any of the over 80 dispute reasons. Under the Fair Credit Reporting Act 15 U.S.C. § 1681i give you the right to investigate any inaccurate information on your credit report. This first strategy will send letter #1 to the credit bureaus and Letter #5 to the debt collectors. Please follow the steps below.

Step 1

It all starts with you!

Step 2

In this step, you will review your reports using your credit monitoring service provider. You will be checking your credit report for errors. When you nd an error, write it down on your tracking worksheet.

Review your credit report:

Credit Monitoring

Click Here

/

Strategy #1 continued:

Send a copy of ID and proof of address to the Credit Bureaus

Step 3

Put all of the error(s) from your tracking worksheet onto your dispute letter(s).

Mail letter(s) to Credit Bureaus

Equifax
Experian
TransUnion

Step 4

Include a copy of your ID and proof of address which could be a light bill, phone bill, etc.,

then prepare to mail Strategy Letter #1 to the three major credit bureaus, Equifax, Experian, and TransUnion.

Mail letter(s) to debt collectors

Step 5

Mail Strategy Letter #5 separately to all debt collectors.

Warning! Never send your ID and Proof of address to debt collectors.

Strategy #1 continued:

Step 6

Wait at least 40 days for a response to be mailed to you before you send the next rounds to the Credit Bureaus and debt collectors.

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Mail Your Letters To The Credit Bureaus

Equifax

P.O. Box 740256
Atlanta, GA 30374-0256

Experian

P.O. Box 4500
Allen, TX 75013

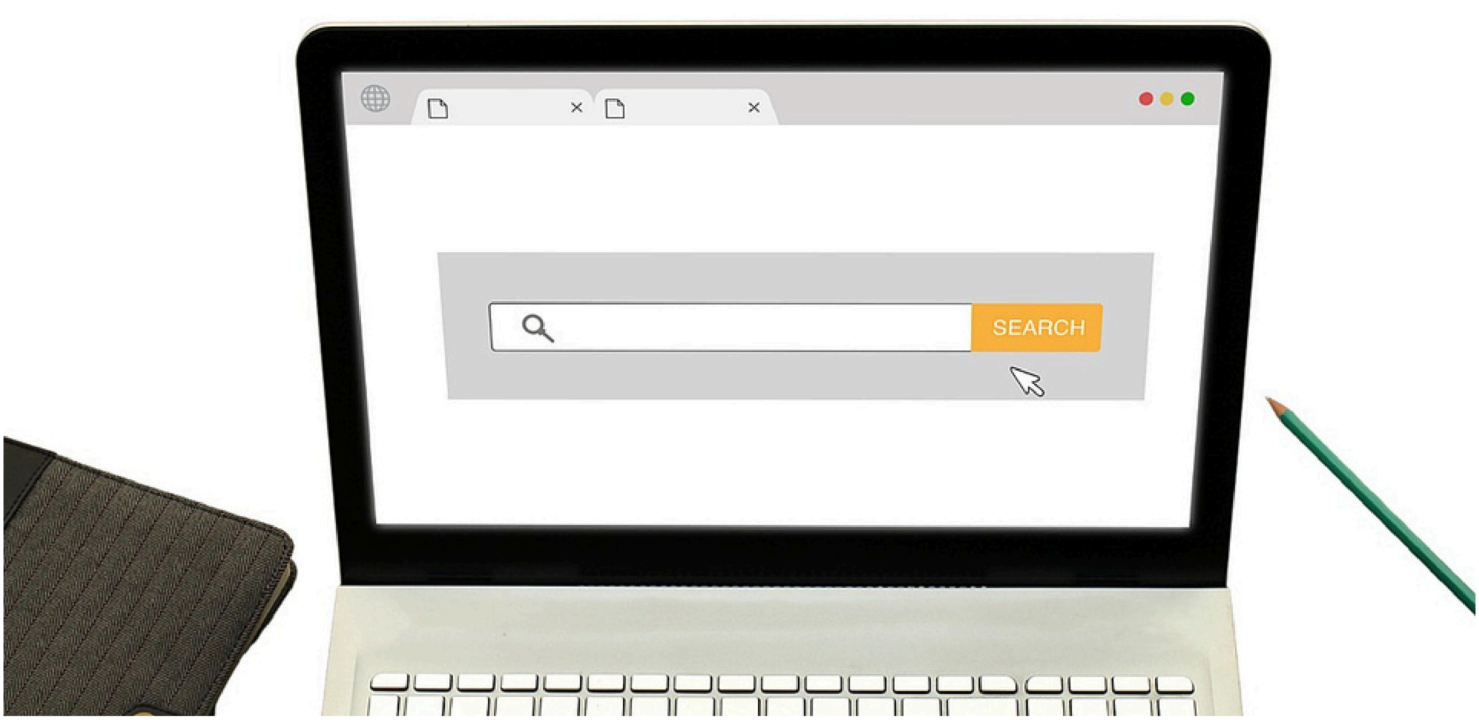
TransUnion

P.O. Box 2000
Chester, PA 19016

OR

CLICK HERE

Locate Your Debt Collectors Address By Using a Search Engine.

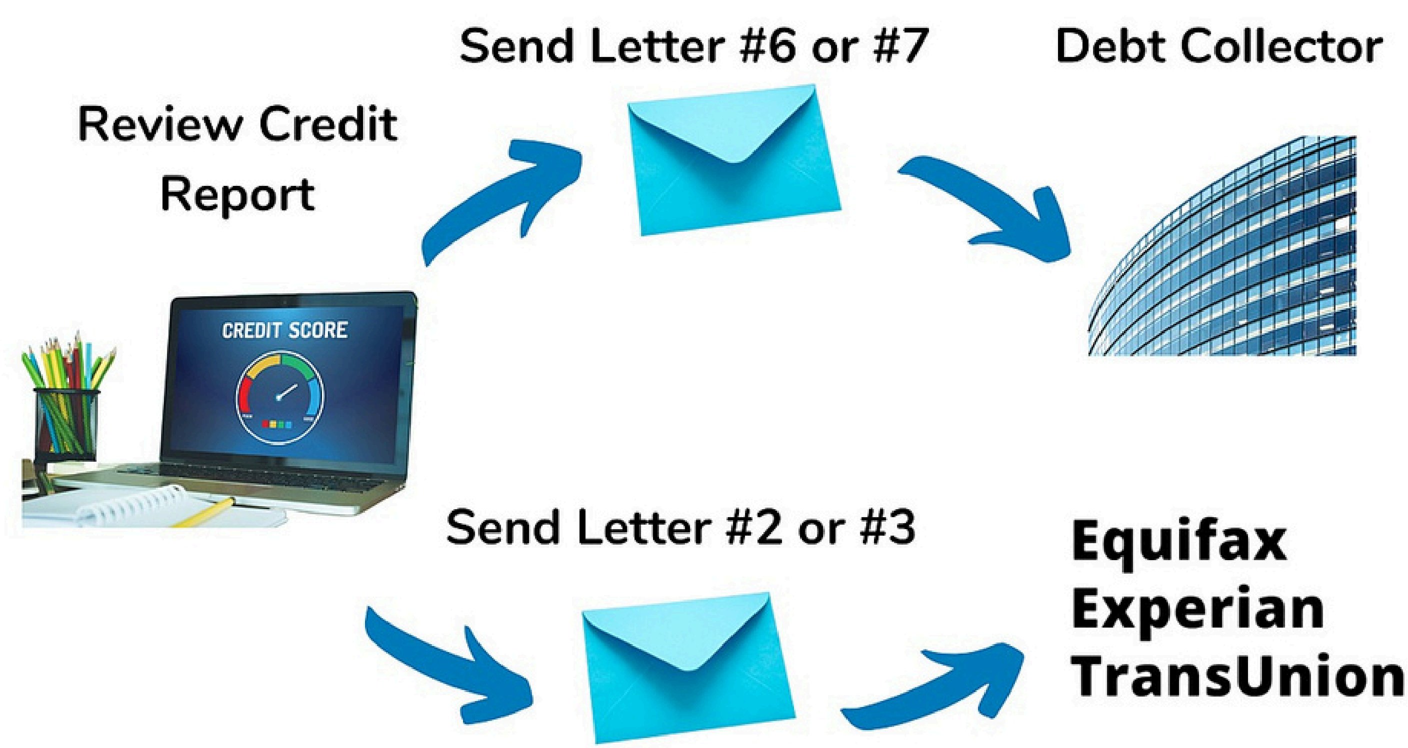


Strategy #2

Time to check for results and send new rounds if necessary.

Welcome to strategy #2

The credit bureaus do not always respond to the rst letter sent to them. This strategy will prepare you to send out a follow-up letter.



Strategy #2 Notes:

Follow the steps below to stay persistent and apply pressure.

Step 1

The Credit Bureaus and Debt Collectors should have sent you a response letter 40 days from the previous dispute.

Step 2

In this step, you will review your reports using your credit monitoring service provider. In addition, you will be checking your credit for deletions and corrections.

Were all the inaccurate account(s) deleted or corrected?

Yes:

Great job!

No:

Go to step 3

Review your credit report:

Credit Monitoring

Click Here

Strategy #2 continued:

Credit Bureau Follow Up

Equifax
Experian
TransUnion

Step 3

Did the Credit Bureaus respond to your dispute letter?

No:

Mail strategy letter #2

Yes:

Any response from the Credit Bureaus other than the account will be deleted or corrected; mail strategy letter #3 to Equifax, Experian, and TransUnion .

Debt Collector Follow Up

Step 4

Did the debt collector(s) respond to your dispute letter(s)?

No:

Mail strategy letter #6 to the debt collector(s)

Yes:

Any response from the debt collector(s) other than the account will be deleted or corrected; mail strategy letter #7 to the debt collector(s) .

Strategy #2 continued:

Step 6

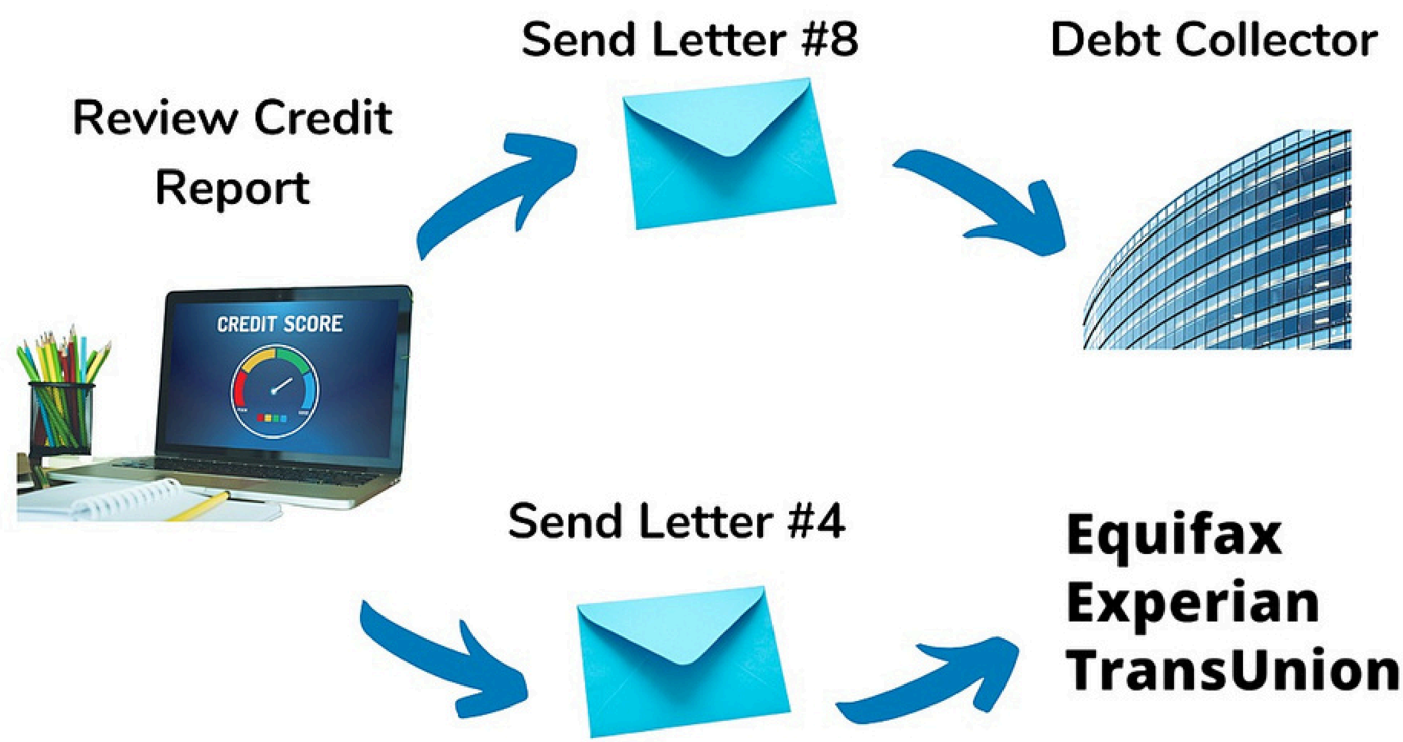
Wait at least 40 days for a response to be mailed to you before sending the next rounds.

Strategy #3

> *Your persistence is excellent! Time to check for results and send new rounds if nec essar y.*

Welcome to strategy #3

You must stay persistent and keep applying pressure.



Strategy #3 Notes:

Follow the steps below to stay persistent and apply pressure.

Step 1

The Credit Bureaus and Debt Collectors should have sent you a response letter 40 days from the previous dispute.

Step 2

In this step, you will review your reports using your credit monitoring service provider. In addition, you will be checking your credit for deletions and corrections.

Were all the inaccurate account(s) deleted or corrected?

Yes:

Great Job!

No:

Go to step 3

Review your credit report:

Credit Monitoring

Click Here

Strategy #3 continued:
Credit Bureau Follow UP

Equifax
Experian
TransUnion

Step 3

Did the Credit Bureaus respond to your dispute letter?

No:

Mail strategy letter #4 to the Credit Bureaus

Yes:

Any response from the Credit Bureaus other than the account will be deleted or corrected; mail strategy letter #4 to Equifax, Experian, and TransUnion.

Debt Collector Follow UP

Step 4

Did the debt collector respond to your letter?

No:

Send strategy letter #8 to the debt collector(s).

Yes:

Any response from the debt collector other than the account will be deleted or corrected; mail strategy letter #8 to the debt collector(s).

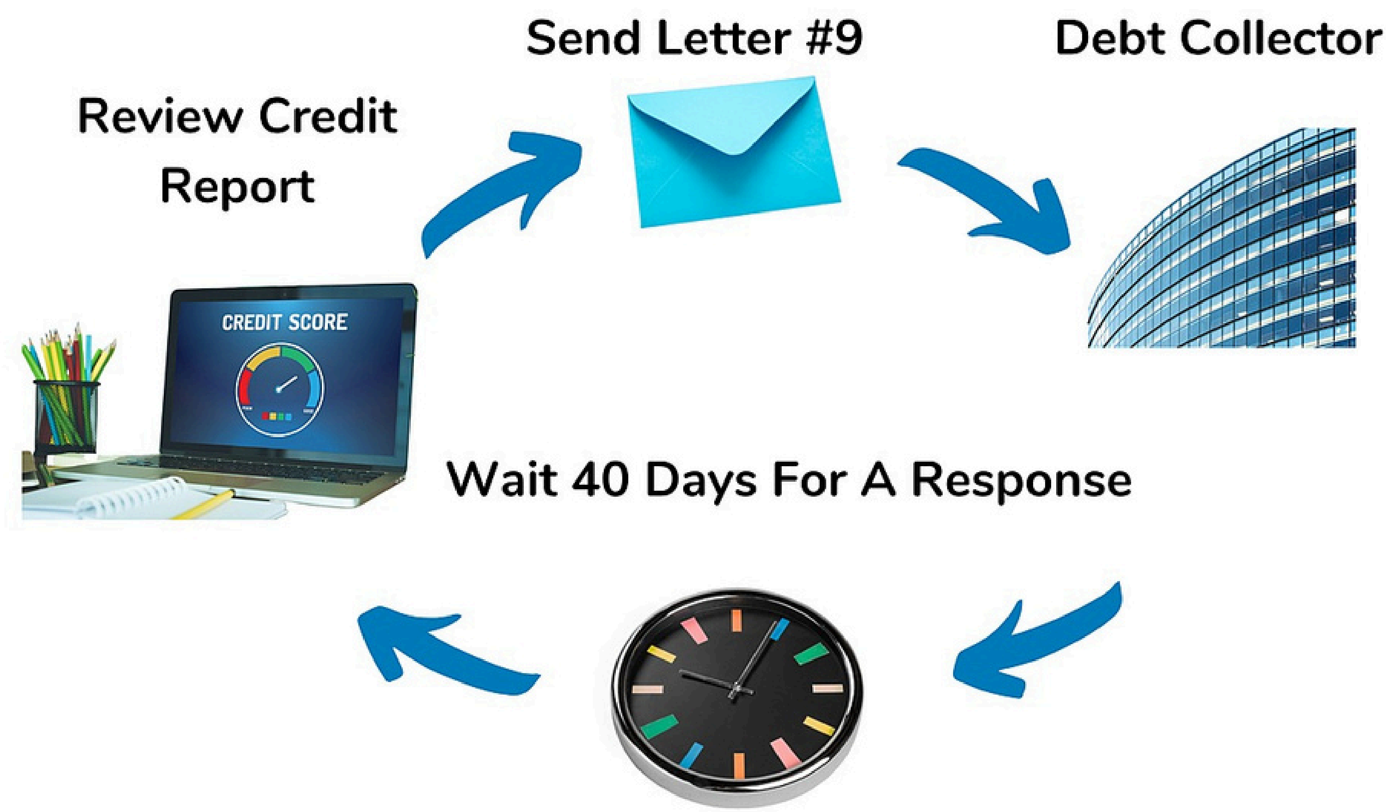
/

Strategy #4

You have the right to demand validation of the error—time to check for results and send new rounds if necessary.

Welcome to strategy #4

We must stay focus and not get discouraged. It's time to ask for debt validation.



Strategy #4 Notes:

In this strategy you will be using your right to demand validation of this debt.

Step 1

The Debt Collector(s) should have sent you a response letter 40 days from the previous dispute.

Step 2

In this step, you will review your reports using your credit monitoring service provider. In addition, you will be checking your credit for deletions.

Were all the inaccurate account(s) deleted or corrected?

Yes:

Great job!

No:

Go to step 3

Review your credit report:

Credit Monitoring

Click Here

Strategy #4 continued:

Debt Collector Follow Up

Step 3

Did the debt collector respond to your letter?

No:

Mail strategy letter #9 to the debt collector(s).

Yes:

Any response from the debt collector(s) other than the account will be deleted or corrected; mail strategy letter #9 to debt collector(s).

Step 4

Wait at least 40 days for a response to be mailed to you before sending the next rounds.

Strategy #5

Continue to apply pressure—time to check for results and send new rounds if necessary.

Welcome to Strategy #5

We are again applying even more pressure and showing resilience in this dispute.

Strategy #5 Notes:

In this strategy you are building your case for potential violations so you can hand your case to a lawyer that is versed in the credit laws.

Step 1

The Credit Bureaus and Debt Collectors should have sent you a response letter 40 days from the previous dispute.

Step 2

In this step, you will review your reports using your credit monitoring service provider. In addition, you will be checking your credit for deletions and corrections.

Were all the inaccurate account(s) deleted or corrected?

Yes:

Great Job!

No:

Go to step 3

Review your credit report:

Credit Monitoring [Click Here]

Strategy #5 continued:

Step 3

Did the debt collector(s) respond to your letter(s)?

No:

Send strategy letter #10 to the debt collector(s).

Yes:

Any response from the debt collector(s) other than the account will be deleted or corrected; mail strategy letter #10 to the debt collector(s).

Step 4

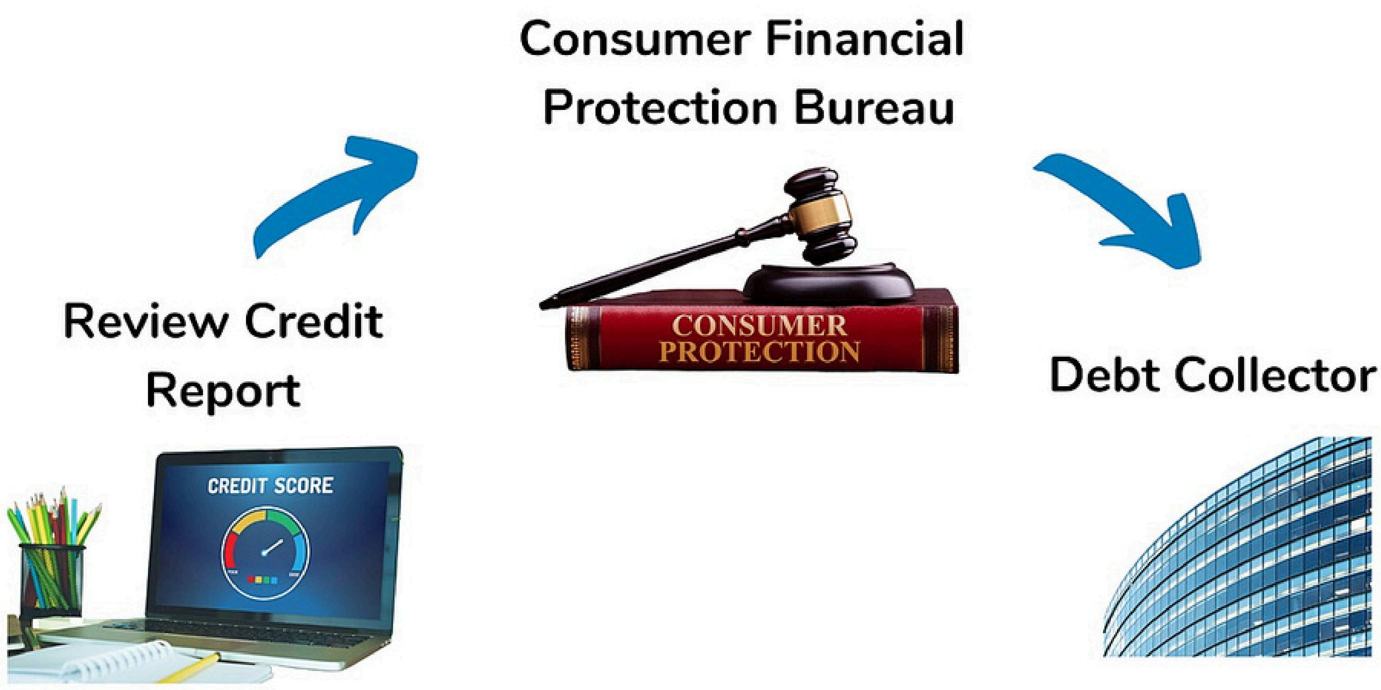
Wait at least 40 days for a response to be mailed to you before sending the next rounds.

Strategy #6

It's now time to do more advance disputing.

Welcome to strategy #6

It's now time to have your voice heard by ling a complaint with the regulators.



Strategy #6 Notes:

In this strategy, you will be ling a complaint with the Consumer Financial Protection Bureau.

Step 1

The Credit Bureaus and Debt Collectors should have sent you a response letter 40 days from the previous dispute.

Step 2

In this step, you will review your reports using your credit monitoring service provider. In addition, you will be checking your credit for deletions and corrections.

Were all the inaccurate account(s) deleted or corrected?

Yes:

Great job!

No:

Go to step 3.

Review your credit report:

Credit Monitoring

Click Here

Strategy #6 continued:

Step 3

Did the debt collector(s) respond to your dispute letter(s)?

No:

Visit the Consumer Financial Protection Bureau website and file a complaint. Answer all questions and upload all letters sent and received by the debt collector(s).

Click Here

Yes:

Any response from the debt collector(s) other than the account will be deleted or corrected. Visit the Consumer Financial Protection Bureau's website.

Step 4

Once you completed all steps, the Consumer Financial Protection Bureau should contact you about your complaint.

Step 5

If the account is not corrected or deleted using the Consumer Financial Protection Bureau, move on to the Pay-Per-Delete ebook.

Congratulations!

You made it to the end of this ebook.

Strategy Letter #1

(Your Name)
(Your Address)
(City, State, Zip Code)

(Credit Bureau Name)
(Credit Bureau Address)
(City, State, Zip Code)

(Last four of ssn)

(Your date of birth)

(Date of the letter)

Dear Credit Bureau:

I was taking a look at my credit report, and I found these errors. 1. 2. 3. 4. I saw this publication from the Fair Credit Reporting Act, which states that I have the right to demand that these items be investigated. I also understand that you will check these items with the creditor that reported this to you. Remove any information that this creditor could not verify.

Also, in the publication under the Fair Credit Reporting Act 15 U.S.C Sec. 1681(i), I saw that this investigation should be completed within about 30 days from the date you receive this letter.
I am asking that you send me an updated credit report to my address that is listed above. The publication looks like it also says that there should not be any charges for you to send me the information.
Thank you for your help.

Sincerely,
(Your Name)

Strategy Letter 2

(Your Name)
(Your Address)
(City, State, Zip Code)

(Credit Bureau Name)
(Credit Bureau Address)
(City, State, Zip Code)

(Last four of ssn)

(Your date of birth)

(Date of the letter)

This is a formal complaint because you have ignored my request and failed to make even a reasonable attempt to ensure maximum accuracy on my credit report. From what I see, the laws state that the credit bureau should report only 100% accurate information. Every step must be taken to make sure the information you are reporting is accurate. Refer to my previous letter because this information must be re-investigated.

1.)
2.)
3.)
4.)

The information shown above must be deleted from my credit report right away. This information is inaccurate and also misleading and represents severe errors in your reporting. As I mentioned in my previous letter, I see that the law states that you have 30 days to complete this re-investigation. I am also requesting that you describe the procedure you are using to determine the accuracy of this account. Send me the description 15 days after you complete your re-investigation.
Sincerely yours,

(Your Name)

Strategy Letter 3

(Your Name)
(Your Address)
(City, State, Zip Code)

(Credit Bureau Name)
(Credit Bureau Address)
(City, State, Zip Code)

(Last four of ssn)

(Your date of birth)

(Date of the letter)

Attn: Customer Relations Department
I am in total disbelief with your investigation. The incorrect items listed below are still on my credit report. Please immediately re-investigate these account(s). These inaccuracies are hurting my credit rating and wreaking havoc on my livelihood.

1.)
2.)
3.)
4.)

Because this is so frustrating, I started to do more research. The Fair Credit Reporting Act 15 U.S.C. sec 1681i (6)(B)(iii) states that you, the credit bureau, must provide actual proof that this account was verified, not just some computer-generated response. I am demanding evidence.

1. Provide me all the names and business addresses of each individual you verified the account above.
2. I need the dates you contacted the furnisher of this information for the account(s) above.
3. Send me the communication method you used to verify this information.
4. I also want to know if the furnisher provided you personal information such as my social security number, address, or dob. Also, send me an updated credit report after the investigation and corrections right away.

By law, your prompt attention on the matter is required.
Sincerely,

(Your Name)

Strategy Letter 4

(Your Name)
(Your Address)
(City, State, Zip Code)

(Credit Bureau Name)
(Credit Bureau Address)
(City, State, Zip Code)

(Last four of ssn)

(Your date of birth)

(Date of the letter)

I have lost my patience with your process. Here is why. I sent you a reinvestigation letter, and you sent me this computer-generated response that is unacceptable. If you do not reinvestigate and remove this inaccurate account from my credit report, I will be forced to obtain legal counsel to get assistance through the courts. I will also contact the CFPB, FTC, and my state attorney general to file complaints.
Please send me an updated copy of my credit report showing that you have removed this inaccurate account from my credit report.

1.)
2.)
3.)
4.)

Please send correction notices to any who may have received my credit report in the last six months.

Sincerely,

(Your Full Name)

Strategy Letter 5

(Your Name)
(Your Address)
(City, State, Zip Code)

(Debt Collector Name)
(Debt Collector Address)
(City, State, Zip Code)

(Date of the letter)

I recently pulled my credit reports, and I found out that you report inaccurate information to the credit bureaus. This is what I found:

1.)
2.)
3.)
4.)

I was taken back by this, so I started to do some research and found out under federal law, since you are the furnisher of this information and reported this account to the credit bureaus, you must do a reasonable investigation of any disputes and complete it within 30 days from the time you receive this request. I certainly demand that you investigate this inaccurate account and remove it from my credit reports. I am also requesting that you send me confirmation that this inaccurate account was removed from my credit reports. Thank you for your assistance with this matter.

Sincerely,

(Your Full Name)

Strategy Letter 6

(Your Name)

(Your Address)
(City, State, Zip Code)

(Debt Collector Name)
(Debt Collector Address)
(City, State, Zip Code)

(Date of the letter)

I am giving you a formal complaint that you are reporting inaccurate information to the credit bureaus as I stated in my previous letter to you that federal laws require all furnishers who report to the credit bureaus to report accurate information. You just failed to do this. The law clarifies that every step and effort must be made to make sure information is reported accurately. This account below I disputed with you over its inaccuracy over 30 days ago, and you have not responded:

1.)
2.)
3.)
4.)

Please request the bureaus to delete this inaccurate information from my credit reports right away. This account is misleading, and under federal law, you are required to complete a reinvestigation timely. I am requesting that you send me a description of the procedure used to determine that this information is accurate and complete. Send this information to me within 15 days after you have completed your investigation.

Sincerely Yours,

(Your Full Name)

Strategy Letter 7

(Your Name)
(Your Address)
(City, State, Zip Code)

(Debt Collector Name)
(Debt Collector Address)
(City, State, Zip Code)

(Date of the letter)

Attn: Customer Relations Department
I am in disbelief with the information you are reporting to credit bureaus. It is still showing on my credit reports. I am requesting you to investigate and remove the inaccuracy immediately. These inaccuracies are wreaking havoc on my credit rating and my livelihood.

1.)
2.)
3.)
4.)

Please send me confirmation that you have completed the investigation and made the necessary corrections by mail. I appreciate your prompt attention on the matter.
Sincerely yours,

(Your Full Name)

Strategy Letter 8

(Your Name)

(Your Address)

(City, State, Zip Code)

(Debt Collector Name)
(Debt Collector Address)
(City, State, Zip Code)

(Date of the letter)

Recently I sent you a letter requesting that you reinvestigate the inaccurate account(s) that you are reporting to the credit bureaus. I am not sure why you are ignoring my request. Federal law states that you are required to complete a reinvestigation of my request within 30 days, now it is more than 30 days, and the inaccurate account(s) is still reporting:

1.)
2.)
3.)
4.)

I am now convinced that you did not reply because you cannot verify the account's accuracy(s). If this information is not removed right away from my credit reports, I will be forced to obtain legal counsel and contact the CFPB, FTC, and the state attorney general, and file complaints.

Sincerely yours,

(Your Full Name)

Strategy Letter 9

(Your Name)

(Your Address)

(City, State, Zip Code)

(Debt Collector Name)
(Debt Collector Address)
(City, State, Zip Code)

(Date of the letter)

1.)
2.)
3.)
4.)

I have been trying my best to resolve this inaccurate reporting of this account with you. I found the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809(8), giving me the right to request validation. This is my formal debt validation request to you, which is my right under the Fair Debt Collection Practices Act. I request that you mail me proof that you legally own this alleged debt above.

1. I want the complete breakdown of any fees and calculation of what you claim I owe to you.
2. Send me a legally binding contract bearing my signature.
3. You must cease any debt reporting to the credit bureaus until this debt has been validated under the Fair Credit Reporting Act.
4. Mail me proof that you are even licensed in this state to collect a debt.
5. Send my request to my address listed above.

I look forward to your reply with all my requests listed above.

Sincerely,

(Your Full Name)

Strategy Letter 10

(Your Name)

(Your Address)
(City, State, Zip Code)

(Debt Collector Name)
(Debt Collector Address)
(City, State, Zip Code)

(Date of the letter) 1.) 2.) 3.) 4.) I firmly believe you have violated many of my consumer rights. You failed to validate my request, and you should know that is a violation according to the FDCPA. You still are reporting this debt I disputed with you to the Credit Bureaus. This violation is causing damage to my credit rating, wreaking havoc on my livelihood and my character. I am demanding that you follow the FDCPA and provide me with the validation of this debt that I requested from you in the previous letter.

1. I request proof that you legally own this alleged debt.
2. I want the complete breakdown of any fees and calculation of what you claim I owe to you.
3. Send me a lawfully binding contract bearing my signature.
4. You must cease any debt reporting to the credit bureaus until this debt has been validated under the Fair Credit Reporting Act.
5. Mail me proof that you are even licensed in this state to collect a debt.
6. Send my request to my address listed above.

This ordeal has caused me so much stress that I am forced to do research. I want you to be aware of the "Estoppel by silence," which is where you are obligated to speak but did not and failed to do so; that must mean you agree that this debt is inaccurate and must be deleted from my credit reports. I demand that you send me the proof requested above within 15 days from the receipt of this letter. If you ignore my request again, I will use the Estoppel in my defense. I will have the right to sue you for violating my consumer rights given to me under the FDCPA and FCRA. I may seek legal counsel for damages for all violations.
Kind regards,

(Your full name)

OVER 80 DISPUTE REASONS

Check your credit reports for the following errors.

1. Any account you feel is inaccurate
2. Accounts that do not belong to you
3. Accounts not reporting the correct balance
4. Inaccurate accounts
5. Wrong credit limit
6. Wrong high balance
7. Paid account showing a balance

OVER 80 DISPUTE REASONS

- **8** Inquiries you did not authorize
- **9** Closed accounts shown as open
- **10** Charge-offs showing a balance
- **11** Duplicate accounts
- **13** Outdated accounts
- **14** Accounts sold and transferred
- **15** Accounts that belong to someone else

OVER 80 DISPUTE REASONS

16 Inaccurate slow pays

17 Inaccurate collection accounts

18 Inaccurate charge-offs

19 Inaccurate judgments

20 Inaccurate bankruptcies

21 Inaccurate medical bills

22 Inaccurate repossessions

OVER 80 DISPUTE REASONS

23	Inaccurate foreclosures
24	Inaccurate short sales
25	Inaccurate tax liens
26	Inaccurate account name
27	Inaccurate account number
28	Inaccurate creditor's address
29	Inaccurate date open

OVER 80 DISPUTE REASONS

30	Inaccurate responsibility listing
31	Inaccurate account type
32	Inaccurate loan type
33	Inaccurate balance
34	Inaccurate date updated
35	Inaccurate payment received
36	Inaccurate last payment made

OVER 80 DISPUTE REASONS

- **37** Inaccurate high balance
- **38** Inaccurate credit limit
- **39** Inaccurate past due amoun
- **40** Inaccurate pay status
- **41** Inaccurate date closed
- **42** Inaccurate remarks
- **43** Inaccurate paying history rating

OVER 80 DISPUTE REASONS

44	Inaccurate bank name
45	Inaccurate bank address
46	Inaccurate account
47	Inaccurate date open
48	Inaccurate high credit
49	Inaccurate credit limit
50	Inaccurate terms frequency

OVER 80 DISPUTE REASONS

51 Inaccurate months reviewed

52 Inaccurate activity designator

53 Inaccurate Items as of date reported

54 Inaccurate balance amount

55 Inaccurate amount past due

56 Inaccurate date of last payment

57 Inaccurate actual payment amount

OVER 80 DISPUTE REASONS

58	Inaccurate schedule payment amount
59	Inaccurate date of first delinquency
60	Inaccurate date of last activity
61	Inaccurate date of major delinquency
62	Inaccurate charge-off amount
63	Inaccurate deferred pay
64	Inaccurate start date

OVER 80 DISPUTE REASONS

65 No record of being late on payments

66 The trade line displays the wrong amount

67 The account number is incorrect

68 The accounts are unverifiable

69 The original creditor is wrong

70 The charge-off date is inaccurate

71 The date of last activity is wrong

OVER 80 DISPUTE REASONS

72	The credit limit is incorrect
73	The status is wrong
74	The high credit is wrong
75	The charge-off amount is wrong
76	The balance is wrong
77	The items are questionable or misleading
78	Outdated

OVER 80 DISPUTE REASONS

79	The open date is wrong
80	The type of loan is not correct
81	The amount past due is wrong
82	The month reviewed is wrong
83	The rating is wrong
84	The comments are wrong
85	The last reported date is wrong