WELCOME TO THE CREDIT CUTIE DIY CREDIT RESTORATION DOWNLOAD TEMPLATE

ALL TEMPLATES, TIPS, AND INFORMATION LISTED IS FOR YOUR PERSONAL USE TO HELP WITH YOUR CREDIT. WE DO NOT GUARANTEE ANY RESULTS. THIS TEMPLATE IS FOR INFORMATIONAL PURPOSES ONLY.

THE CREDIT CUTIE

You must complete these steps before beginning the credit restoration process.

Pull your credit report to get a detailed analysis.

Pull credit report here.

Or click link below.

https://affiliate.upsellnation.com/scripts/x7y3nqcm?a_aid=629c36edcd4be&a_bid=2326fb37

Please be sure to opt out of these! Opt Out Forms

LexisNexis - Online Opt-Out Web https://optout.lexisnexis.com/ Address -

PO Box 933 Dayton, OH 45401 Email - privacy.information.mgr@lexisnexis.comPhone - 866-490-1920

Innovis - Online Opt-Out Web https://www.innovis.com/securityFreeze/i

ndex Address - PO Box 26, Pittsburgh, PA 15230 Phone - 800-540-2505

CoreLogic - Online Opt-Out Web https://teletrackfreeze.corelogic.com

Address - P.O. Box 105281, Atlanta, GA, 30348-5281. Phone - 877-532-8778https://www.ars-consumeroffice.com

Next you will take a look at your credit report and follow steps below for all negative reporting accounts, inquiries, etc,.

Credit Template 1

[PLEASE FOLLOW DIRECTIONS. PRINT OUT LETTERS AND ADD APPROPRIATE INFORMATION WHEREVER YOU SEE PARENTHESIS. MAIL OUT DISPUTES CERTIFIED TO TRACK WHEN CREDIT BUREAUS WILL RECEIVE THE DISPUTES.]

(First Name, Last name)
(Address)
(Date)

(List Bureau here. Ex. Experian, Equifax, or Transunion)

(Bureau address)

To Whom It May Concern:

I received a copy of my credit report and found the following item(s) to be in error:

(List the items that are on your credit report and their explanation here to be disputed.)

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify. I understand that under 15 U.S.C. Sec. 1681i(a), you must complete this reinvestigation within 30 days of receipt of this letter.

Please send an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. I also request that you please send notices of corrections to anyone who received my credit report in the past six months.

Thank you for your time and help in this matter.

Sincerely,

(signature)

(first_name) (last name)

CREDIT TEMPLATE 2

[When the bureau responds to your dispute and request for verification/validation, their response may be vague. For instance, they will sometimes just say “verified” without offering actual proof. When this happens, you have the right by law to challenge how the credit bureau came to the decision. FCRA Act Section 611, gives you the right to request an explanation of the verification method used by the CRA. If either party has the records you can request a copy under the FACTA act, SEC 312 (b) and (c). This document will need modifications depending on the situation. See the notes below (in bold). Add those modifications and then delete these instructions].

(first name) (last name)
(address)

(bureau address)
Attn: Customer Relations Department

(current date)

To Whom It May Concern:

I am writing to request the method of verification for dispute initiated on **[ENTER DATE HERE]** and the subsequent response received on **[ENTER CORRECT DATE HERE]** enclosed with this letter.

Please send the following information used to verify the validity of **[LIST the items you're wanting to describe, i.e.; identify item(s) by the name of the source, such as creditor or tax court, and the type of item, such as credit account, judgment, etc.]**:

1. The name of the original creditor
2. The creditors address and telephone number
3. The person’s name they verified the dispute with
4. The documentation used to verify the dispute

In accordance with FCRA, Section 611, I am requesting this information to review for completeness and accuracy and appropriateness. In lieu of sending the information you can reopen the dispute and ensure a proper investigation is performed.

I would appreciate a timely response outlining the steps that will occur to resolve this matter. If I do not receive a response I will have no choice but to exercise my right under FRCA, Section 616, and pursue legal action.

Sincerely,
(signature)

(first name) (last name)

Attached Supporting Documentation: **[List what you are enclosing with this document. For example, it might be the letter from the court stating that they do not supply credit bureaus/CRA's with verification of bankruptcies or public records.]**

<u>Inquiry Removal Letter To Bureaus</u>

Send To: Credit Bureaus
Purpose: Send this to the credit bureaus to dispute hard inquiries. Be sure to not dispute any inquiries that are tied to any active accounts or companies you currently do business with.

Your Name
Your Address
City, State, Zip Code

Credit Bureaus Name
Credit Bureaus Address
City, State Zip Code

Re: Reporting Unauthorized Credit Inquiry

To whom this may concern,

I recently reviewed my credit report and found unauthorized inquiries.
I contacted the below creditors and they have **NO proof I initiated such inquiries, nor written authorization and have failed to provide any permissible purpose.** Since they do not have my authorization, written nor verbal I ask that you DELETE these authorized inquiries from my credit report immediately as there is no evidence of any authorization, nor any permissible purpose.

According to Section 604 of the Fair Credit Reporting Act Permissible Purposes of Consumer Reports 15 U.S. Code § 1681b In general. Subject to subsection (e), any consumer reporting agency may furnish a consumer report under the following circumstances and no other:

(F) otherwise has a legitimate business need for the information (i) in connection with a business transaction **that is initiated by the consumer**.

Under 15 U.S. Code § 1681i, Paragraph (5) Treatment of Inaccurate or Unverifiable Information (A) In general. If, after any reinvestigation under paragraph (1) of any information disputed by a consumer, an item of the information is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency shall- (i) **promptly delete**

The following inquiries are unauthorized:

(Inquiry Accounts Name - Month/Day/Year LIST HERE)

I understand that per the Fair Credit Reporting Act, you are required to notify me of your investigation results within 30 days. My contact information is provided below and I have included proof of my social security and current address to avoid any delays in your response time.

I look forward to receiving an updated copy of my credit report reflecting the above correction.

Thank you in advance.

Sincerely,

Best Regards,

24 Hour Inquiry Removal Phone Script

Purpose: Another way to challenge your inquiries is over the phone. Calling the credit bureaus directly and following the script below has proven to be very successful especially for Experian.

Number to Credit Bureaus:

Experian: 1.855.414.6048

Transunion: 1.800.916.8800

Equifax: 1.888.548.7878

After calling credit bureaus

Automated is going to ask which kind of dispute? Verbally say **GENERAL** dispute Automated will ask if this is a new dispute or old dispute? Verbally say **NEW** dispute Automated will ask which section would you like to dispute? Verbally say **INQUIRIES**.

You will be transferred to rep might have to hold a few minutes
Give the rep a briefing on what your issue is before asking to be transferred to the fraud unit.

Have all of your inquiries written down and dated.
SCRIPT:

After being transferred to the fraud dept
Me: Hey I was looking over my report and I have no idea where some of these inquiries came from. Before calling you guys I took the time to contact each company separately and neither one could give me any information on where this inquiry came from. The only course of action they gave was to call you guys.

Bureau: Okay ma'am do you believe this was a result of fraud?

Me: I don't know the technical terms for any of this, I just know I don't recall giving this company permission to pull my credit so idk..

Bureau: Okay have you filed a police report?

Me: Why would I file a police report and your website states to contact the creditor if I don't recognize the inquiry? It does not say anything about a police report.

Bureau: Okay ma'am which Inquiries don't you recognize?
Me: *Lists 3 inquiries*

Bureaus: Do you mind if I place you on a brief hold?

Me: Not at all

7 minutes later

Bureau: Okay ma'am we have gone ahead and removed all three inquiries from your credit report. The changes should reflect within 24-48 hours. Is there anything else I can help you with? Would you like to add a fraud alert to your report?

Me: No sir I can freeze my credit in the Experian app whenever I want, but thank you so much have a great day.

Hangs Up

ALT SCRIPT:

Me: "I pulled up my credit report and noticed a lot of inquiries. I have a list of inquiries I am aware of and a list of inquiries I am not aware of. The inquiries I am not aware of I did not authorize any of those companies to run my credit. I am very concerned about what I see here, especially because I am a fraud victim and I would like to be transferred to the fraud unit."

Late Payment Removal Request Letter (Goodwill)

Everyone knows that recent late payments can be challenging to remove from your credit file. This letter has been designed to request a goodwill removal and can be tailored to address your own unique situation.

[your full name]
[your full address]
[your full phone number]

Dear Customer Relations:

This letter is in reference to a late payment with the account number [xxxx].

Last year due to extreme financial hardship and medical problems, I became seriously behind on several of my bills. While I normally make great effort to honor my debts and fulfill my responsibilities, at the time of the late payments I was simply financially not able to pay my bills.

I have since gotten back on my feet and brought my account up to date with your company.

I am now trying to buy a home, however I am having difficulties receiving an affordable rate due to the impact of having a late payment on my credit file. I am hoping that your organization will consider removing this late payment from my credit report as a gesture of goodwill. This kind gesture would sincerely be appreciated and an invaluable gift to my family and I.

Sincerely,

Your Signature

Sample Letter for Disputing Errors on Credit Card Bills

Today's Date

Your Name
Current Address
Current Phone Number

Name of Credit Card Company
Address
City, State, Zip

To Whom It May Concern:

I am disputing an item on my statement, dated {insert date of statement}. Please note that this letter is dated within the 60-day limit required under the Fair Credit Billing Act.

(or use the following paragraph instead)

I am disputing an item on my statement dated {insert date of statement} because I am unable to determine from my records what the charge is for. I need more information about line item {place the line item number or description here}. Please send copies of any documents you have pertaining to this item.

Please use the following information to investigate my claim:

{Insert your name as it appears on your credit card statement}

Date of Statement: {Insert the date from the statement you are disputing}

Account Number: {Insert credit card account number}

Date of Transaction: {Insert date from statement}

Description of Transaction {Copy from statement}

Describe Error: {If disputing dollar amount, insert amount using $0.0 format}

I understand that you have 30 days to respond and 90 days to either resolve my dispute or inform me in writing of why the bill is correct. Until then, I will pay any amount due **except for the amount in question** and await your letter explaining all actions taken concerning this dispute.

If your investigation shows the information to be accurate, I respectfully request that you provide an explanation of your findings, a statement of what I owe, including any finance charges that have accumulated and any minimum payments I've missed while questioning this bill. If I agree with your findings, you can expect my payment in the amount you say I owe within the 10-day limit allowed under the Fair Credit Billing Act.

Sincerely,

Signature
Printed Name

Boosting Your Credit

If you don't have any trade lines (credit cards, loans, any accounts boosting your credit), you will need some to build your credit! This is non-negotiable.

If you don't have any credit cards and your credit is less than 650.
GET CREDIT CARD HERE.

If you have a credit score higher than 650, choose a credit card here.

Use these to boost your credit even more!

- **Report your rent to boost your score!**
- **Boost free with small bills you already pay!**
- **Add revolving credit line for $5/month!**
- **Boost with SELF!**

Need further assistance! Upgrade your DIY Credit experience click here!

This DIY Credit System is too good not to share! You can upgrade your DIY experience to a system that includes:

- Disputing Made Easy
- Unlimited Dispute Generation
- Score Center
- Dispute Hub
- Track Your Progress
- 3-Bureau Credit Scores & Reports
- AI-Driven Interactive Credit Analysis

If the link doesn’t work click the link below.

https://affiliate.upsellnation.com/scripts/x7y3nqcm?a_aid=629c36edcd4be&a_bid=013c38c4

30-Day Budgeting Template

Month: [Insert Month]

- [ ] Income:

  - Source 1: [Amount]
  - Source 2: [Amount]
  - Total Income: [Sum of all sources]

- [ ] Expenses:

  - Housing:
  - Rent/Mortgage: [Amount]
  - Utilities: [Amount]
  - Other Housing Expenses: [Amount]
  - Food and Groceries: [Amount]
  - Transportation: [Amount]
  - Healthcare: [Amount]
  - Insurance: [Amount]
  - Debt Payments: [Amount]
  - Entertainment: [Amount]
  - Savings/Investments: [Amount]
  - Miscellaneous: [Amount]

- [ ] Total Expenses: [Sum of all expenses]

- [ ] Remaining Balance: [Income - Expenses]

Tips on Budgeting and Saving:

- [ ] Track your expenses: Record every purchase to understand where your money goes.
- [ ] Create categories: Categorize your expenses to identify areas where you can cut back.
- [ ] Set financial goals: Define short-term and long-term goals to motivate yourself to save
- [ ] Prioritize savings: Treat savings as a non-negotiable expense in your budget.

- [ ] Use budgeting apps/tools: Utilize apps or spreadsheets to automate and track your budget.
- [ ] Review and adjust: Regularly review your budget to make necessary adjustments.
- [ ] Avoid impulsive purchases: Give yourself a cooling-off period before making significant purchases.
- [ ] Meal plan and shop smart: Plan meals ahead and shop with a list to avoid overspending on groceries.
- [ ] Consider additional income: Explore side hustles or freelance work to boost your income.
- [ ] Emergency fund: Aim to build an emergency fund to cover unexpected expenses.

Following these tips alongside the provided template can help you better manage your finances and work towards your saving goals effectively. Adjust the template according to your specific financial situation and priorities.