

2025



CREDIT DISPUTE SECRETS



E-OSCAR CODES

001
002
006
008
010
012
014
019
023
024
031
037
038
039
040



100
101
102
103
104
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111
112

EBOOK by VINCE STRAUGHTER



VINCE STRAUGHTER
Credit Coach

HEY, I'M VINCE

We provide DIY CREDIT DIPUTES or start a RECESSION-PROOF BUSINESS, WE SHARE OUR SECRETS.

But this e-book is going to focus on the SIMPLE BUT MOST EFFECTIVE STEPS for best results. We outline what the credit bureaus need to delete or correct your profile.





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1. UNDERSTANDING CREDIT
2. WHAT IS A CREDIT REPORT?
3. COMMON CREDIT PROBLEMS
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6. REPORTING IDENTITY THEFT
7. GATHERING SUPPORTING DOCUMENTS
8. WORKING WITH THE CFPB
9. THE DISPUTE PROCESS
10. SUCCESS STORIES
11. STAYING ON TOP OF YOUR CREDIT
12. CONCLUSION

****RESOURCES****





BAD CREDIT?
WE CAN HELP!



IN THIS E-BOOK, WE'LL GO OVER THE BASICS OF OUR CREDIT DISPUTE PROCESS, THEN DIVE INTO SPECIFICS FOR CREATING YOUR OWN LETTERS.



EVERY MOMENT IS
AN OPPORTUNITY
TO CHANGE YOUR
PERSPECTIVE.

CHAPTER:

01

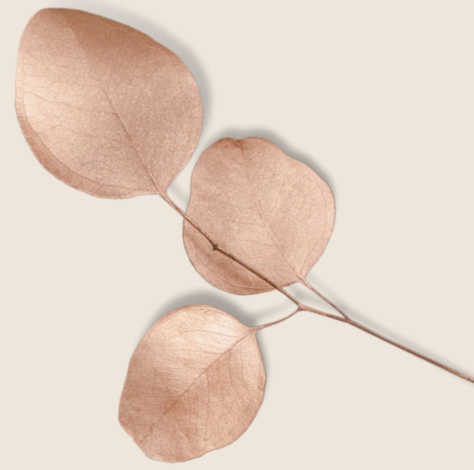
UNDERSTANDING CREDIT

Credit is like a report card for grown-ups. It shows how well you manage money. Good credit can help you buy a house, get a car, or even get a job. Bad credit can make these things harder. So, it's important to understand credit and keep it in good shape.



Credit is a way for lenders to decide if they can trust you to pay back money they lend you. When you borrow money or use a credit card, the lender reports your activity to credit bureaus. These bureaus create a credit report that shows your credit history. Your credit score is a number that represents how good your credit is. The higher the number, the better your credit.

CHAPTER: 02



WHAT IS A CREDIT REPORT?

A credit report is a record of your credit history. It shows things like how much money you owe, if you pay your bills on time, and if you've ever been late on payments. You can get a free copy of your credit report every year from each of the three major credit bureaus: Equifax, Experian, and TransUnion.

Your credit report includes personal information like your name, address, and Social Security number. It also includes information about your credit accounts, such as credit cards, loans, and mortgages. The report shows your payment history, the amount of credit you have available, and any negative information like late payments or collections.



CHAPTER:

03



COMMON CREDIT PROBLEMS

Sometimes, there are mistakes on your credit report. These mistakes can hurt your credit score. Identity theft is another big problem. This is when someone steals your personal information and uses it to open accounts in your name. Late payments and collections can also hurt your credit.

Common credit problems include:

- **Errors on your credit report:** These can be mistakes in your personal information or incorrect account details.
- **Identity theft:** When someone uses your personal information to open accounts or make purchases without your permission.
- **Late payments:** Missing payments or paying bills late can negatively impact your credit score.
- **Collections:** Unpaid debts that are sent to a collection agency can stay on your credit report for up to seven years.





CHAPTER:

04

INTRODUCING BOSS HOGG CREDIT DISPUTES

Boss Hogg Credit Disputes is a company that helps people fix their credit. They know how to find and fix mistakes on your credit report. They use special tools and codes to make sure your credit report is accurate.

Boss Hogg Credit Disputes uses a unique process to handle credit disputes. They combine e-OSCAR codes, IdentityTheft.gov, supporting documents, and the Consumer Financial Protection Bureau (CFPB) to resolve credit issues efficiently and accurately. This approach ensures that your credit report reflects the correct information, helping you improve your credit score.



CHAPTER:

05



USING E~ OSCAR CODES

Each code stands for a different type of problem. For example, Code 001 means the account is not yours. Using these codes helps Boss Hogg Credit Disputes fix your credit faster and more accurately.

Here are some common e-OSCAR codes:

- 001 — Not his/hers: The account does not belong to you.
- 002 — Belongs to another individual with same/similar name: The account belongs to someone else with a similar name.
- 006 — Not aware of collection: You were not aware of the collection account.
- 103 — Claims true identity fraud/account fraudulently opened: The account was fraudulently opened in your name.

Using these codes, Boss Hogg Credit Disputes can clearly communicate the nature of the dispute to the credit reporting agencies, ensuring a faster resolution.



REPORTING IDENTITY THEFT

CHAPTER: 06

IDENTITY THEFT IS WHEN SOMEONE STEALS YOUR PERSONAL INFORMATION AND USES IT TO OPEN ACCOUNTS IN YOUR NAME. IF THIS HAPPENS, YOU CAN REPORT IT ON [IDENTITYTHEFT.GOV](https://www.identitytheft.gov). THIS WEBSITE HELPS YOU CREATE A REPORT AND A RECOVERY PLAN TO FIX THE PROBLEM AND PROTECT YOURSELF IN THE FUTURE.

TO REPORT IDENTITY THEFT, FOLLOW THESE STEPS:

1. GO TO [IDENTITYTHEFT.GOV](https://www.identitytheft.gov): VISIT THE WEBSITE AND CLICK ON "GET STARTED."
2. SELECT THE TYPE OF IDENTITY THEFT: CHOOSE "CREDIT OR LOAN FRAUD" AS THE TYPE OF IDENTITY THEFT.
3. PROVIDE YOUR PERSONAL INFORMATION: ENTER YOUR NAME, DATE OF BIRTH, SOCIAL SECURITY NUMBER, ADDRESS, PHONE NUMBER, AND EMAIL ADDRESS.
4. PROVIDE DETAILS ABOUT THE ACCOUNT: ENTER THE ACCOUNT NUMBER, CREDITOR NAME, AND TYPE OF ACCOUNT.
5. DESCRIBE WHAT HAPPENED: EXPLAIN THAT THE ACCOUNT DOES NOT BELONG TO YOU AND PROVIDE ANY RELEVANT DETAILS.
6. UPLOAD SUPPORTING DOCUMENTS: ATTACH COPIES OF YOUR IDENTIFICATION AND ANY OTHER RELEVANT DOCUMENTS.
7. SUBMIT YOUR REPORT: REVIEW THE INFORMATION AND SUBMIT YOUR REPORT.

AFTER SUBMITTING YOUR REPORT, YOU WILL RECEIVE AN IDENTITY THEFT REPORT AND A PERSONALIZED RECOVERY PLAN. THIS PLAN WILL INCLUDE STEPS TO TAKE TO ADDRESS THE IDENTITY THEFT AND PROTECT YOURSELF FROM FUTURE FRAUD.



CHAPTER: 07

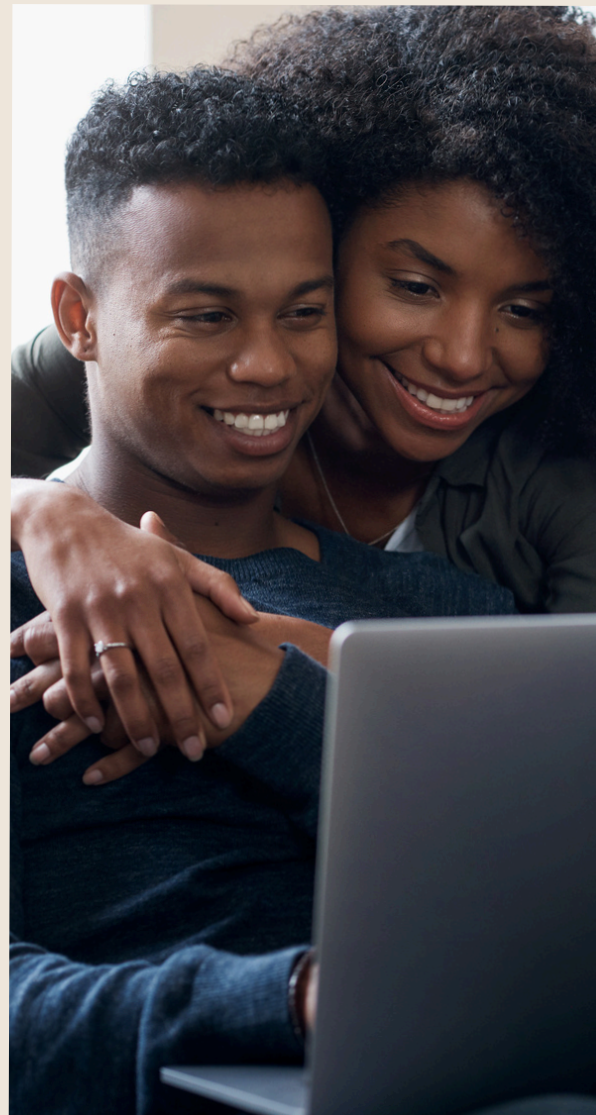
GATHERING SUPPORTING DOCUMENTS



Supporting documents are papers that prove your case. These can include things like your ID, utility bills, payment receipts, and letters from creditors. Boss Hogg Credit Disputes will help you gather and organize these documents to support your dispute. Here are some examples of supporting documents:

- Identification: Driver's license, passport, or other government-issued ID.
- Utility bills: Recent utility bills showing your name and address.
- Payment receipts: Proof of payments made to creditors.
- Correspondence with creditors: Letters or emails from creditors confirming account details or disputes.

Having these documents ready will strengthen your dispute and help resolve the issue more quickly.



CHAPTER: 08

WORKING WITH THE CFPB



THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) IS A GOVERNMENT AGENCY THAT HELPS PROTECT CONSUMERS. IF YOU HAVE A PROBLEM WITH A CREDIT REPORTING AGENCY OR A CREDITOR, YOU CAN FILE A COMPLAINT WITH THE CFPB. THEY WILL HELP YOU RESOLVE THE ISSUE.

TO FILE A COMPLAINT WITH THE CFPB, FOLLOW THESE STEPS:



1. GO TO THE CFPB WEBSITE: VISIT [CONSUMERFINANCE.GOV](https://consumerfinance.gov) AND CLICK ON "SUBMIT A COMPLAINT."
2. SELECT THE TYPE OF COMPLAINT: CHOOSE THE CATEGORY THAT BEST DESCRIBES YOUR ISSUE (E.G., CREDIT REPORTING, DEBT COLLECTION).
3. PROVIDE YOUR PERSONAL INFORMATION: ENTER YOUR NAME, ADDRESS, PHONE NUMBER, AND EMAIL ADDRESS.
4. DESCRIBE YOUR COMPLAINT: EXPLAIN THE ISSUE IN DETAIL AND PROVIDE ANY RELEVANT INFORMATION.
5. UPLOAD SUPPORTING DOCUMENTS: ATTACH ANY DOCUMENTS THAT SUPPORT YOUR COMPLAINT.
6. SUBMIT YOUR COMPLAINT: REVIEW THE INFORMATION AND SUBMIT YOUR COMPLAINT.



THE CFPB WILL REVIEW YOUR COMPLAINT AND WORK WITH THE CREDIT REPORTING AGENCY OR CREDITOR TO RESOLVE THE ISSUE. THEY WILL KEEP YOU UPDATED ON THE PROGRESS AND LET YOU KNOW THE OUTCOME.

CHAPTER: 09

THE DISPUTE PROCESS



Disputing credit report errors can be a long process, but Boss Hogg Credit Disputes makes it easier. They will handle the disputes for you, using e-OSCAR codes, IdentityTheft.gov, and supporting documents. They will keep you updated on the progress and let you know what to expect. Here is a step-by-step guide to the dispute process:

1. Review your credit report: Get a copy of your credit report and review it for errors.
2. Identify the errors: Make a list of any incorrect information on your credit report.
3. Gather supporting documents: Collect any documents that support your dispute.
4. Submit your dispute: Boss Hogg Credit Disputes will submit your dispute using e-OSCAR codes and supporting documents.
5. Monitor the progress: Boss Hogg Credit Disputes will keep you updated on the progress of your dispute.
6. Receive the results: Once the dispute is resolved, you will receive the results and see the changes on your credit report.

By following this process, Boss Hogg Credit Disputes ensures that your credit report is accurate and up-to-date.



CHAPTER:

10



TESTIMONIALS





JESSICA
CHICAGO, IL

I HAD SEVERAL ERRORS ON HIS CREDIT REPORT, INCLUDING ACCOUNTS THAT DID NOT BELONG TO HIM. BOSS HOGG CREDIT DISPUTES USED E-OSCAR CODES AND SUPPORTING DOCUMENTS TO DISPUTE THE ERRORS. WITHIN A FEW MONTHS, JOHN'S CREDIT REPORT WAS CORRECTED, AND HIS CREDIT SCORE IMPROVED SIGNIFICANTLY.



MRS. THOMAS
DALLAS, TX

SOMEONE HAD OPENED SEVERAL ACCOUNTS IN MY NAME. I WAS A VICTIM OF IDENTITY THEFT BOSS HOGG CREDIT DISPUTES HELPED HER REPORT THE IDENTITY THEFT ON IDENTITYTHEFT.GOV AND GATHERED THE NECESSARY DOCUMENTS TO SUPPORT HER DISPUTE. THE FRAUDULENT ACCOUNTS WERE REMOVED FROM HER CREDIT REPORT, AND SARAH WAS ABLE TO REBUILD HER CREDIT.



JOHNATHAN
LYNWOOD, IL

I HAD A COLLECTION ACCOUNT ON HIS CREDIT REPORT THAT HE WAS NOT AWARE OF. BOSS HOGG CREDIT DISPUTES USED E-OSCAR CODES TO DISPUTE THE COLLECTION ACCOUNT AND PROVIDED PROOF THAT I HAD NEVER RECEIVED ANY COMMUNICATION ABOUT THE DEBT. THE COLLECTION ACCOUNT WAS REMOVED, AND MY CREDIT SCORE IMPROVED.



CONCLUSION:

FIRST IMPRESSION



Once your credit is fixed, it's important to keep it in good shape. Monitor your credit regularly, pay your bills on time, and avoid taking on too much debt. There are many resources available to help you learn more about credit and how to manage it.

Here are some tips for maintaining good credit:

1. Monitor Your Credit Regularly:

- Check your credit report at least once a MONTH from each of the three major credit bureaus: Equifax, Experian, and TransUnion.
- Look for any errors or suspicious activity and report them immediately.

2. Pay Your Bills on Time:

- Set up reminders or automatic payments to ensure you never miss a due date.
- Paying your bills on time is one of the most important factors in maintaining a good credit score.

3. Keep Your Credit Utilization Low:

- Try to use less than 30% of your available credit.
- For example, if you have a credit card with a \$1,000 limit, try to keep your balance below \$300.

4. Avoid Taking on Too Much Debt:

- Only borrow what you can afford to pay back.
- Avoid opening too many new credit accounts at once, as this can lower your credit score.

5. Build a Positive Credit History:

- Keep older accounts open, as a longer credit history can improve your credit score.
- Use a mix of credit types, such as credit cards, installment loans, and mortgages, to show you can manage different types of credit responsibly.

6. Educate Yourself About Credit:

- Take advantage of resources like books, online courses, and financial advisors to learn more about credit and how to manage it.
- Understanding how credit works can help you make better financial decisions.

enjoy the process



Chicago

VINCE CREDIT COACH



Scan me

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vince@bosshoggcredit.com

www.bosshoggcredit.com

@bosshoggcredit

CREDIT REPAIR

\$25 Review Fee (3) Credit Reports \$10 Per Dispute (3) Rounds

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RESULTS IN AS LITTLE AS 72HRS
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Deleted Deleted Deleted

are your results
it items
FIELD & ASSOCIATES 1241663320 Outcome:
for the details.
cord of requests for your credit h
GB/AMAZON PLCC 03242023 Outcome: Deleted
NTANDER CONSUMER USA 09162024 Outcome: De
NTANDER CONSUMER USA 09162024 Outcome: De
P ONE AUTO FIN VIA DEALER 09162024 Outcome:
NSUR R PORTFOLIO SERVICES 09162024 Outcom
EDITION ACCEPTANCE 09162024 Outcome: Deleted
FINANCE LLC/WCG 09162024 Outcome: dele
M/WESTLAKE FINANCIA 09162024 Outcome:
SAMS CLUB 03272023 Outcome: Deleted

Credit Fr
Stop fraud
PROTECT YO
Fraud Victim Rights
File Number: 450418058
Date Issued: 11/15/2024
Page 3 of 6
Your Investigation Results
INVESTIGATION RESULTS - DELETED (The disputed item) was re
FIRST PREMIER BANK #517-30682810**** (3820 N OLIVE AVE, SIOUX FALLS, SD 57105)
In response to your dispute, this item was DELETED from your credit report.
LVNV FUNDING LLC #6361-2032563**** (C/O RESURGENT CAPITAL SERVICES, PO BOX 2271-4484)
In response to your dispute, this item was DELETED from your credit report.
SPRING OAKS CAPITAL LLC #11291**** (PO BOX 1216, CHESAPEAKE, VA 23327, (804) 538-0000)
In response to your dispute, this item was DELETED from your credit report.
TRUEACCORD CORPORATION #475292380**** (18011 COLLEGE BLVD, SUITE 1300, RICHMOND, VA 23260, (804) 645-0000)
In response to your dispute, this item was DELETED from your credit report.
WEBBANK/FRESHSTART #636992032563**** (13300 PIONEER TRAIL, EDEN PRAIRIE, MN 56462, (952) 962-1000)
In response to your dispute, this item was DELETED from your credit report.

Fraud Victim Rights
Page 4 of 6
INVESTIGATION RESULTS - INFORMATION DELETED (The disputed item) was removed from your credit report.
CIBER INQUIRY: 700CRMG GRATH FORD BMW #1064-4030
In response to your dispute, this item was DELETED from your credit report.
On: 09/16/2024
CIBER INQUIRY: CAPITAL AUTO FINANCE #1001-77525-9962
In response to your dispute, this item was DELETED from your credit report.
On: 09/16/2024
CIBER INQUIRY: COLLINS CREDIT #1100-51493-0000
In response to your dispute, this item was DELETED from your credit report.
On: 08/15/2024
CIBER INQUIRY: COMMUNITY 1ST CREDIT UNIO 235 RICHMOND, OTTUMWA, IA 52501, (319) 435-4000
In response to your dispute, this item was DELETED from your credit report.
On: 12/08/2023
CIBER INQUIRY: CONSUMER PORTFOLIO SERVI 19500 WAMBORE ROAD, IRVINE, CA 92614, (949) 455-4000
In response to your dispute, this item was DELETED from your credit report.
On: 09/16/2024
CIBER INQUIRY: FOURSIGHT CAPITAL LLC 285 E 1000 N STE 300, SALT LAKE CITY, UT 84143, (801) 363-3000
In response to your dispute, this item was DELETED from your credit report.
On: 09/16/2024
CIBER INQUIRY: KWIK TRIP INC 1828 OAK STREET, LA CROSSE, WI 54602, (800) 305-5686
In response to your dispute, this item was DELETED from your credit report.
On: 08/24/2023
CIBER INQUIRY: SFIN 17-1062 28 STATE ST, BELOIT, WI 53511, (608) 363-0773
In response to your dispute, this item was DELETED from your credit report.
On: 01/20/2023
CIBER INQUIRY: SFIN 17-1062 28 STATE ST, BELOIT, WI 53511, (608) 363-0773
In response to your dispute, this item was DELETED from your credit report.
On: 10/20/2023
CIBER INQUIRY: SFIN 17-1062 28 STATE ST, BELOIT, WI 53511, (608) 363-0773
In response to your dispute, this item was DELETED from your credit report.
On: 10/20/2023
CIBER INQUIRY: SFIN 17-1062 28 STATE ST, BELOIT, WI 53511, (608) 363-0773
In response to your dispute, this item was DELETED from your credit report.
On: 10/20/2023
CIBER INQUIRY: NC/AMAZON PO BOX 71736, PHILADELPHIA, PA 19176, (855) 597-4000
In response to your dispute, this item was DELETED from your credit report.
On: 11/15/2024



GET STARTED →

MORE INFO



BOSS HOGG CREDIT EBOOKS



SECRETS TO CREDIT CARD MERCHANT LOANS



SECRETS TO REAL DISPUTE RESULTS



E-OSCAR DISPUTE LIBRARY

CHOOSE E-OSCAR LETTERS 1-4 ROUNDS

MORE INFO

112 🤔

CLAIMS INACCURATE INFORMATION

LETTERS by VINCE STRAUGHTER

104 📝

CLAIMS ACCOUNT TAKE-OVER, FRAUDULENT CHARGES MADE ON ACCOUNT

LETTERS by VINCE STRAUGHTER

109 🙈

DISPUTES CURRENT BALANCE

LETTERS by VINCE STRAUGHTER

019 🙌

Included in the bankruptcy of another person

LETTERS by VINCE STRAUGHTER

040 😏

ACCOUNT INVOLVED IN LITIGATION

LETTERS by VINCE STRAUGHTER

037 😊

ACCOUNT INCLUDED IN BANKRUPTCY

LETTERS by VINCE STRAUGHTER

006 😏

NOT AWARE OF COLLECTION

LETTERS by VINCE STRAUGHTER

\$25 (4) DISPUTE ROUNDS

DOWNLOAD ↓

1 2 3 4



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(BFF)_CHALLENGE

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- ✓ ScoreCasterIQ
- ✓ 3 Bureau Daily Monitoring & Alerts
- ✓ Dark Web Monitoring
- ✓ \$1,000,000 Identity Theft Insurance*



CREDIT MONITORING

Credit Monitoring & Alerts

Get active 1-bureau monitoring and alerts!

ID THEFT PROTECTION

Dark Web & Internet Monitoring

We search the dark web globally for your SSN, name, email, and mailing address in more than 25 languages, alerting you to possible suspicious activity.

\$1 Million ID Theft Coverage

Up to \$1 million in identity theft insurance for the primary member.*

SSN Alerts

We actively monitor your SSN for attempted abuse in association with ID authentication.

U.S.-Based Fraud Restoration Service

Our expert U.S.-based fraud restoration specialists help protect your financial security, privacy, and rights under the law.

Synthetic ID Theft

This fraud combines real and fake data for a new identity.

IQ Center

Knowledge base of educational articles, tips, and more.



Opt-Out IQ (Junk Mail/Do Not Call List)

Keep telemarketers and direct mailers away by using the "Do Not Mail" and "Do Not Call" lists.

File Sharing Networks

We actively monitor file sharing networks, where identity thieves may anonymously share or sell identity files.

Lost Wallet Form & Assistance

Our lost wallet assistance helps you quickly cancel and replace your lost items to prevent their misuse.

Checking Account Reporting

Check for flagged checking accounts in Chex System, which may indicate fraud or unpaid fees.



Secure Preferred+

Complete Identity Protection 24/7.
Protection You Can't Afford to Pass Up.

enjoy the process



Credit Score

- Excellent**
- Good**
- Fair**
- Uncertain**
- Poor**



THANK YOU FOR READING



DISPUTES



VINCE STRAUGHTER
CREDIT COACH



WEBSITE

Review



WWW.BOSSHOGGCREDIT.COM
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MORE INFO >>

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EBOOK BY VINCE STRAUGHTER

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