

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
105
106
107
108
109
110
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
4. INTRODUCING BOSS HOGG CREDIT DISPUTES
5. USING E-OSCAR CODES
6. REPORTING IDENTITY THEFT
7. GATHERING SUPPORTING DOCUMENTS
8. WORKING WITH THE (3) BUREAUS
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

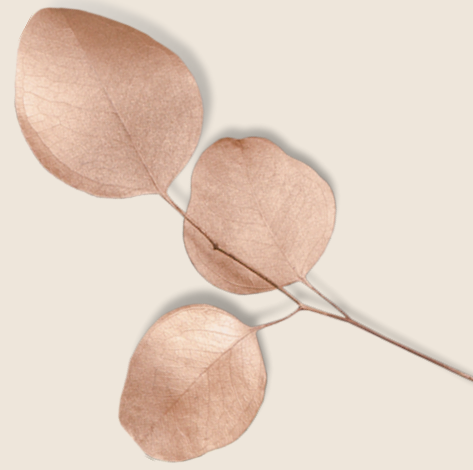
UNDERSTANDING CREDIT

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 (3) Major Credit Bureau Online Dispute Center 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

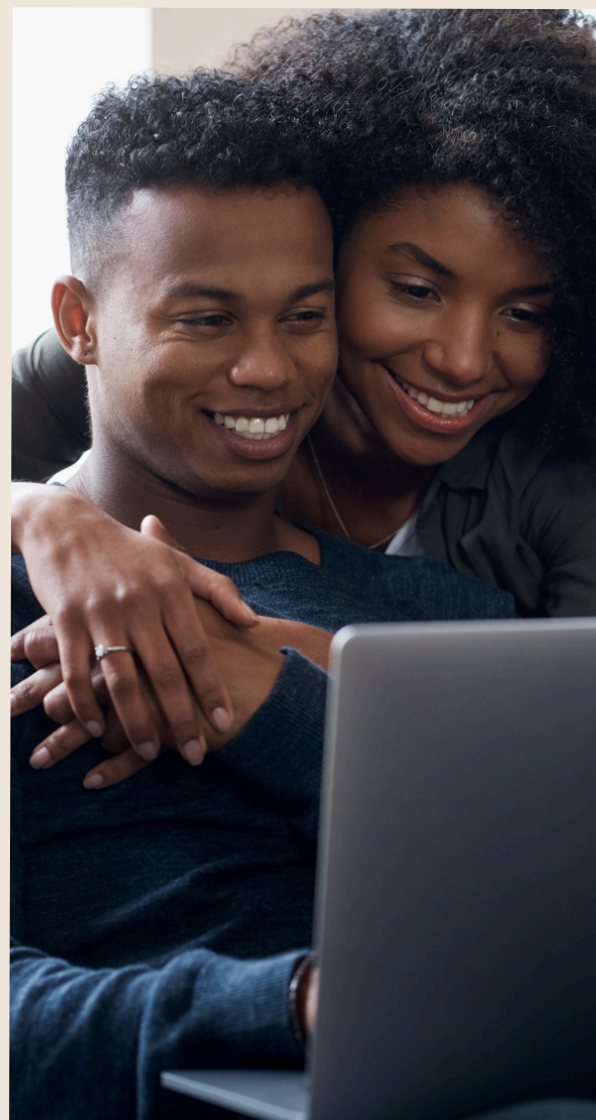
GATHERING SUPPORTING DOCUMENTS



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 (3) BUREAUS

SUBMITTING CREDIT DISPUTES

WHEN YOU FIND ERRORS ON YOUR CREDIT REPORT, IT'S CRUCIAL TO DISPUTE THEM PROMPTLY. HERE'S HOW YOU CAN SUBMIT YOUR DISPUTES ONLINE TO THE THREE MAJOR CREDIT BUREAUS: TRANSUNION, EXPERIAN, AND EQUIFAX.

TRANSUNION

1. START A DISPUTE ONLINE: VISIT THE [TRANSUNION DISPUTE CENTER](#).
2. CREATE OR LOG IN TO YOUR ACCOUNT: YOU'LL NEED TO CREATE AN ACCOUNT OR LOG IN IF YOU ALREADY HAVE ONE.
3. SUBMIT YOUR DISPUTE: FOLLOW THE PROMPTS TO ENTER THE DETAILS OF YOUR DISPUTE.
4. UPLOAD SUPPORTING DOCUMENTS: YOU CAN UPLOAD DOCUMENTS SUCH AS COPIES OF YOUR ID, PROOF OF ADDRESS, AND ANY EVIDENCE SUPPORTING YOUR DISPUTE DIRECTLY THROUGH THE ONLINE PORTAL.

EXPERIAN

1. START A DISPUTE ONLINE: GO TO THE [EXPERIAN DISPUTE CENTER](#).
2. CREATE OR LOG IN TO YOUR ACCOUNT: SET UP AN ACCOUNT OR LOG IN TO YOUR EXISTING ONE.
3. SUBMIT YOUR DISPUTE: ENTER THE INFORMATION ABOUT THE ITEMS YOU WANT TO DISPUTE.
4. UPLOAD SUPPORTING DOCUMENTS: USE THE ONLINE FORM TO UPLOAD ANY NECESSARY DOCUMENTS, SUCH AS IDENTIFICATION AND EVIDENCE SUPPORTING YOUR CLAIM.

EQUIFAX

1. START A DISPUTE ONLINE: ACCESS THE [EQUIFAX DISPUTE CENTER](#).
2. CREATE OR LOG IN TO YOUR ACCOUNT: SIGN UP FOR AN ACCOUNT OR LOG IN IF YOU ALREADY HAVE ONE.
3. SUBMIT YOUR DISPUTE: PROVIDE THE DETAILS OF THE DISPUTE THROUGH THE ONLINE SYSTEM.
4. UPLOAD SUPPORTING DOCUMENTS: UPLOAD COPIES OF YOUR ID, PROOF OF ADDRESS, AND ANY OTHER RELEVANT DOCUMENTS DIRECTLY THROUGH THE PORTAL.

UPLOADING DOCUMENT TIPS



TIPS FOR UPLOADING SUPPORTING DOCUMENTS

- **FORMAT:** ENSURE YOUR DOCUMENTS ARE IN A SUPPORTED FORMAT (E.G., PDF, JPEG).
- **CLARITY:** MAKE SURE THE DOCUMENTS ARE CLEAR AND LEGIBLE.
- **COMPLETENESS:** INCLUDE ALL NECESSARY PAGES AND INFORMATION.
- **SECURITY:** USE SECURE METHODS TO UPLOAD YOUR DOCUMENTS TO PROTECT YOUR PERSONAL INFORMATION.

•
BY FOLLOWING THESE STEPS, YOU CAN EFFICIENTLY DISPUTE ERRORS ON YOUR CREDIT REPORTS AND ENSURE YOUR CREDIT HISTORY IS ACCURATE. TAKING ACTION PROMPTLY CAN HELP YOU MAINTAIN A HEALTHY CREDIT SCORE AND AVOID POTENTIAL ISSUES IN THE FUTURE.

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





CHOOSE E-OSCAR LETTERS 1-4 ROUNDS

E-OSCAR CODE
104

CLAIMS ACCOUNT TAKE-OVER, FRAUDULENT CHARGES MADE ON ACCOUNT

LETTERS by VINCE STRAUGHTER

E-OSCAR CODE
109

DISPUTES CURRENT BALANCE

LETTERS by VINCE STRAUGHTER

E-OSCAR CODE
019

Included in the bankruptcy of another person

LETTERS by VINCE STRAUGHTER

E-OSCAR CODE
112

CLAIMS INACCURATE INFORMATION

LETTERS by VINCE STRAUGHTER

E-OSCAR CODE
040

ACCOUNT INVOLVED IN LITIGATION

LETTERS by VINCE STRAUGHTER

E-OSCAR CODE
037

ACCOUNT INCLUDED IN BANKRUPTCY

LETTERS by VINCE STRAUGHTER

E-OSCAR CODE
006

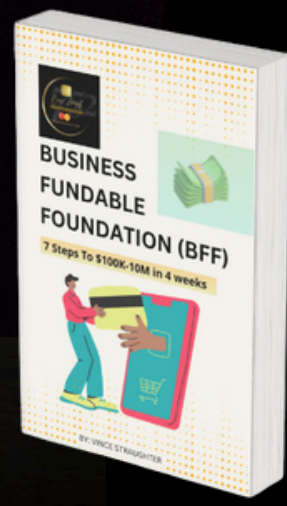
NOT AWARE OF COLLECTION

LETTERS by VINCE STRAUGHTER

[MORE INFO](#)



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(BFF)_CHALLENGE

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MORE INFO



SIGN UP FOR **WEBINAR** TO GET ALL THE TOOLS YOU NEED TO **MOVE IN TODAY** OR HIRE US TO DO IT FOR YOU. EITHER WAY, YOU WILL HAVE EVERYTHING YOU NEED TO **TAKE THE NEXT STEPS**



Meet Nova Mentor:

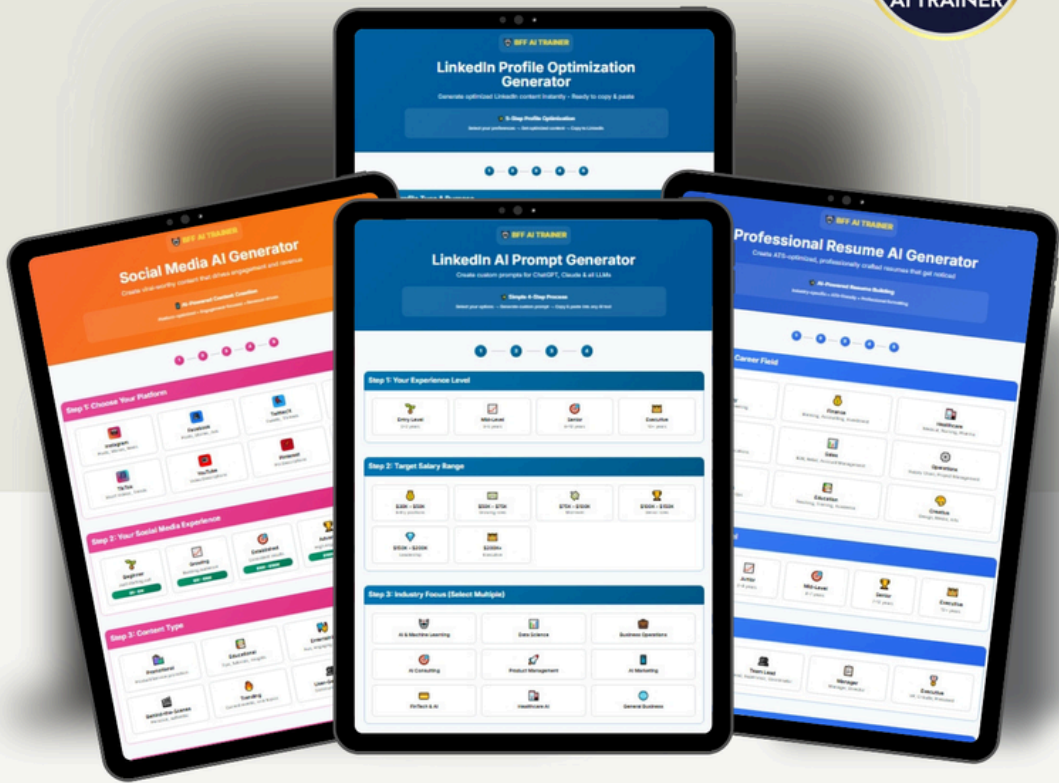


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- ✓ Dark Web Monitoring
- ✓ \$1,000,000 Identity Theft Insurance*



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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.

enjoy the process

Credit Score

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



THANK YOU FOR READING



DISPUTES



VINCE STRAUGHTER
CREDIT COACH



WEBSITE

Review



WWW.BOSSHOGGCREDIT.COM
[@BOSSHOGGCREDIT](https://www.instagram.com/BOSSHOGGCREDIT)

MORE INFO >>

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