

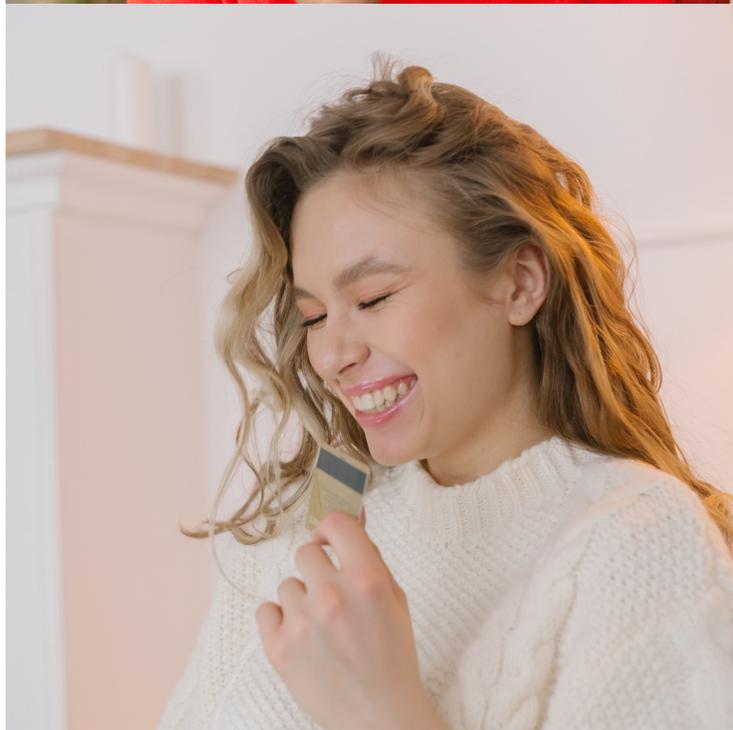
*"The Ultimate Guide to
Repairing your Credit"*

5 ADVANCED TACTICS RESTORE YOUR CREDIT

BY CONNIE THOMAS



CT CREDIT SOLUTIONS
FIX YOUR CREDIT CHANGE YOUR SITUATION



INTRODUCTION

This is not legal advice. I do not offer legal advice. If you need legal advice, seek an attorney or counsel. Please be advised, that the information I am about to share with you is for educational, informational, and entertainment purposes only. Anything you do with this information is solely on you and I am NOT responsible for any actions you take from here on forward. I am also not guaranteeing any results.



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TACTIC #1:

USE THE LAW TO YOUR ADVANTAGE

A huge misconception people tend to have is that the credit bureaus are part of the government. That is absolutely false. The credit bureaus are privately owned companies that report consumer data to creditors. This helps creditors determine whether or not you are worthy enough for them to offer you any form of secure or unsecure lending.

There are a ton of companies out there that report data, but for the sake of this eBook, we are going to focus on the three nationwide consumer reporting agencies, which are Equifax, Experian, and TransUnion. Their job is pretty simple. They collect and report data ONLY.

Your personal information is collected and run on a group of databases owned and operated by the credit bureaus, which is then formed into what is called a “Credit Report”. It’s also important for you to know that the credit bureaus do not store any physical documents within their database. Instead, the creditor communicates with the credit bureaus using a software known as Metro 2 file format.

At this point, some of you guys are either confused or out there saying to yourself, “Hey Connie, I already know this stuff, what is your point?”

My point is, that the credit bureaus are 1) Not part of the government, 2) collect and compile data which is then turned into your credit report and 3) there are NO documents whatsoever stored in their database to verify whether or not the information stored is even correct.



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So what does that mean to you?

It means that there is a TON of room for errors and glitches to occur on your credit report.

Now comes the FCRA, also known as the Fair Credit Reporting Act. This law governs what the credit reporting agencies can or cannot report on your credit report. I want to point out just a few sections that stuck out to me the first time I found out about this law. Section 611 (5)(A) of the FCRA – Treatment of Inaccurate or Unverifiable Information: “If an item of the information is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency shall - PROMPTLY DELETE THAT ITEM.”

In short, if the credit bureaus, collection agency or creditor cannot prove the item is yours in a timely matter, typically 30-45 business days, then the account must be removed off of your credit report. That means provide physical documents with your signature. The problem is the credit bureaus do not keep any documents stored on file so the investigation is usually done improperly.

Are you starting to see where I’m going with this?



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I also want to point out another federal case law that states that, ***“Consumer Reporting Agencies bear grave responsibilities to ensure the accuracy of the accounts they report on and their responsibility must consist of something more than merely parroting information received from other sources.”*** That basically means that they cannot simply tell you your account is verified just because they confirmed it with the collection agency or creditor. It’s their RESPONSIBILITY, not the creditors or the collection agencies.

The BUREAUS! They must SHOW YOU PROOF!

Now don’t get me wrong, the Creditors and Collection Agencies play a major factor in this as well but once you understand the credit bureaus' tactics then credit repair becomes easier to understand. And don’t for one second think that the credit bureaus are going to back down from a dispute just because you recite a few laws. This is why it is very important to stay persistent and aggressive with your disputes.

This subject goes into much more detail (which I cover within our private Facebook Group: [LEVEL UP YOUR CREDIT](#), but I want to give you a general idea of why credit repair absolutely works and how you can use the law to leverage your dispute once you understand the concept.



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TACTIC #2:

YOUR PERSONAL INFORMATION PLAYS A MAJOR FACTOR

Most consumers aren't aware of this but your personal information can play a major role in repairing your credit score.

Think about it like this: The credit bureaus are basically a data reporting company which means that the only way they can possibly know you exist is by compiling data that you put out to the public. Whenever you apply for a credit card, that's data they collect. Whenever you're shopping for a car. That's more data. So they compile all this information and every time a new account shows up on your credit report, that account is linked to the address you used on that credit card or auto loan application.

Another thing you're probably not aware of is that the credit bureaus, at times, use the address associated with the account you are disputing to verify it. So what happens if that address is removed from the credit report?

I can't stress how important cleaning up your personal information is. In my opinion, this step is just as important as disputing the derogatory accounts.



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TACTIC #3:

DON'T ASK, DEMAND!

As I stated with tactic #1, always use the law to your advantage. Most of the do-it-yourself eBooks out there instruct you to simply ask the credit bureaus and creditors to verify the account. Then once it comes back verified after a couple of attempts, they want you to move forward with negotiating a pay-for deletion of some sort.

Don't get me wrong, I'm not against paying for deletion. But, I'm not really a fan of this tactic if there wasn't proper verification. In my opinion, when you write your dispute letters, you should always DEMAND validation and if they refuse to send you the docs that you requested, then continue to dispute. You should put pressure on the credit bureaus and always stay persistent with your disputes.

The same rules apply to collection agencies as well. Collection agencies are merely 3rd party collectors so the majority of the time, they do not have a valid contract with you. With that said, under the Fair Debt Collection Practices Act (FDCPA), you as the consumer have the right to demand validation of any and everything that is reported on your credit report. 15 USC 1692g Sec.809(b) states the following:



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TACTIC #3:

DON'T ASK, DEMAND!

*"If the consumer notifies the debt collector in writing within the thirty-day period described in subsection (a) of this section that the debt, or any portion thereof, is disputed, or that the consumer requests the name and address of the original creditor, **the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector.**"*

Again, they must show you PHYSICAL PROOF. Not only that, they must cease collection of the debt until they can do so! So the next time you dispute a collection account, don't ask them to verify your collection account, demand that they do so and demand that they cease collection until they do so. It's your right as a consumer. Always remember, collection agencies hate when you force them to provide proof of the alleged debt because they can't. The chances of them having a valid contract with you are slim to none.



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TACTIC #4:

BE DETAILED WITH YOUR DISPUTES

This is another tactic that I feel is overlooked. I can't express enough how important it is to be specific with your disputes. When listing the accounts that you want to dispute on your letters, simply saying the account is an "unverifiable account" is "unacceptable"! I see a lot of so-called "Credit Experts" who encourage this process but it's not efficient nor is it smart. You may get a few deletions but it's not a very effective method for the most part.

Let's use a collection account for example. Let's say ABC Bank sells your debt to XYZ Agency and now it's reporting on your credit report and you want to dispute the validity of the account. You would first list the name of the company, in this case, XYZ Agency. You would then list the account number (9876XXXX). And finally, you would list your reason for disputing this account. When disputing a collection account, being that I know the account was sold to a third party and that 9/10 they wouldn't have the resources to properly verify the account, my reasoning would sound something like this:

"I am unaware of doing any business or having a contract with this company. Please verify and validate all data for this account; every notation, date, and balance, whether reported or not. I would like to be provided proof as per the Fair Credit Reporting Act Sections 605, 609, and 623. If proof cannot be provided, please remove this account immediately."



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TACTIC #4:

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Notice the difference in the verbiage. Which dispute do you think the credit bureaus will take more seriously? Simply listing all your accounts as unverifiable? Or actually, detailing your dispute similar to the example above?

TACTIC #5:

GET HELP FROM THE BIG BOYS

So let's say you've got 2 to 3 months' worth of following up and disputing these accounts and the credit bureaus, creditors, and/or collection agencies just don't seem to be complying with your demands, have yet supplied any reasonable form of verification and/or violated your rights under the FDCPA. You have a few choices. You can **A)** Seek assistance from someone who's more polished in the credit industry **B)** Get help from the Federal Trade Commission and/or the Consumer Financial Protection Bureau ...or **C)** Hire an attorney who specializes in FDCPA cases.

The Federal Trade Commission (FTC), which is an independent agency of the United States government, and the Consumer Financial Protection Bureau (CFPB) thrive on consumer protection



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TACTIC #5:

GET HELP FROM THE BIG BOYS

If you get to the point where your disputes are stalling or you feel as though your rights are being violated, you can file complaints with either one of these companies. You can easily reach both companies online on their main websites. Be sure to be specific with your complaints. This tactic will not guarantee you a deletion but using it to your advantage can definitely help expedite your dispute.

After a few months of disputes, if you haven't received the proper verification and the credit bureaus, collection agencies, and/or creditors refuse to comply, then contacting an attorney who specializes in FDCPA can work to your advantage.

For this process to work, you must cite specific FDCPA violations. Once cited, with the right attorney, not only will the item get removed fast, but you can also get compensated per violation on each account! How great would it be to get paid for all the damages the collection agencies have caused while still obtaining your goal???

Now you're probably thinking, "An attorney? That has to be pretty expensive." Truth be told, there are law firms out there that will work with you and only get compensated if you win the case. You can search for local attorneys online on Google. I've even had success finding some on freelance websites such as Upwork. Once you find one, find out if they have experience with FDCPA violations.



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TACTIC #5:

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If you need help finding a law firm, feel free to contact us and we will be more than glad to point you in the right direction.



Contact us Here.



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BONUS TACTIC:

LEVERAGE AUTHORIZED USER TRADELINES

Throughout this eBook, we have discussed removing unverifiable and erroneous accounts off your credit report. But what about improving your credit score? Let's face it, most consumers with bad credit might not have that positive credit history to fall on if they were to fix the errors on their credit reports. That's where an authorized user can benefit immensely.

An authorized user is any person who has permission to use a credit card account, but is not responsible for paying the bill. Authorized users differ from joint credit, in which both parties are obliged to pay. So essentially you are piggybacking off of the primary account holder. An Example of this would be: If a relative were to add you as an authorized user on their Discover credit card, you would have access to using their card but it wouldn't be YOURS.

With that said, if the card has an excellent credit history and high credit limit, you would reap the benefits and would see major improvement in your credit score. I've seen files shoot up 150+ points in as little as a month! The downside to an authorized user is the fact that you are essentially borrowing credit from someone else. To most lenders, simply having authorized users isn't enough. They prefer a mixture of primary accounts as well.



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BONUS TACTIC:

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Also, for manually underwritten loans, such as a loan or mortgage, authorized user tradelines cannot be considered in the underwriting decision, except for the following:

- Another borrower in the mortgage transaction is the owner of the tradeline; or
- The borrower can provide written documentation (e.g., canceled checks, payment receipts, etc.) that he or she has been the actual and sole payer of the monthly payment on the account for at least 12 months preceding the date of the application.

Overall, authorized users can definitely be beneficial to the process of improving your credit if used correctly. The point of the authorized user is to give you a head start. It's up to you to finish the race. The best place to find authorized users is through family and friends. If that doesn't work, find a reputable company that offers them. Be very careful because most companies online or on classified ads are scam artists looking to take your money. Be sure to do your due diligence before spending a dime. Feel free to contact us if you need help finding a reputable source.



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FINAL THOUGHTS

If you implement these tactics into your disputes, you should see major changes quickly. The most important thing is that you stay persistent with your disputes whether you get the results you like or not. If you are new to this process or simply need additional assistance or information about this process, feel free to reach out to us [through this link](#), and schedule a free consultation with us. We'll be more than happy to help formulate an attack strategy fit for your particular situation.

**PLEASE BE SURE TO JOIN OUR
PRIVATE FACEBOOK GROUP!**



LEVEL UP YOUR CREDIT



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