

*The*  
**CREDIT**  
**BUREAU**  
**SECRETS**

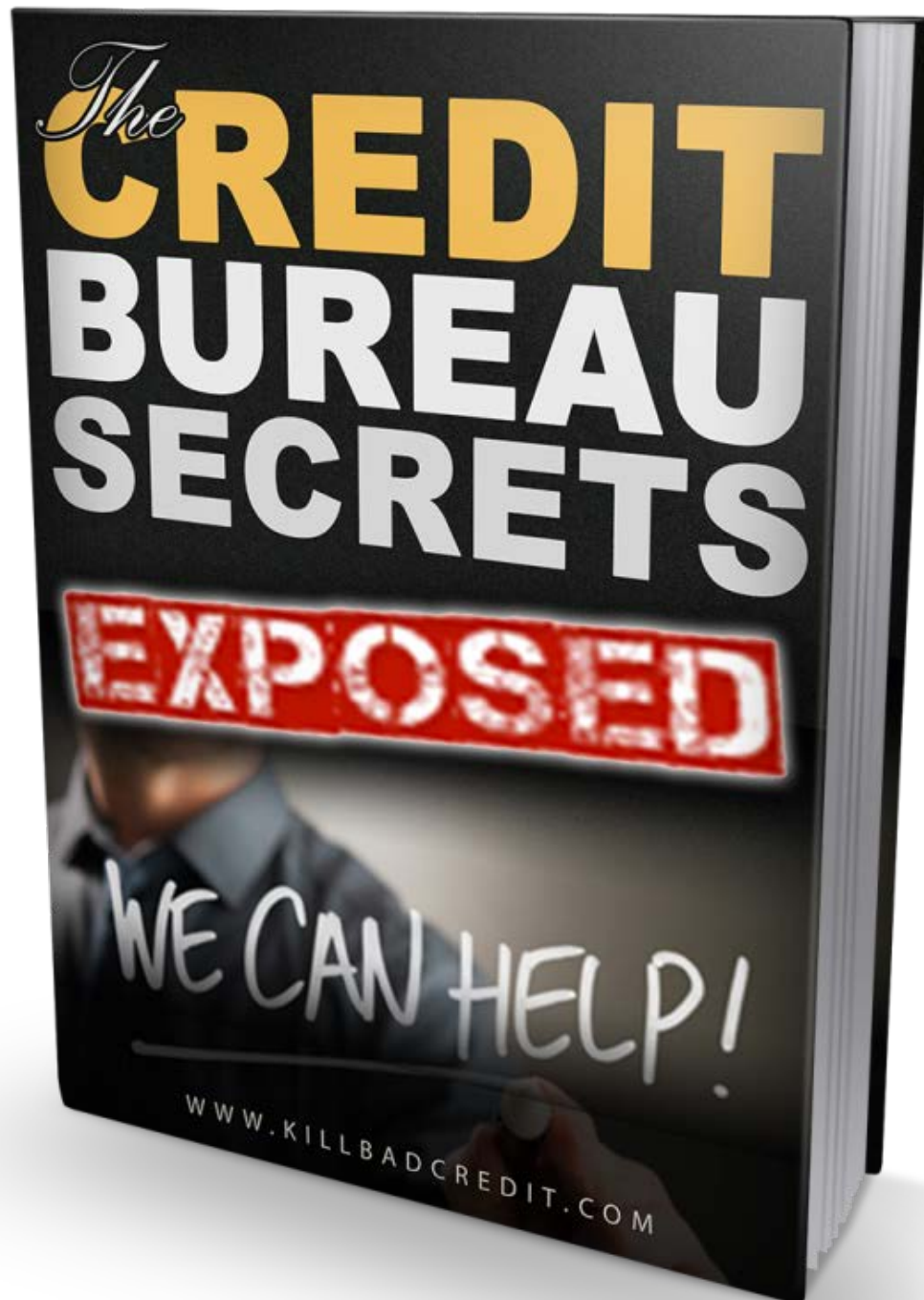
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*PRESENTS*

*CREDIT BUREAU*  
*SECRETS*

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“How To Legally Remove Negative Items From Your Credit Report In 5 Simple Steps. With a Simple, Proven “Do-It-Yourself Dispute letter package” Letters Included!

Even if they are Valid Negative Items they will be wiped away!

You will have a 700+ plus Credit score and get the best rates on the market!

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## CREDIT BUREAUS SECRETS

### INTRODUCTION

The inspiration for this book is to help those who are turned down because of bad credit, those who have big dreams and great ideas and a burning desire to bring ideas to life. I mean why should credit stop you from being all you can be? One of the reasons I hear the most is bad credit is the reason why dreams don't come to fruition or "I wish could get that small business loan" or "I wish I could get that new home". After reading this book and exercising the principles outlined, there will be no more excuses. You can now have what ever it is you want.

In 2002-2006 I made a lot of money working as a Loan Originator. This occupation enabled me to become a student of the different credit buckets and how banks rate and charge people with poor credit as compared to A-Paper credit. People would assume, the lower your score the less educated you were when it came to credit issues. When the loan boss would see a client with challenged credit, they would smell blood and give the highest rates possible to earn the most money in commissions sad but true! During this time period I was earning about 10,000 to 12,000 a month not too shabby for a young kid fresh out of college.

On the other-hand if you were an A paper client (720 plus Credit) then you could name your rate. Loan Officers became order takers because; they knew they couldn't sucker A-Paper clients who were credit savvy into high interest loans. Loan Originators knew that if they didn't give the best rate, they would get the best rate at another bank.

My educational background is in International Business and Finance with a Business Analyst certification. I have been working in the Credit/Banking Industry for 15 years at the time of this book. The banking/credit industry is a true boiler room, full of loan sharks hungry for your money! Loan Officer's often told stories about how they were, using a big jar of Vaseline on clients and screwing them with high interest loans all the time! It made me feel horrible because some of the people they screwed could have been my grandmother, my mother or my father. I believe in being fair and always helping people and as a result I made a lot of money while keeping my clients safe. I've seen people gain everything and I've seen people lose it all. With that said if you lost it all, if you have goals, you want to reach your dreams, and you believe that the main

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reason for not achieving those goals and dreams is because of bad credit!  
Then worry no more help is here!!

## DISCLAIMER

This entire book offers a personal opinion and results of others who has had success using our resources. If you are going to go to court and are unsure of yourself, or at any time have questions about the law, seek an attorney's advice and representation. The Contents of this book are for educational and instructive purposes only.

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This book will empower you to Remove All Negative Items Permanently From Your  
Credit Report

Including: But not limited to Credit Cards, Judgments, Tax-Liens, Late-Payments,  
Repos, Charge-Offs, Collections and Bankruptcy



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## STEP ONE:

Order Credit Reports from the 3 Major Credit Bureaus to obtain up-to date credit history reports. Its not easy to read a credit report however pay close attention to the data on each report because they may differ. The Three Major Bureaus are Equifax, Experian, Trans Union. You are eligible for a free report once a year all request must be sent directly to the individual Credit Bureau. Or you can get it for free at

<http://www.annualcreditreport.com>

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**ADDRESS FOR 3 CREDIT BUREAUS TO REQUEST IN  
WRITING..**

**3 Major Credit Bureaus**

**1. TRANS UNION**

LLC 2 Baldwin Place P.O. Box 1000 Chester, PA 19022

800-916-8800

[www.transunion.com](http://www.transunion.com)

**2. Equifax Credit information Services, Inc**

P.O. Box 740241 Atlanta, GA 30374

800-685-1111

[www.equifax.com](http://www.equifax.com)

**3. Experian**

P.O. Box 20002 Allen TX, 75013

888-397-3742

[www.experian.com](http://www.experian.com)

## STEP 2 REVIEW CREDIT REPORTS

The majority of credit reports contain errors that could be affecting your scores please review your credit report to look for inaccurate information that could be affecting your score. Incorrect information in your credit file lowers your credit score. As a result of lower scores you will get quoted higher interest rates on any loan or credit card that you apply for. Errors on your credit report could include public records, judgments, tax liens, false delinquent accounts and more. Well you may be thinking How can this possibly happen to you when all of the employees working in the credit reporting agencies work very carefully to put in information? Well most times they are careful but errors do occur because of careless data entry and more cases of identity theft in this digital age and you are the only one that can fix the errors. With these letters you will now be making the best efforts to remove all information that doesn't work in your favor.

### HOW TO READ YOUR CREDIT REPORT..

1. look at the date of the credit report make sure its within 90 days if your making a dispute you want to make sure you have the latest and most up to date information.
2. Identification: Make sure your name, date of birth and social security number are correct. As well as your current and past addressed, spouse name and date of birth are correct if you pulling a tri merge credit report (a merged credit report with both of your information under one identification number)
3. Credit information: this section is the majority of your credit report. It will include all of your creditors name, account number, date opened, date of last activity, date closed, current balance highest credit limit, highest amount of credit used, and your payment history. Your repayment history is how your scored usually shows numbers along with the amount of credit you have used availability to your credit limit.
4. How Accounts are marked on your credit report are marked as follows: Current Account, Account Open, Account Closed in Good Standing, Closed Account Credit account Closed, Paid Account; Closed Account 0 Balance. Previously closed Account, Foreclosure, and Collection.
5. Inquires: All authorized request from creditors, employers, and companies,

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requesting to see your credit report. Also there are other inquiries for pre-approvals of offers, insurance and periodic reviews by existing creditors.

## STEP 3

Dispute Errors in Your Credit report and Demand changes: See Credit Dispute letter in package

At this point we are beginning to contact the credit bureaus and demand information removed we are demanding outdated, [Valid] negative items, inaccurate information be removed from your credit history. This is where the fight begins and you must be diligent and don't fall for the scare tactics they will try to use to make you afraid to complete the mission. Stay strong and don't quit until you can raise the flag in victory. "COMPLETE THE MISSION" Remember to send all letters from this point The Correct way that we show you how to send the letters inside the Do-It -Yourself Credit Repair package, so that they must take action or be forced to remove the items with no action taken by you if they don't comply! Don't get upset it its not uncommon to send 2 or more dispute letters to get the items removed that you requested. But using our techniques are the fastest and most efficient way of doing it because it requires no negotiations with the creditor and the items will be permanently removed!

## STEP 4 THE DISPUTE PROCESS

### WHAT I PERSONALLY NOTICED DURING THE PROCESS OF CREDIT DISPUTES.

At times the credit reporting agencies such as TransUnion, Experian and Equifax will honor your request to send out the letters if you mail them they way that we recommend. As a result some creditors or debt collectors will respond back asking you to prove its fraud or will say that you still owe the debt. This is when you use the Debt Validation Letter in the credit do it yourself repair package available Here

<http://www.killbadcredit.com>

Your offering them to contract with you at this point pending they provide proof of what's asked in the letter in the Do It Yourself credit repair package and if they can prove you owe a valid debt then pay your debts. We are not advocating for people not to pay their

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debts all we ask that if it is truly a valid debt then prove that the debt is owed. What you will find is that most times they never can prove the debt! I know it sounds to good to be true but its true! We are 100% confident that if you get our credit dispute package you will see results or get 100% of your money back!

## HERE IS WHAT MOST CREDIT REPAIR DISPUTE LETTERS WILL LOOK LIKE WHEN THEY SEND THEM TO THE CREDIT BUREAUS.

### To Whom It May Concern:

On [DATE], I received a copy of my credit history report from [CREDIT BUREAU NAME]. That Report contained the following incorrect information reported by you:

I contacted the [CREDIT BUREAU NAME] to request deletion of this inaccurate data from my Credit History Report, but they have refused. They insist that your company claims this information to be accurately reported. This is not true, and here as follows is the correct information:

I am enclosing the following documentation to support my claim that the information you have reported is not correct:

This negative mark is damaging to my credit. Please contract Experian, Equifax and Trans-Union, immediately to remove this information from my credit file.

Please confirm to me within 20 days that you have contacted the credit bureaus to correct this information.

Thank you for your time and assistance.

Sincerely yours,

---

Your Name

Enclosures: (list what you are enclosing)

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## THETRUTH:

These types of letters do not work you will have a tough time getting all of the items removed off your credit report because the credit agencies know that these are standard letters and they see these all the time.

The letter above is not a disputer letter that will give you the results you need. As far as responding within 20 days well good luck with that, this is the type of letter that will get pushed aside and most likely they will recognize this request as frivolous.

However by using our letters we allow you stand on your rights like Jennifer Cushman VS TransUnion Case below! There are many court cases that have been won because of the credit agencies not following the law. Credit Reporting Agencies follow the law if they understand that you will enforce it. Here's an example case See CUSHMAN V. TRANS UNION CORPORATION. These are some of the arguments for her claim of negligent noncompliance under section 611(a) of the FCRA.

## **REAL CASE STUDY!**



### SOME BULLET POINTS SHE ARGUED IN HER CASE:

- a) The completeness or accuracy.
- (e) If, after a reinvestigation under subsection (a) of this section of any information disputed by the consumer, the information is found to be inaccurate or cannot be verified, the credit reporting agency shall promptly delete such information from the consumer's file.
- (f) Upon such reinvestigation and statement **If any information is deleted after a reinvestigation under subsection (a) of this section, the information may not be reinserted in the consumer's file after deletion unless the person who furnishes the information reinvestigates and states in writing or by electronic record to the agency that the information is complete and accurate.** by the furnisher, the credit

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reporting agency shall promptly notify the consumer of – See Source at:  
<http://caselaw.findlaw.com/us-3rd-circuit/1434033.html#sthash.RrRVcEfi.dpuf>

She provided sufficient evidence to sufficiently justify an award of punitive damages.

Need I say more these letters will work for you so lets get started!

## THE COLLECTION AGENCY OR CREDITORS MAY SAY SOMETHING IN A WRITTEN LETTER LIKE THIS

“ We have received your claim relating to the above account, therefore we request that you provide the following information or following documentation within 30 days from the date of this letter in order to begin an investigation”

Don't ignore this letter reply back right away with the Debt Validation letter in the package! Just because they sent you a letter and claim that you owe them money doesn't mean that they are entitled to any of it! Its chess game not checkers and once you check mate them then they must remove the negative debt.

Again reply via certified mail directly to the creditor. As a result you will see your credit report shed off the negatives like loosing weight! Isn't that exciting?

## IF THE DEBT COLLECTION AGENCIES BEGIN TO CALL

IF they Begin to call and harass you then here is a little verbiage to use:

1. Thank you for calling May I have your full name please and ID number? May I also have your Social Security Number? (now they are going to get nervous) Well I just need to have your ID so I can know whom Ill be suing if you violate my rights under the Fair Debt Collections Practices Act!!
2. Do I have a contract with your company? (They will say I'm calling about your such and such bill). That's not what I'm asking you. Do I have a contract with your company? Don't ever call me again.

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When they call you also document each call even use phone recording software to record the calls. As soon as you tell them this call may be recorded they will hang up at the speed of light! They know what they are doing is wrong. They know they are not suppose to be asking you for you're hard earned money when in fact they have no valid contract! They are simply Beggars!

## REPERCUSSIONS OF FDCPA VIOLATIONS THAT YOU SHOULD KNOW

The federal Fair Debt Collection Practices Act (FDCPA) offers consumers protection against overly aggressive debt collection actions by debt collectors and debt collection agencies. If a bill collector has violated federal law in its dealings with you, there are steps you can take depending on your goal. These range from suing the debt collector to reporting the collector to government agencies to using the violations as a negotiation tactic on the debt.

If a debt collector violates the FDCPA and you sue the collector in court, you may be able to recover the following types of damages:

## WHAT'S IN IT FOR YOU IF YOU SUE IN SMALL CLAIMS COURT?

Damages for Physical Distress

Damages for Emotional Distress

Lost Wages Recovered

Wage Garnishment Recovery

Statutory Damages of up to \$1,000 per law suit in addition to ALL the other charges.

Attorney Cost and Fees Recovered

Third Parties may also sue for the debt collectors calling them!

**TOP REASONS TO DISPUTE ITEMS ON YOUR CREDIT REPORT.**

1. Personal information is incorrect
2. Account is not mine
3. Identity Theft
4. Mistaken Identity
5. Account should have a 0 balance because of Bankruptcy/Charge-off.
6. Accounts were closed out by me and let the credit report reflect I closed It out.
7. Incorrect Status for the following account.
8. Outdated information. I would like removed from my credit history report.
9. Duplicate Accounts remove duplicates
10. Inquiry on my report is 2 years old please remove
11. Unauthorized inquiry.
12. CAN'T VERIFY THE DEBT...

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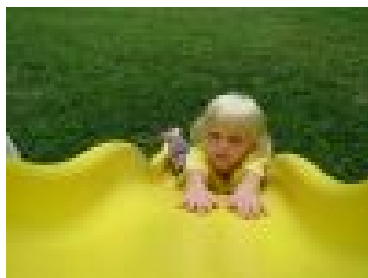
THIS IS NOT all that you need to order to deal with all of the  
rebuttals you will receive once you begin sending this  
information. They will drag their feet and you may have to send a  
series of letters so you need the step-by-step do it your self-  
credit repair package that includes all of the letters.



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The do it your self-Credit dispute letter package will keep you from sliding down the wrong path. These letters using the Fair Credit Reporting Act, Section 609 will get items removed off your credit report. I have studied different credit repair products and software and none of them compare to my series of Section 609 letters along with my Conditional Acceptance for Value letter in the do it your-self credit repair package.

Our letters work and achieve the goal of getting unverified debt removed off your credit report. Furthermore, a company that decides to put information on your credit report is, REQUIRED by federal LAW to verify- through physical verification.

Our letter will demand Items removed and the credit reporting agencies must comply. If they cant verify the information the accounts must be removed off your credit reports. The law is very clear and if they do not remove those items then there is remedy available for "negligent and noncompliance"

We have the letters and the case law for you to file suit but the fact of the matter is it wont get that far as the credit agencies wont go there because they don't have any proof of the debt so they must remove it! You will have the correct letters to send step by step.



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## HOW TO RESPOND TO DEBT COLLECTION LETTERS

Now we must go beyond what is required under the Fair Debt Collections Practices Act. This is what we will do. We are now going to offer to contract with them using what is called Conditional Acceptance included in the Do-It-Yourself-Credit-Repair Dispute-Letter Package.

People have had much success using this technique sending these letters to the debt collectors. I advise against sending Cease and Desist letters as this could lead to being sued! So just follow my instructions.

## **THIS IS NOT all that you need to order to deal with all of the rebuttals**

you will receive once you begin sending information. They will drag their feet and you may have to send a series of letters so you need the step-by-step do it your self-credit repair package that includes all of the letters.

Trust me the initial letter starts the war now you need all of the tools to make them understand that you mean business!

Don't worry its supper easy just follow the path with the letters in our credit package.



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## STEP 5: THE LETTERS TO GET YOU STARTED!

Here's a few letters to get you started use these to write a letter to receive your free credit report if you have been denied credit by a company also include a copy of the rejection letter, employment, receiving unemployment and intend on applying for a job within the next 60 days,

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**LETTERS TO OBTAIN FREE COPY OF CREDIT REPORT OR  
ORDER ONLINE.**

**SEND THIS LETTER FIRST! Regular Mail**

Name:

Address and Zip

Date :

Re: Request for Free Credit Report

To whom it may concern,

I am requesting my complimentary annual credit report from: Equifax, Experian,  
TransUnion,

Full name:

Social Security Number:xxx-xx-xxxx

Address Current:

Previous Address: in the past 7 years..

Enclosed are copies of documents identifying me by my name and address. (include a  
copy of ID and utility bill)

Sign your Name

NAME:                      Address:

Previous Address if less than 2 years

Mail to: Trans Union, Equifax and Experian

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800-916-8800

[www.transunion.com](http://www.transunion.com)

## 2. Equifax Credit information Services, Inc

P.O. Box 740241 Atlanta, GA 30374

800-685-1111

[www.equifax.com](http://www.equifax.com)

## 3. Experian

P.O. Box 20002 Allen TX, 75013

888-397-3742

[www.experian.com](http://www.experian.com)

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**USE THIS LETTER IF YOU WERE TURNED DOWN FOR  
CREDIT OR EMPLOYMENT**

DATE:

Re: Request for Credit History Report

To Whom It May Concern:

I am writing to request a copy of my Credit History Report.

CHOOSE ONE Or MORE Below..

I hereby certify that I an unemployed and intend to apply for a job within the next 60 days.

OR

I was denied credit on DATE by COMPNAY. Enclosed is a copy of the rejection letter.

OR

I hereby certify that I receive public assistance/welfare.

OR

I certify that I believe there is fraudulent and false information in my file.

Full Name:

Date of Birth:

Social Security Number:

Address:

Telephone Number:

Previous Address if less than 2 years:

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Enclosed are copies of documents identifying me by my name and address.

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[www.transunion.com](http://www.transunion.com)

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**USE THIS LETTER TO GET ITEMS REMOVED OFF OF YOUR  
CREDIT VERSION 1<sup>ST</sup> LETTER.**

Date:

Name:

Address:

SSN: xxx-xx-xxx | DOB: xx/xx/xxxx

REPORT # xxxx-xxxx-xx

REPORT DATE xx/xx/xxxx

Experian P.O Box 9701 Allen, TX 75013

According to the Fair Credit Reporting Act (FCRA) Section 606 (a)(1)(A) unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

PLEASE REMOVE BELOW ITEMS OFF MY CREDIT REPORT IMMEDIATELY if you cannot present me with Verifiable Proof through physical verification of an original signed consumer contract.

Credit report included. List the Debt

SAMPLES

AES/SLM TRUST Account Number: XXXXX-XXXXXXX

American Credit Bureau I Account Number: XXXXX

Capital One Auto Finance Account number: XXXXXXXXXXXXX

Hunters Warfield Account number: XXXXX

Your name

SS#xxx-xx-xxx

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They will drag their feet and you may have to send a series of letters so you need the step-by-step do it your self-credit repair package that includes all of the letters. Let the Fight Begin!



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**USE THIS LETTER TO GET ITEMS REMOVED OFF OF YOUR  
CREDIT VERSION 2ND LETTER.**

Date:

Name:

Address:

SSN: xxx-xx-xxx | DOB: xx/xx/xxxx

REPORT # xxxx-xxxx-xx

REPORT DATE xx/xx/xxxx

Experian P.O Box 9701 Allen, TX 75013

According to the Fair Credit Reporting Act, Section 609 (a)(1)(A), you are required by federal law to verify - through the physical verification of the original signed consumer contract - any and all accounts you post on a credit report. Otherwise, anyone paying for your reporting services could fax, mail or email in a fraudulent account.

I demand to see Verifiable Proof (an original Consumer Contract with my Signature on it) you have on file of the accounts listed below. Your failure to positively verify these accounts has hurt my ability to obtain credit and employment. Under the FCRA, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

PLEASE REMOVE BELOW ITEMS OFF MY CREDIT REPORT IMMEDIATELY If you cannot present me with Verifiable Proof an original signed consumer contract. Credit report included.

Your name

SS#xxx-xx-xxx

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**SAMPLE LETTER TO PUT THE CREDITORS ON NOTICE THAT  
YOU MAY BE FILING A CLAIM IF THEY DON'T  
CALL OFF THE DOGS!**

CERTIFIED MAIL# \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Original CREDITOR NAME

Mailing Address

City, State, Zip

DATE: January 7, 2015

Name(s) on account:

Account number:

Date loan/debt incurred: (DATE)

Original loan/debt amount:

Amount past due:

Re: Collection agency: (COLLECTION AGENCY NAME)

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**To Whom It May Concern:**

I have been unable to pay the full amount of the loan/debt noted above for the following  
reason(s):

(ENTER REASONS HERE)

Although I have an outstanding debt, I have the right to be treated by a collection agency  
with dignity and respect. The collection agency you've hired (as noted above), however,  
has engaged in the following practices, which violate the federal Fair Debt Collection  
Practices Act:

(ENTER COLLECTION AGENCY MISCONDUCT HERE)

I am willing to forego the legal remedies I have available, including a lawsuit in small  
claims court seeking punitive damages against you and the agency, in exchange for your  
written promise to permanently cease all efforts to collect this debt and remove all  
negative entries regarding this debt from my credit file. I expect to hear from you  
immediately.

Sincerely,

---

NAME

cc: Federal Trade Commission

State Collection Agency Licensing Board

Collection Agency: (NAME OF OFFENDING COLLECTION AGENCY)

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## SAMPLE LETTER TO PUT THE CREDITORS ON NOTICE OF YOUR INTENT TO SUE!

CERTIFIED MAIL# \_\_\_\_\_

January 11, 2015  
John Lee Doe  
123 Main Street  
Anywhere, GA [30043]  
CAPITAL ONE  
PO Box 2235  
Cleveland Heights, OH 44129  
Re Alleged Account 123456789123456

### NOTICE OF INTENT TO SUE

I am hereby putting you on notice of my intent to file suit against you for repeated violations of U.S.C. Title 15 § 1692 et seq. I have told representatives of your company NOT to call me and I have sent you a letter requesting verification of the alleged debt you keep harassing me about. You received that notice on **December 28, 2011** as evidenced by USPS electronic delivery confirmation yet you have continued collection efforts by sending me additional mailings demanding payment and making numerous harassing phone calls to me in blatant violation of the FDCPA.

**This is my notice to you that I am going to file suit against you for damages for violations of the Federal Debt Collection Practices Act.**

I do not expect to receive ANY further communication from you. Any further contact from you will be FULLY DOCUMENTED and added to the already existing evidence and made available as evidence in the Court action against you.

I made a conditional offer to settle this matter upon lawful verification of this alleged debt in the correspondence sent to you. You failed to respond and illegally continued to proceed with collection activities in violation of Federal Law. You have now incurred liability and can now pay **ME** as a result of your unwarranted and illegal actions.

Yours Truly,

\_\_\_\_\_  
John Lee Doe

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**SAMPLE LETTER TO VALIDATE THE DEBT**

**CERTIFIED MAIL#** \_\_\_\_\_

Date 01-16-2015

To: Hunter Warfield Collections

Address: 4620 Woodland Corporate Boulevard Tampa FL 33614

Account # 7474747848

From: John Doe

Address: In/Co:2

5522 Lawn Dr SE Near GA [30967] Non-domestic

Dear Hunter Warfield Collection Agency,

Pursuant to the FCRA & the FDCPA I now exercise my lawful right to question the validity of this debt your agency claims has come due. Fair Credit Reporting Act § 609 Disclosures to consumers: (c) (2) (E):

A consumer-reporting agency is not required to remove accurate derogatory information from a consumer's file, unless the information is outdated under section 605 or cannot be verified.

Fair Credit Reporting Act § 611(a) 1 (A) Procedure in case of disputed accuracy:

(a) Reinvestigations of Disputed Information (1) Reinvestigation Required (A) In general. Subject to subsection (f), if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.

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## Fair Debt Collection Practices Act § Section 809. Validation of debts:

(b) If the consumer notifies the debt collector in writing within the thirty-day period described in subsection (a) 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 any 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.

*According to the Fair Credit Reporting Act, Section 609 (a)(1)(A), your company is required by federal law to verify - through the physical verification of the original signed certified consumer contract - of any and all accounts you request to be posted and or reported on a credit report.*

*I demand to see a copy of the Verifiable, Validated Proof (an original Consumer Contract with a wet-ink Signature on it, copies of copies are not Validation and by Law are not considered proof), that you have on file for the account listed above.*

*Under the FCRA, unverified, invalid accounts must be removed.*

If you are unable to provide a copy of the verifiable/validated proof that you have on file within 30 calendar days from receipt of this notice, for the account listed above then you must at once remove the account from JOHN DOE credit reports. I demand the account be verified or removed immediately!

The law is very clear as to the Civil liability and the remedy available to me for the "negligent noncompliance" (Section 617) if you fail to comply with this Federal Law.

Sincerely,

John Doe A.R.R

SS #xxx-xx-xxxx

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**SAMPLE DISPUTE LETTER TO VALIDATE THE DEBT#2**

Dispute letter to a debt collector (credit card, mortgage or other loan)

Your Name:

Certified mail receipt number:

---

JOHN DOE  
2683 LAWN DR SE  
NEAR GA 30024

AMERICAN EDUCATION SERVICES  
DISPUTE DEPARTMENT  
RE: xxx-xx-xxxx  
1200 N 7<sup>TH</sup> ST  
HARRISBURG PA 17102

Sir or Madam:

You are in receipt of notice under the authority of The Fair Debt Collections Practices  
Act regarding

**SOCIAL SECURITY NUMBER xxx-xx-xxxx**

It is not now, nor has it ever been my intention to avoid paying any obligation that I  
lawfully owe.

In order that I can make arrangements to pay an obligation which I may owe, please  
document and verify the "debt" by complying in good faith with this request for  
validation and notice that I dispute part of, or all of the alleged debt.

1. Please furnish a copy of the original promissory note redacting my social security  
number to prevent identify theft and state under penalty of perjury that your client  
named above is the holder in due course of the promissory note and will produce the  
original for my own and a judge's inspection should there be a trial to contest these  
matters.
2. Please produce the account and general ledger statement showing the full  
accounting of the alleged obligation that you are now attempting to collect.
3. Please identify by name and address all persons, corporations, associations, or  
any other parties having an interest in legal proceedings regarding the alleged debt.
4. Please verify under penalty of perjury, that as a debt collector, you have not  
purchased evidence of debt and are proceeding with collection activity in the name of

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the original maker of the note.

5. Please verify under penalty of perjury that you know and understand that certain clauses in a contract of adhesion, such as a so-called forum selection clause, are unenforceable unless the party to whom the contract is extended could have rejected the clause without impunity.

6. Please verify under penalty of perjury that you know and understand that STUDENT LOAN contracts are a series of continuing offers to contract and as such are nontransferable.

7. Please provide verification from the stated creditor that you are authorized to act for them.

8. Please verify that you know and understand that contacting me again after receipt of this notice without providing procedurally proper validation of the debt constitutes the use of interstate communications in a scheme of fraud by advancing a writing, which you know is false with the intention that others rely on the written communication to their detriment.

I demand to see a copy of the Verifiable, Validated Proof (an original Consumer Contract *with a wet-ink Signature on it, copies of copies are not Validation and by Law are not considered proof*), that you have on file for the account listed above.

***Under the FCRA, unverified, invalid accounts must be removed.***

If you are unable to provide this to me with a copy of the verifiable/validated proof that you have on file within 30 calendar days from receipt of this notice, for the account listed above then you must at once remove the account from JOHN DOE credit reports. I demand the account be verified or removed immediately!

The law is very clear as to the Civil liability and the remedy available to me for the "negligent noncompliance" (Section 617) if you fail to comply with this Federal Law.

Disputing the "debt"

01-16-2015

Copy to:

Consumer Response Center

Federal Trade Commission Washington, D.C. 20580

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**DISPUTE LETTER TO A DEBT COLLECTOR OF STATE TAXES**

Name:

Certified mail receipt number \_\_\_\_\_

Address:

Collection Agency Name and Address:

Name of whom letter is addressed to: (Get a Name if there is not one on the letter at  
times they may just call it the compliance department but get a direct name)

Attn Name:

You are in receipt of notice under the authority of The Fair Debt Collections Practices Act  
regarding your file #XXXXXXXXXXXX. It is not now, nor has it ever been my intention to  
avoid  
paying any obligation that I lawfully owe.

In order that I can make arrangements to pay an  
obligation which I may owe, please document and verify the "debt" by complying in good  
faith

with this request for validation and notice that I dispute part of or all of the alleged debt.

1. Please furnish a copy of the assessment this so-called debt is based on redacting my  
social  
security number to prevent identify theft and state under penalty of perjury that (YOUR  
STATE)

Tax Commission is the holder in due course of the original assessment and will produce  
the  
original for my own and a judge's inspection should there be a trial to contest these  
matters.

2. Please name the person or persons who completed the assessment along with their  
verification under penalty of perjury showing the full accounting of the alleged obligation  
that  
you are now attempting to collect.

3. Please identify by name and address all persons, corporations, associations, or any  
other  
parties having an interest in legal proceedings regarding the alleged debt.

4. Please verify under penalty of perjury, that as a debt collector, you have not purchased

*The* **CREDIT**  
[Type text]  
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evidence of debt and are proceeding with collection activity in the name of the Oklahoma  
Tax  
Commission.

5. Please provide verification from the (YOUR STATE) Tax Commission that you are  
authorized to  
act for them.

6. Please verify that you know and understand that contacting me again after receipt of  
this  
notice without providing procedurally proper validation of the debt constitutes the use of  
interstate communications in a scheme of fraud by advancing a writing, which you know  
is  
false with the intention that others rely on the written communication to their detriment.

Disputing the "debt"  
(YOUR NAME).

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**CONDITIONAL ACCEPTANCE OFFER**

From: NAME OR 3<sup>rd</sup> Party Representative

Re: John Doe

2683 lawn Drive SE

Atlanta GA, 30044-6622

To: Capital Solutions, LLC

750 Cross Pointe Rd. Suite G

Gahanna, OH 43230-6692

Re: John Dow

Creditor: Personal Income Tax

Client Acct #: 111111

Total Due: \$1,452.92

You are hereby in RECEIPT OF NOTICE under the Fair Debt Collections Practices Act, RCW 62A.3, RCW 19.16 and 19.86 UCC 3-501(b)2, USC 15-6802 regarding your above referenced file number and presented with a CONDITIONAL ACCEPTANCE OFFER.

Proof of the existence of an account of the actual establishment of debt account by the actual Sentient human **YOUR NAME**, duly signed and written out by both parties and not any unilateral agreement. This would include but not be limited to the actual agreement upon which the signature page has direct reference to the entire debt.

In an effort to settle this matter in the most efficient possible manner, I hereby **CONDITIONALLY ACCEPT YOUR OFFER UPON YOUR PROOF OF CLAIM** your demand for payment in the above named matter upon your complete and total fulfillment of the following conditions:

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Condition #1. A Notarized copy of the ORIGINAL WET INK SIGNED CONTRACT and all other supporting documentation that give rise to and lawfully support the alleged obligations your firm now claims is owed.

Condition #2. Provide me with a sworn and notarized Affidavit, signed under Penalty of Perjury as follows:

a. That your client is the bona fide party in interest and Holder in Due Course of the aforementioned Contract, and that they can and will further produce said ORIGINAL WET INK SIGNED CONTRACT in Condition #1 above.

b. The names, addresses, dates and durations of time during which any and all persons, Corporations, associations, legal firms or any other parties and/or entities who may have had or presently now have any interest in the collection or legal proceedings regarding this alleged obligation.

c. That as a claimed debt collector, you have not purchased evidence of this alleged debt and are proceeding solely in the name of the original contracting party or parties.

d. That you know, understand and agree that certain clauses in a contract of adhesion are unenforceable unless the party to whom the contract is extended could have selectively rejected the clause.

e. That both you and your firm have taken reasonable and prudent due diligence to verify that the amount claimed as owed is, in fact, a legitimate and bona fide debt, prior to instigating this action and making said claim, and that all relevant correspondence, challenges, denials and counter claims by me have been fully and thoroughly reviewed by and adequately answered by your firm both prior to and since initiating this claim.

f. That since initiating this claim, your firm, or associates under your employ, did not contact me at my residence more than three times in any given week or at any other unreasonable time or in any unreasonable manner.

g. That you, your firm or associates under your employ, did not fail to identify themselves as a debt collector in any manner or at any time pertaining to this alleged claim.

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Condition #3. Provide written verification in the form of a signed, sworn and Notarized Affidavit from the stated creditor that you are authorized to act on their behalf in this alleged debt collection action.

Condition #4. Provide the total account and general ledger statement showing the full and complete Accounting of the alleged obligation you are attempting to collect from me, signed and sworn to by the authorized person responsible for maintaining these records and having first-hand knowledge as to their accuracy and authenticity, and are able and willing to testify to same under oath to that effect.

Condition #5. Provide Certified and Notarized copies of documents showing that you are or represent a bona fide creditor in a collection process to include:

a. A notarized copy of certified documents evidencing that you are allowed to conduct business in the State of Texas as a collection agency.

b. A notarized copy of the Bond on file with the State of Texas allowing your firm to operate as a collection agency.

c. A notarized copy of the assignment letter including production of the signatures and status showing your firm as holders in due course of the alleged claim.

Condition #6. Provide the statutes and enforcing regulations, both Federal and State, which clearly and unequivocally make me liable for this alleged debt to you.

Condition #7. Provide the statutes and enforcing regulations, both Federal and State, which clearly and unequivocally allow for the collection of this alleged debt.

Condition #8. Provide proof that your "Notice of Debt Collection", is authorized by such Statutes and enforcing Regulations.

Condition #9. Provide proof of all relevant signatures and your status as Holders in Due Course of this alleged claim.

Condition #10. Provide the name(s), address(es) and telephone number(s) of the bona fide creditor(s) pertaining to this alleged debt.

Condition #11. If you are acting as an Agent, provide certified copies of the assignment

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upon which you are collecting, showing the name(s) of any and all debtors and the respective bona fide creditor(s) as the secured party(s). UCC 9-406(c)

Condition #12. Provide the national and regional credit and debit card network Rules and Regulations governing electronic payments and ATM transactions; specifically the production of all versions of the manual in each case for each service/ buyer/ successor/ transferee regarding this alleged claim.

Condition #13. Provide a sworn and Notarized Affidavit, signed under Penalty of Perjury, that all the Rules and Regulations of the National and Regional credit and debit card network Rules and Regulations were never, at any time, violated or circumvented to the detriment of the Affiant pertaining to this alleged claim.

Condition #14. Provide verifiable proof that any actual "money" was ever created or loaned to me by the named creditor(s) whom you claim to represent, and not mere bookkeeping entries that were made by them in an attempt to establish the alleged obligation or debt, and in which case, this entire matter would constitute fraud on their part, as well as now yours.

And that the value of the attached is not sufficient to discharge this debt under the following laws:

- Fair debt collection Practices ACT (FDCPA), 15 U.S.C. § 1692 et seq., 1978 Title VIII of the Consumer Credit Protection ACT of 1978
  - The Indentured Trust ACT of 1939
- HJR 192, 112 Statutes at Large 48, and P. L. 73.10 of 1933
  - EMERGENCY ECONOMIC RELIEF ACT May 12 1933
  - The Securities Exchange Act of 1934
- The Fair Credit reporting Act Public Law No. 91-508 enacted in 1970
  - The Bankruptcy ACT of 1933
  - 12 USC 411, P.L. 97-280 , 15 USC 6802
- UCC 1-103, 1-308, 2-221, 2-104, 3-415-419, 3-501-510
  - Title 18-1341

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This is a lawful request in accords with the aforementioned and the following:

U.C.C. - ARTICLE 3 - NEGOTIABLE INSTRUMENTS..PART 5. DISHONOR

§ 3-501. PRESENTMENT.

pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested.

§ 3-501. PRESENTMENT.

(a) "Presentment" means a demand made by or on behalf of a person entitled to enforce an instrument (i) to pay the instrument made to the drawee or a party obliged to pay the instrument or, in the case of a note or accepted draft payable at a bank, to the bank, or (ii) to accept a draft made to the drawee.

(b) The following rules are subject to Article 4, agreement of the parties, and clearing-house rules and the like:

(2) Upon demand of the person to whom presentment is made, the person making presentment must (i) exhibit the instrument, (ii) give reasonable identification and, if presentment is made on behalf of another person, reasonable evidence of authority to do so, and (iii) sign a receipt on the instrument for any payment made or surrender the instrument if full payment is made.

By refusing to supply you with the information you requested, you will be violating the law and my rights under UCC.

Once Again this is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section (as well as other laws both federal and local). It is respectfully requested that your offices provide competent evidence that there is any legal obligation to pay in accords with the aforementioned laws. Also your company does not have the right to publish my personal info with credit bureaus under 15 USC 6802.

It come of necessity and obligation to inform you that if your offices have reported invalidated information to any of the Credit bureaus/agencies such action will be

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construed as fraud under both Federal and State Laws. Further if any negative marks are found on any of portion of the credit file associated with this matter by your company or the company that you represent it will come necessary to bring legal action against you for the following:

- Violation of the Fair Credit Reporting Act
- Violation of the Fair Debt Collection Practices Act
  - Defamation of Character
  - 18 USC Codes of CRIMES

· and may include any of the following means:

**administrative review, SEC Hearing, LIEN and or Law suit.**

If you and your offices are able to provide the proper documentation (originals and or certified copies of verified documents) as requested in the a foregoing Declaration, it will receive a prompt response, however at least 30 days will be needed to investigate and review the validity of the information provided and during such time all collection activity MUST cease and desist in good faith.

Further during this validation period, should any action be undertaken which could be construed as detrimental to any portion of the credit files related hereto, it will constitute a breach and will result in consultation with legal counsel. This includes any listing of any information to any credit reporting repository that could be inaccurate or invalid or verifying an account as accurate when in fact there is no certified valid proof that it is.

Your offices have **15 calendar days** to respond to this validation/certified verification request, if a response is not received within 15 days from the date of your receipt of this presentment, all references to this account must be deleted and completely removed from the credit file and a certified copy of such deletion confirmation shall be sent to the addressee immediately.

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It is further requested, and you are now given notice that all contracts adherence and or otherwise are hereby terminated with your company. That no communication via telephonic, e-mail correspondence, written correspondence, and or electronic correspondence shall be had between your company and the client, you are hereby commanded and ordered to cease and desist in such communication. You are to communicate via written correspondence only to the following address under the following name:

Name and ADDRESS

Should your offices attempt telephone communication with the client, including but not limited to computer generated calls and calls or correspondence sent to or with any third parties, it will be considered harassment and result in a fee assessment of Fifteen Hundred dollars per instance per issue. All future communications with the client MUST be done in writing and sent to the address noted above via USPS.

This document and all communication from the client and our offices are peaceful communication, non-combative, non-aggressive, and without dishonor. It would be advisable that you assure that your records are in order if there's a likelihood of the need to take legal action. This is a good faith attempt to correct your records; any information obtained shall be used solely for that purpose. We have accepted your claim under the condition of validated proof of claim.

You are hereby ordered, commanded, direct it to cease and desist any and all collection activities, negative reporting activity as this matter is now in dispute and by law (the fore mentioned laws are mentioned as well as the (Uniform Commercial Code), and until this disputed matter has been resolved you may not and shall not continue proceedings in collections in reference to this matter until verification (as required by law documented and proven certified facts), shall have been produced. **You have 15 CALENDAR days to comply with the above demanded information!**

You have received our conditions. You may choose either option, to balance the account and bring to zero. Or you may choose the option of providing us the verification documentation requested above.

With Best Regards,

X John Doe

C/O NAME

43 Roswell RD Suite 111

Atlanta GA 30322-0411

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At this point after a short time if you follow these steps your credit report will be wiped entirely clean!

Now the next step is to add new credit and your done! Congratulations. We wish you all the best with your new credit!



**WWW.KillBadCredit.com**

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could be yours If you Act now!



**12 VERIFIED RESOURCES TO GET BRAND NEW TRADE LINES!**

Includes: Credit cards, lines of credit, automobile lenders and equipment lease loans both business and personal. We give you the tools to add new trades!

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## 1. First Interstate Bank

<http://www.firstinterstatebank.com> not so hard on credit. Also not just credit score based but they may require you to have a banking relationship with them. 888-752-3332

## 2. State Savings Bank

<http://www.istatesavingsbank.com>

They do minimal credit checks can apply on-line.

## 3. Capital One

<http://www.capitalone.com/creditcardapply>

they are very liberal on credit.

## 4. United Federal Credit Union

<http://www.unitedfcu.com>

Will need a savings account will need at least 5 bucks in account. Min 600 score credit card would be a loan min 500 credit limit with no max credit limit they only lend in NV,OH,IN,NC,AK,MI can apply online Rates start at 9.9 to 14% call 888-982-1400

## 5. Golden Pacific Bank

<http://yourbanksolution.com>

800-582-5503 can be out of state they use an outside vender multiple programs, look at income and score they are flexible good rate for approval. Has additional program with a savings secured card. Can apply online. Can do A business card also and you dont need a banking relationship.

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## 6. Bank Of Virginia

<http://www.bankofva.com>

They have business and personal credit cards they look at your debt to income ration and credit history you can be out of state and you do not need a banking relationship. Can apply on-line or call 804-763-1333

## 7. Peoples Financial For GA Residents Only

<http://www.peoplesfinancial.net>

They specialize in Auto loans not credit score based they care about time on job, length of residence and the ability to pay. After one has paid off or in good-standing on the auto loan they will also do personal loans. They also have pre- approved dealers that they are approved with. Call them 770-422-2735 (They report on credit too!)

## 8. United Companies

<http://www.unitedcompanies.com>

Specialize in equipment leasing for your business or company from automotive, to railroad transportation to equipment call 800-742-3928

## 9. Midland American Capital

<http://www.midlandamericancapital.com>

lends on accounts receivable asset based lending ACH loans off of the gross tax returns up to 15% based funding on accounts receivable up to 80. Not credit score based lends based on the business and invoices call 800-753-3300

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## 10. United Financial Services Credit Union

<http://www.ufscu.org>

a not for profit Credit Union also they are not solely based on credit score they are fairly liberal they offer credit cards, auto loans, personal lines of credit both secured and unsecured has a fee of \$25.00. This \$25.00 deposit buys you a share in the Credit Union and establishes a Savings Account for you. Call them 800-796-5000

## 11. World Acceptance Corporation

<http://www.worldacceptance.com>

Lends in GA, TX, AL, ID, IL, KY, LO, MO, MS, NM, OK, SC, TN, TX and WI will offer short term small to larger loans to consumers that have limited access to consumer credit. Call them 800-937-5449

## 12. First Franklin Financial

<http://www.1ffc.com>

they specialize in short term personal loans for unexpected expenses, life events, home improvement, and lifestyle loans.

Well there you have it folks 12 solid sources that I know at the time of writing this book that are in business and lending.

So repair that credit add the trade lines with the tools I provide and have everything in this life that you need and want.

Lets face it after your credit is clean you need to add new trade lines to establish A1 credit so why not use the sources that were hand picked with the best rates for people establishing credit!

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could be yours If you Act now!

CHECKMATE YOU WIN!



**WWW.KillBadCredit.com**

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## A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.**

**C You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

**C You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

**C** a person has taken adverse action against you because of information in your credit report;

**C** you are the victim of identify theft and place a fraud alert in your file; **C** your file contains inaccurate information as a result of fraud; **C** you are on public assistance; **C** you are unemployed but expect to apply for employment within 60 days. In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

**C You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or

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distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

**C You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.

**C Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate

**Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

**C Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

**C You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

**C You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

**C You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

# The CREDIT BUREAU SECRETS

**EXPOSED**

WE CAN HELP!

C Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state.

## ATTORNEY GENERAL. FEDERAL ENFORCERS ARE:

### Contacts':

Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580

1-877-382-4357



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You Deserve the lowest Rates on the Market with no hassle!  
Low rate bank loans, mortgage loans, auto loans, lines of credit  
could be yours If you Act now!

**THE MOST IMPORTANT LAWS TO UNDERSTAND ARE:**

- 1.The Fair Credit Reporting Act
- 2.The Equal Credit Opportunity Act
- 3.The Fair Credit Billing Act



# *The* **CREDIT** [Type text] **BUREAU** **SECRETS**

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## The Fair Credit Reporting Act in summary

protects your credit status from misinformation, and unverifiable information. If you have been denied credit for any reason the lender or employer who turned you down must give you the name and address of the credit bureau that supplied the report. At that point you have a right to a free credit report and a right to investigate any information. So this book is totally within your rights to exercise so "Complete the Mission"

## The Equal Credit Opportunity Act in summary

simply bars discrimination on the basis of age, race, sex marital status, religion, national origin, or receipt of public assistance in the granting of credit.

## The Fair Credit Billing Act in summary

says if you find errors of at least \$50.00 on your credit card statement and you write the company about it, the company must acknowledge your letter within 30 days and must resolve the dispute with in 90 days.

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Low rate bank loans, mortgage loans, auto loans, lines of credit  
could be yours If you Act now!

HELPFUL LINKS

<http://www.Annualcreditreport.com>

<http://www.Equifax.com>

<http://www.Experian.com>

<http://www.TransUnion.com>

<http://www.Myfico.com>

<http://www.NAAG.org>

<http://www.FTC.gov>

<http://www.Bankrate.com>

**The End**