**Credit Mastery™ Seminar 2019**

**Advanced Business Credit System**

"The Journey of a 1,000 Miles Starts with a Single Step"

By Iron Dane Richards, et al

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THE CREDIT SEMINAR PLEDGE

SHOW ME THE CREDIT

THEN SHOW ME THE MONEY

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, THIS DAY OF \_\_\_\_ /\_\_\_\_\_/\_\_\_\_\_\_

HEREBY ACCEPT THE CHALLENGE AND RESPONSIBILITY TO:

BUILD BUSINESS AND PERSONAL CREDIT TO MY MAXIMUM POTENTIAL

PLEDGE TO KEEP ALL CREDIT ACCOUNTS PAID ON TIME

NEVER TO INTENTIONALLY DEFAULT ON AN OBLIGATION

TO READ THIS BOOK IN FULL TWICE BEFORE ENGAGING IN ANY ACTIONS

TO SEEK LEGAL AND ACCOUNTING PROFESSIONAL ASSISTANCE BEFORE ENGAGING AS EACH SITUATION IS UNIQUE

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I AGREE NOT TO RECORD IN ANY FORM THIS SEMINAR!

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DATE\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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**GETTING STARTED**

Credit is what it takes for most people to build the life they desire! So, the Solution is to Build Both Personal and Business Credit!

Business Credit Mastery

First is Creating the Structure for building your business credit fast.

* Establishing Key Components that validate your business for funding. Then we move you into the actual process to where you are building business credit.
* Registration for reporting with all business credit agencies; Dun & Bradstreet and Experian Business.
* Five key vendor lines of credit that report to the agencies.
* Three business credit cards that report to the agencies.
* High dollar trade lines of credit that report to the agencies for pennies on the dollar.
* Your first business bank loan that reports to the business credit agencies.
* Then in for the $50,000 Plus Business Lines of Credit and Hard Money Loans!

**Is The Future for Obtaining Business Loans Still Possible With the Current Economy and Lending Trends?**

Yes, it is possible to obtain business loans with the post mortgage industry debacle. There will always be the demand for capital and sources of funds, however the stipulations by the lenders are getting tougher. Keep in mind however, that the banks cannot survive on ATM and overdraft fees (even though they will try). Banks survive on Long Term, Low Risk Loans and Mortgages! Notice LOW RISK! Now more than ever, but there is a solution to organizing your business to demonstrate low risk by using a few easy and low-cost methods. Yes, every business can benefit from having a well-rounded and strategically developed business credit profile. This really has become a science in the past few years due to the information age and the ability of the internet to access databases and records in milliseconds. You just can’t show a business registered at your home residence and expect to get $100,000 in credit lines ... unless you use the property and give a personal guarantee! Personal Guarantee? NOT! That's just one of the reasons you made your company a registered legal standalone entity and pay higher taxes!

Many companies get credit from local vendors and fail to get it reported and some have not gotten registered with any agencies at all. If you fail to plan your credit development you will certainly add a red flag to the credit reporting agencies and lenders. The best resource available today is ISG3 and their continual monitoring and credit building systems. They spend thousands of dollars a year in strategies to help new or existing companies develop a great profile.

After the mortgage industry tanked lending for everyone thanks to their open practices it made the lending system tighten up after all the loan defaults and bank failures. Look, your profile at the credit reporting agencies is not only about your credit ability, it's also a reflection of your company history. Many Government Agencies and Large Corporations will not give a contract to a company that does not have a sufficient credit score. The reason is that they equate payment history to a company’s ability to deliver a product or service in a timely manner. So, a company that has a history of paying its obligations on time or a few days early reflects organization, planning and a professional commitment to its obligations. They credit lines do not have to be large to make this strategy effective, but the bigger the better.

Probably at this point to give you more details and inside information from bankers and professionals who develop aged corporations and shelf corporations with credit is to follow the link to ISG3' website. It will be worth the effort and give you a deeper understanding of the methods that succeed in business credit building.

**Personal Credit Mastery**

First is using a structured program to achieve a 720 or above credit score and maintaining it.

Establishing Key Components:

* Primary and Authorized User Trade Lines. And for some establishing a CPN (Credit Privacy Number). For some this is correcting a credit report by various methods (see chapters on credit repair and full credit sweep).
* Validation Keys:
* Proper Address, Verifiable Employment, Bank Account.
* Three credit cards that report to the agencies.
* High dollar trade lines of credit that report to the agencies for pennies on the dollar.
* Your first bank loan that reports to the business credit agencies.

Then go in for the $50,000 Plus Business Lines of Credit and Hard Money Loans!

This publication focuses on certain key aspects of personal and business credit development and therefore is not an all-encompassing panacea for everything. With over 30 years combined experience in coaching, consulting and subcontract management we have seen the most common mistakes made by new business owners. These mistakes tend to be the aspects that most new owners tend to overlook such as the proper business structure, business plan that is a working model, marketing plan, sales plan, credit building plan and finally keeping business records that validate the business as a legal entity.

We are also including the ability to conduct multiple companies at once as a massive credit building machine. It is Highly Recommend You Use the LLC or C-Corporation Business Start-up Workbook and Guide for your entity you own to keep your monthly company records legal. This workbook also is great for existing companies also.

Some people have inquired why we would sell or publish this valuable information and not just keep it for our own use? Well the truth is, we can't work with everyone due to staff resources and we can only build so many companies with credit for resale. We only have fully trained and industry knowledgeable coaches working with our clients and is very time consuming, therefore we sell this publication and make a small percentage compared to our one on one coaching. Not to mention that you profit by having a system that has cost thousands of dollars to develop and test over a ten-year period for very little of the development costs which can use over and over again.

Some of the material may seem to repeat again and again, because it does, keep in mind that we need to make clear certain points.

The sections where legal entities are discussed are very repetitive as there are differences from state to state.

First decide on a Business Structure that is appropriate for your business credit building model and then we will begin the process of acquiring one for pennies on the dollar. Keep in mind that every legal entity can be converted into another form with a filing fee, however you may wish to consult with your CPA prior to a conversion due to taxable considerations.

Second taking care of the domiciling and, legal addresses as in a virtual or executive office suite, appointment of officers, setting up telephone lines and business voice mail.

**Personal Credit**

We want to first address the need of having a good personal credit report.

Yes, we all want full No Personal Guarantee on all funding!

However, in the early stages we may opt to guarantee certain credit cards just to develop a history. We can always come back in 6 to 12 months to request removal of our personal guarantee. So, do not get discouraged as we do build business credit without guarantees when we develop the history in the Business Credit Section.

This is the section that we will go into depth in the following areas:

* Credit and The Fair Credit Reporting Act (FRCA)
* Disputing Items and Contesting Letters When NOT Using Credit Sweep Method
* The Reverse Collection Agency Strategy
* Primary Trade-lines and Authorized User Accounts
* Using CPN's aka Credit Privacy Numbers
* TIN'S - Tax Payer Identification Numbers
* Credit Scoring and Credit Trivia
* Bank Accounts - Need a Second Chance?

The information here is not intended to be used as a method of defrauding banks, creditors, or any other organization that requires your social security number as identification.

This information is not a method to avoid paying your existing or future debts. If you created the debt, you are responsible to repay that debt.

However, we do not support, facilitate, nor condone any fraudulent activity. The information here is for informational purposes only and for you to use at your own risk. We are not lawyers or any legal services.

**Credit and The Fair Credit Reporting Act (FRCA)**

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 or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

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.

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:

* A person has taken adverse action against you because of information in your credit report;
* You are the victim of identity theft and place a fraud alert in your file;
* Your file contains inaccurate information as a result of fraud;
* You are on public assistance;
* You are unemployed but expect to apply for employment within 60 days.

This was instituted in September 2005 whereas 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/creditforadditional information.

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 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.

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 for an explanation of dispute procedures.

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.

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.

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.

You may limit "pre-screened" 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 1-888-5-0PTOUT (1-888-567-8688).

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.

Identity theft victims and active duty military personnel have additional rights. For more information, visit 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.

The new credit card reform laws were created to protect consumers. The majority of these reforms prohibit credit card issuers from changing the terms of a consumer's credit card.

Significant changes to the terms of your credit card must be given 45 days prior to the change taking affect. Under current rules, credit card companies only needed to give 15 days’ notice prior to making certain term changes. Over-limit fees will be prohibited unless you consent to pay for the privilege. Your credit card bill will now be due on the same calendar day every month. This means you can schedule payments each month knowing exactly when your bill needs to be paid. When you open a new account, your interest rate must stay at the opening rate for at least 12 months. Even if a consumer's rates are raised after 12 months, the increased rate only applies to new purchases - not the balance accrued in the first 12 months. There are a few exceptions that allow a rate increase such as a 60-day delinquency on the account, a variable rate, the completion of a workout plan or temporary hardship arrangement, or an expiration of a specified period of time. Statements must be mailed at least 21 days ahead of when they are due. This provides you with more time between when you receive your statement and when your bill is due. If you're under 21, it will be difficult to open a new credit card account. You'll need a co-signer or show proof of income. You can "opt-out" if you don't like the terms your credit card companies send you. Your card may be closed, but you will have multiple options for paying off your balance, including having up to 5 years to pay the card off - under the terms you had before opting out. Other accounts can't be used as the basis for raising your interest rate. This practice known as "universal default", allowed late payment or defaults on other bills (such as utility bills) to be cause for raising your credit card interest rate even though those other accounts are not related to your credit card account.

Restoring good payment history will lower a raised APR. If you are reported as delinquent on your credit card payments for 60 days your APR can be increased, but it must return to the old rate if you make 6 consecutive payments thereafter.

Payments go towards higher interest rate balances first. For example, if you have a cash advance balance in addition to a regular purchase balance, it's very likely the cash advance has a higher interest rate associated with it.

When you pay more than your minimum, the excess amount goes toward paying off that higher interest rate balance before the rest of your balance.

It may be harder for those with bad credit to get credit. The Federal Reserve openly recognized that these new rules may make it difficult for those with bad credit or limited credit histories to qualify for a new credit card.

Increased protection for gift card holders. Gift cards now cannot expire for at least 5 years and no inactivity fees can be assessed unless the gift card goes unused for at least 12 months.

New FHA rules: Getting a home loan or refinancing your existing home will require a better FICO score than before the Great Mortgage Debacle of 2005-2012. The Federal Housing Administration is trying to limit its exposure, and our lenders, to bad mortgage debt and therefore implemented tighter controls for lender approval.

Below are the 4 major highlights of the new FHA rules.

* Higher insurance requirements - this change requires that an upfront mortgage insurance premium required of a borrower would be raised from 1.75% to 2.25%.
* Larger down payment - only those borrowers with FICO scores about 580 would qualify for the low 3.5% down payment. Those borrowers with a score lower than 580 would need a down payment of at least 10%.
* Lower seller concessions - this is the money returned to a borrower in exchange for agreeing to a higher home sales price. This seller concession would drop from 6% to 3%.
* Higher minimum FICO score requirements - in addition to needing a minimum FICO score to qualify for the lower down payment option, it may be difficult for a borrower to even begin the process with FICO scores below 600. This higher FICO score requirement is not limited to FHA loans, but is being adopted throughout the mortgage industry; what was once a fair FICO score may now only be considered a poor score.

**Cleaning Your Existing Credit File**

First and foremost, pull your credit reports from the 5 credit reporting agencies

1. Lexis Nexis - www.personalrepqrts.lexisnexis.com It is critical to see what is reporting here and correct any addresses or other information as all the Credit Reporting Agencies use their service for validation and data input on their files.

2. Equifax: 1-800-525-6285; www.eauifax.com Equifax, PO Box 105518, Atlanta, GA 30348

3. Experian: 1-888-EXPERIAN (397-3742); www.exaerian.com Experian. PO Box 9701, Allen, TX 75013

4. TransUnion: 1-800-680-7289; www.transunion.com Trans Union, PO Box 2000, Chester, PA 19022

5. SageStream www.sagestreamllc.com/securitv-freeze/ SageStream, LLC Consumer Office, P.O. Box 503793, San Diego, CA 92150. (suppress file is recommended)

6. Microbilt 800-884-4747 - MicroBilt Corporation, 1640 Airport Rd. Suite 115, Kennesaw, GA; 30144 (suppress file is recommended)

File Suppression or Free contact Microbilt, PO Box 440693, Kennesaw, GA 30160. Phone: 888-222-7621 For questions concerning this process or for the status of a request previously submitted you may reach the Consumer Affairs Department toll-free at: Phone: 888-222-7621 or 800-884-4747 option# 5 Fax: 404-393-9512 State Consumer Rights / Security Freeze Information As a consumer.

PRBC, which stands for Payment Reporting Builds Credit, claims to be the industry's oldest, largest and leading alternative credit score. PRBC is owned and operated by [MicroBilt](https://www.microbilt.com/?utm_term=&utm_source=adwords&utm_campaign=Alex+-+Alternative+Stuff+%26+Others&utm_medium=ppc&hsa_acc=7530602606&hsa_cam=1682963965&hsa_ad=341232398157&hsa_grp=75481541424&hsa_mt=b&hsa_kw=&hsa_net=adwords&hsa_src=g&hsa_tgt=dsa-19959388920&hsa_ver=3&gclid=Cj0KCQiApaXxBRDNARIsAGFdaB-EZZ9fdi4WEl0TQtz9_5-IAcplcqrgAt5jBHbD043op3wsvDs-MyEaAkq6EALw_wcB). a single-source provider of decision critical information. Their scores factor in people's monthly bills, specifically their habits regarding utility, subscription, internet and phone payments. Who uses these nontraditional credit scores? Car Dealers, Electronics Retailers, Furniture Stores, Payday Loans, Title Loans and In-House Financing companies. They do want all your social media listings when requesting access via the internet such as Facebook, Twitter, Instagram etc. PRBC Credit Report allows businesses to evaluate the relative risk, credit worthiness and ability to pav of applicants who trigger a 'not hit' or 'thin file' responses when a traditional credit report is requested. As a supplementary data set to traditional credit reports, The PRBC Credit Agency reports on and applicant's payment habits as concerns other expenses and obligations in their lives including: Rent, Utilities, Mobile phone accounts. The PRBC Consumer Report returns decision-critical information such as: Banking inquiries. Positive and negative retail bank transaction items. Bank account closures. Bankruptcy, lien, judgment and eviction records. Real property ownership. Personal identifying information i.e. SSN. DOB, DL number, aliases, phones). Current and previous address history. Identity verification attributes. About 100,000,000 Americans have little or no credit history on file with the traditional credit bureaus. Yet many of these people are responsible consumers with steady incomes. The PRBC Consumer Report allows businesses to pre-screen and evaluate often-overlooked potential customers. The PRBC Consumer Report is used by many industries including retail finance (furniture, jewelry), rent-to-own finance, buy-here-pay-here auto finance, tenant screening and residential service screening (security alarms, water delivery, etc.)

7. Innovis 800-540-2505www.innovis.com/personal/creditReport Innovis Consumer Assistance, PO Box 1689, Pittsburgh, PA 15230-1689(suppress file is recommended)

You must know what is on the files of the above credit reporting agencies in order to contest, correct or modify your reports! Once you have these then you can select the proper contesting letter or complete the identity theft affidavit.

**Credit Freeze vs Suppress**

When controlling your files at the credit reporting agencies you have two choices and one that no one mentions -file suppression. A freeze is a temporary lock on access to your credit file so information is still gathered and not released, whereas a file suppression is a full lock down of the file where no new information is inputted nor information being released. With the smaller credit reporting agencies, you want to suppress your file. For those with old CPN's it is recommended to suppress all files.

**NOTE:** *Use link on ISG3.com for a special credit report from NAV that gives you all three personal and Equifax Business, Experian Business and you Dunn & Bradstreet report for only $49.99 per month.*

**Credit Repair - 1st Choice is Using Contesting Letters**

Many thousands of books and articles have been published on this very subject that is based solely on one method and that is the Contesting Letter. By law, all credit reporting agencies must research each contesting letter by contacting the reporting credit vendor or collection agency that is reporting a negative item to the credit reporting agencies.

We have included our favorite contesting letters that have yielded great results if you are not seeking to utilize an identity theft-related claim. Keep in mind that it is important to use one or the other as the credit reporting agencies track all information submitted to them and will most likely disregard your claim as being a real claim along with red flagging your file.

You can either retype these letters or legibly hand-write them and mail them to the respective credit reporting agencies or collection agencies. If you take the time-tested strategy of flooding the credit reporting agency with: contesting letters in hopes that they fail to respond you must make each letter different (and not photocopies).

When using this strategy, it is best to give them a reference number you create by using the account number and late of letter combined and put in as a Ref: above or below the RE: line. By doing so you can create a log of letters sent and checking return letters to verify a missed response. Once you have a missed response you must send them a letter to demand the removal as they have not followed the FRCA laws.

**ALWAYS SEND CONTESTING LETTERS BY CERTIFIED MAIL - OTHERWISE YOU HAVE NO PROOF OF MAILING DATE OR DATE THAT THE CREDIT REPORTING AGENCY WAS IN RECEIPT!**

**NEVER CONTEST CREDIT REPORT ONLINE AS THEY ONLY GIVE YOU CANNED RESPONSES AND 160 CHARACTERS TO PLEA YOUR CASE! DO YOU REALLY THINK THAT A TWEET SIZE DISPUTE IS GOING TO CURE YOUR NEGATIVE REPORT?**

If you send enough letters there is a point of cost feasibility for the credit reporting agency as each letter requires employees to manually read and enter information into a database and at a certain point it is no longer cost effective for them to retain the negative information.

The contesting letter strategy is best supplemented by filing suit against the credit reporting agency in your jurisdiction. We suggest a competent local attorney for this and simple call around to find one that will just write a letter of intent to sue them in court and if this fails have the attorney start the proceeding of filing. If you do file - in some cases they may not hire a law firm to go to court and let the case go or the credit reporting agency will try to move this to a federal court unless your state allows for this proceeding.

File a federal law suit so they have to come to your local area and name names of collection people and officers of the company for possible lawsuits. This is at a higher filing fee for the federal court system.

**Important Notes on Personal Credit Repair:**

All Credit Repair Agencies Use Contesting Letters

All Credit Repair Agencies Make You Decide What Method They Will Use to Contest Your Negative Credit Items!

So before spending $100 or more a month you can retype or hand-write the following letters and mail them yourself and save!

We have heard of some people putting their contesting letter on the letterhead of a local law office - We do not recommend this unless you have permission from that law office - may time you can request the law office to receive letters on your behalf for an upcoming event and pay them a small fee for doing this and then ask if you can refer to them within your letters.

**Demand for Validation**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

I am seeking to validate inaccurate information appearing on my credit report and thereby I am asking this to be removed as set by law.

Please investigate my account in addition to the furnisher of this information along with forwarding this letter and all relevant enclosures to the reporting company and a copy to me for confirmation of your action.

Please do not merely contact the company electronically without providing a copy of this letter and all relevant enclosures Please note that I need this account corrected in order to qualify for a home loan.

Cordially, (Name)

Enclosures:

Proof of Identity, copy of account statement showing fraudulent items, FTC Notice to Furnishers of Information, My Credit report with information to be corrected (sanitize your report by blacking out information that is not directly related to this company).

**Second Demand for Validation**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

I am contacting your letter stating that my disputes are frivolous regarding errors and inaccuracies which currently appear on my credit report. I am disputing the following item appearing on my credit report along with specific reasons for this dispute and thereby I am asking this to be removed as set by law. Please re-investigate my account by contacting me in addition to the furnisher of this information along with forwarding this letter and all relevant enclosures to the reporting company and a copy to me for confirmation of your action. Please do not merely contact the company electronically without providing a copy of this letter and all relevant enclosures. Please note that I need this account corrected in order to qualify for a home loan.

If the company furnishing this account information informs you that it is reported accurately please provide me with all documents that prove the account was accurately reported and describe the procedure you used to verify that the account information was and is accurate including the name, address and telephone number of the furnisher's contacted.

It is my clear understanding that you are required to "maintain strict procedures to insure that whenever public record information which is likely to have an adverse effect on a consumer is reported it is complete and up to date." Please complete your investigation within 30 days as permitted by law and mail the results to me and if not resolved I will have no other option but to hire a law firm enforcing consumer rights under the Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681 et seq. On my behalf to seek all possible remedies and damages associated with the Fair Credit Reporting Act (FCRA) laws. Please note that your Credit Reporting Agency is now subject to Federal consumer financial laws, including, among others, the FCRA and Title X of the Dodd-Frank Act, and related regulations including a ban on "Abusive" Acts or Practices. (Section 1031 of the Dodd-Frank Act)

Cordially, (Name)

Enclosures:

Proof of Identity, copy of account statement showing fraudulent items, FTC Notice to Furnishers of Information, My Credit report with information to be corrected (sanitize your report by blacking out information that is not directly related to this company).

**Third Demand for Validation**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

This is my third and final letter prior to legal action against your company and creditor/collection agency. Please do a full and proper investigation on my account with the furnisher of this information along with forwarding this letter and all relevant enclosures to the reporting company and a copy to me for confirmation of your action. Please do not merely contact the company electronically without providing a copy of this letter and all relevant enclosures. Please note that I need this account corrected in order to qualify for a home loan.

If the company furnishing this account information informs you that it is reported accurately please provide me with all documents that prove the account was accurately reported and describe the procedure you used to verify that the account information was and is accurate including the name, address and telephone number of the furnisher's contacted.

I also will require for purpose of discovery that all information from Creditor/ Collection agency be signed in ink by an officer of the company with the corporate seal or a notarized copy along with full direct contact information for this officer.

I also will require for purpose of discovery that all responses from your agency also be signed in ink by an officer of the company with the corporate seal or a notarized copy along with full direct contact information for this officer.

It is my clear understanding that you are required to "maintain strict procedures to insure that whenever public record information which is likely to have an adverse effect on a consumer is reported it is complete and up to date." Please complete your investigation within 30 days as permitted by law and mail the results to me and if not resolved I will have no other option but to hire a law firm enforcing consumer rights under the Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681 et seq. On my behalf to seek all possible remedies and damages associated with the Fair Credit Reporting Act (FCRA) laws. Please note that your Credit Reporting Agency is now subject to Federal consumer financial laws, including, among others, the FCRA and Title X of the Dodd-Frank Act, and related regulations including a ban on "Abusive" Acts or Practices. (Section 1031 of the Dodd-Frank Act)

Cordially, (Name)

Enclosures:

Proof of Identity, copy of account statement showing fraudulent items, FTC Notice to Furnishers of Information, My Credit report with information to be corrected (sanitize your report by blacking out information that is not directly related to this company).

**Incorrect Reporting - Dates - etc.**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

I am contacting you regarding errors and inaccuracies which currently appear on my credit report. I am disputing the following item appearing on my credit report along with specific reasons for this dispute and thereby I am asking this to be removed as set by law.

The account in question is the following public record item:

The above-reported account is in inaccurate in that the credit report shows the date of last activity as \_\_\_/\_\_\_/\_\_\_.

This account went into default on \_\_\_/\_\_\_/\_\_\_. Since this account was in default more than \_\_\_ years ago, it is obsolete and should be removed from the credit report.

Enclosed is a copy of documents showing that the item is obsolete. Please re-investigate my account by contacting me in addition to the furnisher of this information along with forwarding this letter and all relevant enclosures to the reporting company and a copy to me for confirmation of your action. Please do not merely contact the company electronically without providing a copy of this letter and all relevant enclosures. Please note that I need this account corrected in order to qualify for a home loan.

If the company furnishing this account information informs you that it is reported accurately please provide me with all documents that prove the account was accurately reported and describe the procedure you used to verify that the account formation was and is accurate including the name, address and telephone number of the furnisher's contacted.

It is my clear understanding that you are required to "maintain strict procedures to insure that whenever public record formation which is likely to have an adverse effect on a consumer is reported it is complete and up to date." Please complete your investigation within 30 days as permitted by law and mail the results to me and if not resolved I will have no other option but to hire a law firm enforcing consumer rights under the Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681 et seq. On my behalf to seek all possible remedies and damages associated with the Fair Credit Reporting Act (FCRA) laws, ease note that your Credit Reporting Agency is now subject to Federal consumer financial laws, including, among others, e FCRA and Title X of the Dodd-Frank Act, and related regulations including a ban on "Abusive" Acts or Practices. (Section 1031 of the Dodd-Frank Act)

Cordially,

Enclosures:

Proof of Identity, Copy of account statement showing fraudulent items, FTC Notice to Furnishers of Information, My Credit report with information to be corrected (sanitize your report by blacking out information that is not directly related to this company).

**Employment Contesting Letter (if inquiry could be for employment):**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

I am contacting you regarding errors and inaccuracies which currently appear on my credit report. 1 am disputing the following item appearing on my credit report along with specific reasons for this dispute and thereby I am asking this to bi removed as set by law. The account in question is the following public record item:

The inaccuracy is that no such judgment exists!

You recently prepared and furnished a consumer report of mine for employment purposes. It is my clear understanding the under 1681k(a)(2), you are required to "maintain strict procedures to insure that whenever public record information which is likely to have an adverse effect on a consumer's ability to obtain employment is reported it is complete and up to date Your failure to maintain these strict procedures has cost me security clearance.

Please complete your investigation within 30 days as permitted by law and mail the results to me and if not resolved 1 w have no other option but to hire a law firm enforcing consumer rights under the Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681 et seq. On my behalf to seek all possible remedies and damages associated with the Fair Credit Reporting Act (FCR< laws. Please note that your Credit Reporting Agency is now subject to Federal consumer financial laws, including, among others, the FCRA and Title X of the Dodd-Frank Act, and related regulations including a ban on "Abusive" Acts or Practice (Section 1031 of the Dodd-Frank Act)

Cordially,

Enclosures: Proof of Identity, Copy of account statement showing fraudulent items, FTC Notice to Furnishers of Information, My Credit report with information to be corrected (sanitize your report by blacking out information that is not directly related to this company).

**Mixed Credit File Due to Common Name**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

I am contacting you regarding errors and inaccuracies which currently appear on my credit report. I am disputing the following item appearing on my credit report along with specific reasons for this dispute and thereby I am asking this to be removed as set by law.

The account in question is the following public record item:

I have never used the Social Security Number 123-456-7890 and it should be removed from \_\_\_\_\_\_\_\_\_\_credit file to avoid confusion with someone else. Due to the fact that I have a common name, it is my belief at this time that this is dearly a case of a mixed credit file. I have not opened the above account and have no knowledge of it whatsoever until low.

If the company furnishing this account information informs you that it is reported accurately please provide me with all documents that prove the account was accurately reported and describe the procedure you used to verify that the account information was and is accurate including the name, address and telephone number of the furnisher's contacted.

It is my clear understanding that you are required to "maintain strict procedures to insure that whenever public record information which is likely to have an adverse effect on a consumer is reported it is complete and up to date." Please complete your investigation within 30 days as permitted by law and mail the results to me and if not resolved I will have no other option but to hire a law firm enforcing consumer rights under the Fair Credit Reporting Act (FCRA), 15 U.S.C. §1681 et eq. On my behalf to seek all possible remedies and damages associated with the Fair Credit Reporting Act (FCRA) laws, please note that your Credit Reporting Agency is now subject to Federal consumer financial laws, including, among others, i.e. FCRA and Title X of the Dodd-Frank Act, and related regulations including a ban on "Abusive" Acts or Practices. (Section 031 of the Dodd-Frank Act)

cordially,

enclosures:

Proof of Identity, Copy of account statement showing fraudulent items, FTC Notice to Furnishers of Information, My Credit report with information to be corrected (sanitize your report by blacking out information that is not directly related to this company).

**Bankruptcy Discharge Trade-line or Judgment That Still Appears on Report**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

I am contacting you regarding errors and inaccuracies which currently appear on my credit report. I am disputing the following item appearing on my credit report along with specific reasons for this dispute and thereby I am asking this to be removed as set by law.

Bankruptcy Discharge: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_/\_\_\_/\_\_\_

I have been advised by the debtors that you are continuing to report a negative payment history to the three consumer credit reporting agencies on the above-referenced account, as well as a current outstanding balance and a past due balance. This account was included in the above captioned Chapter 7 case and was legally canceled upon the entry of the Discharge Order on the above stated date. These debtors have provided me with evidence that they disputed this reporting by sending proper dispute notices under the Fair Credit Reporting Act to you and to ail three of the national credit reporting agencies: Experian, Equifax and TransUnion. These debtors have also informed me that this dispute notice included a copy of the Discharge Order from my Bankruptcy and the relevant information on your claim.

As provided for under the FCRA, please consider this letter as a Second and Final Dispute of the information you are currently furnishing to the following credit reporting agencies: Experian, Equifax and TransUnion. I am requesting complete re-investigation of all reported information and demand a correction of this trade-line report within 30 days on your receipt of this letter. My debt has been fully discharged in Bankruptcy Court so you are only allowed to report a "0 balance to the consumer reporting agencies at this time. Please also notify me in writing when you send the Uniform Data Report notice to the credit reporting agencies requesting the correction of this improper reporting entry.

If you fail to comply with all the applicable provisions of the FCRA, I will have no choice but to proceed with legal action against you for furnishing and reporting incorrect and inaccurate information to the consumer reporting agencies and fc your failure to correct the same. This legal action by the debtors will be actuated by the filing of a proceeding before the United States Bankruptcy Court for your violation of the discharge injunction and other consumer protection statutes, including but not limited to the FCRA.

It is my clear understanding that you are required to "maintain strict procedures to insure that whenever public record information which is likely to have an adverse effect on a consumer is reported it is complete and up to date." Once again please complete your investigation within 30 days as permitted by law and mail the results to me and if not resolved I w have no other option but to hire a law firm enforcing consumer rights under the Fair Credit Reporting Act (FCRA), 15 U.S, §1681 et seq along with U.S. bankruptcy laws, including but not limited to 11 U.S.C. §727 on my behalf to seek all possible remedies and damages associated with the Fair Credit Reporting Act (FCRA) laws. Please note that your Credit Report! Agency is now subject to Federal consumer financial laws, including, among others, the FCRA and Title X of the Dodd-Fra Act, and related regulations including a ban on "Abusive" Acts or Practices. (Section 1031 of the Dodd-Frank Act)

Cordially,

Enclosures: Proof of Identity, Copy of account statement showing fraudulent items, FTC Notice to Furnishers of Informatic My Credit report with information to be corrected (sanitize your report by blacking out information that is not directly related to this company).

**Fraudulent Charges Contesting Letter**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

I am writing to dispute fraudulent charges on my account in the amount of $ \_\_\_\_\_\_, and posted on \_\_\_\_/\_\_\_/\_\_\_.

I am a victim of identity theft, and I did not make any charges. I hereby request that you remove the fraudulent charges and any slated finance charges from my account, send me an updated and accurate statement, and close the account (if applicable).

I also request that you stop reporting this inaccurate information and report the correct information to all of the nationwide credit reporting companies (CRCs) to which you provided it.

Enclosed is a copy of my Identity Theft Report, credit report, and account statement showing the fraudulent items related 3 your company that are the result of identity theft. Also enclosed is a copy of the Notice to Furnishers of Information sued by the Federal Trade Commission, which details your responsibilities under the Fair Credit Reporting Act as an information furnisher to CRCs.

Please investigate this matter and send me a written explanation of your findings and actions.

Sincerely,

Enclosures:

Identity Theft Report, Proof of Identity, Copy of account statement showing fraudulent items, FTC Notice to Furnishers of formation, My Credit report with information to be corrected (sanitize your report by blacking out information that is it directly related to this company).

**Remove Fraudulent Errors on Your Credit Report**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

I am a victim of identity theft and I write to dispute certain information in my file resulting from the crime. I have circled the items I dispute on the attached copy of my credit report. The items I am disputing do not relate to any transactions that made or authorized.

Please remove or correct this information at the earliest possible time. I firmly and completely dispute the items reported by \_\_\_\_\_\_\_\_\_\_\_\_\_ because \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on account number \_\_\_\_\_\_\_\_\_\_\_\_\_\_. As required by section 611 of the Fair Credit Reporting Act, a copy of which is enclosed, I am requesting that the items be removed 1 correct the information.

I have enclosed copies of documents that support my dispute.

Please investigate and correct the disputed items as soon as possible.

Sincerely,

Enclosures:

Identity Theft Report, Proof of Identity, Copy of account statement showing fraudulent items, FTC Notice to Furnishers Information, My Credit report with information to be corrected (sanitize your report by blacking out information tha1 not directly related to this company), FCRA Section 611 (http://www.consumer.ftc.gov/articles/pdf-0091-fair-credit-reporting-act-611.pdf)

**Block Information on Your Existing Account**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

I am writing to dispute fraudulent charges on my account. The charge made on \_\_\_/\_\_\_/\_\_\_ and in the amount of $ \_\_\_\_\_\_\_\_. I am a victim of identity theft, and I did not make or authorize this charge. Please remove the fraudulent charges and any finance charge or other charges related to the fraudulent charges. Please send me a corrected statement as soon as possible as per FRCA laws. Please stop reporting information about the fraudulent charges to all credit reporting companies.

I have enclosed proof of my identity, a copy of my Identity Theft Report, and a copy of my credit report that shows the fraudulent items related to my account with your company. I have also enclosed a copy of the Notice to Furnishers of Information issued by the Federal Trade Commission. The notice explains your responsibilities under the Fair Credit Reporting Act. The Notice also explains that when a credit reporting company notifies you that information you sent it may be a result of identity theft, you must stop sending that information to any credit reporting company, and be sure you don't try to sell or transfer the fraudulent debts to another party for collection.

Please investigate the fraudulent charges and send me a letter explaining your action.

Sincerely,

Enclosures:

Identity Theft Report, Proof of Identity, Copy of account statement showing fraudulent items, FTC Notice to Furnishers of Information, My Credit report with information to be corrected (sanitize your report by blacking out information that is not directly related to this company), FTC Notice to Furnishers of Information (http://www.consumer.ftc.gov/articles/pdf- 0092-notice-to-furnishers.pdf)

**Credit Reporting Company to Suppress Information**

Date:

To: (Credit Reporting Agency)

Re: (Name, SSN, DOB)

Address: 1234 Main Street

Anywhere, USA 12345

To whom it may concern:

The information listed below appears on my credit report but I did not make or approve of these transactions. This is not my debt.

The account in question is the following public record items:

Please block this information from my credit report, pursuant to section 605B of the Fair Credit Reporting Act, and send the required notice to all businesses that supplied this information. The Fair Credit Reporting Act requires you to suppress the fraudulent information on my credit report resulting from identity theft within four business days and to promptly notify the business that sent you that information.

I have enclosed a copy of my credit report and circled the fraudulent items on the report. I have also enclosed a copy of my Identity Theft Report and proof of my identity. I appreciate your prompt attention to this matter. Please send me a letter after you have blocked the information from my credit report and sent notice to the businesses involved.

Sincerely,

Enclosures:

Identity Theft Report, Proof of Identity, Copy of account statement showing fraudulent items, FTC Notice to Furnishers of Information, My Credit report with information to be corrected (sanitize your report by blacking out information that is not directly related to this company), Section 605B of the Fair Credit Reporting Act - http://www.consumer.ftc.gov/articles/pdf-0089-fcra-605b.pdf

**AGREEMENT TO COMPROMISE DEBT**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, hereafter known as COLLECTION AGENCY and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ , hereafter known as CONSUMER, hereby agree to resolve the matter of the alleged debt, originally held by the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Company, hereafter referred to as the CLIENT.

The CONSUMER hereby agrees to settle this alleged debt claimed by the legally appointed COLLECTION AGENCY on the following terms and conditions:

The COLLECTION AGENCY certifies that it is legally authorized to act in behalf of its CLIENT and that any agreement that the COLLECTION AGENCY makes on behalf of CLIENT is legally binding on the CLIENT.

The COLLECTION AGENCY and the CONSUMER agree that alleged debt is $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.00.

While the CONSUMER feels that validity of the debt has not been proven by the COLLECTION AGENCY, the parties agree that the COLLECTION AGENCY shall accept the sum of $ .00 as full payment on the debt.

The acceptance of the payment will serve as a complete discharge of all monies due, and the COLLECTION AGENCY agrees to consider the debt paid in full and agrees to not take further action to collect on the alleged debt.

The payment shall be made in the form of a cashier's check or money order.

Upon payment of the $\_\_\_\_\_\_\_\_\_\_\_\_\_.00, the COLLECTION AGENCY agrees to remove any listing or information that the COLLECTION AGENCY may have placed on the CONSUMER'S credit report.

The COLLECTION AGENCY agrees to never at any time in the future to place any information on the CONSUMER'S credit report.

The CONSUMER feels that the negative information on CONSUMER'S credit report is damaging and while the exact estimation of the damage is not currently known, the CONSUMER estimates it to be $10,000 (ten thousand dollars).

Should the COLLECTION AGENCY fail to remove the listing or reinsert it at a later date, the COLLECTION AGENCY agrees to award liquidated damages of $10,000 to CONSUMER without contest.

Negative information is currently presented on the Consumer's Reports / Profile with the following credit reporting agencies, (please indicate with marking x in the appropriate space below)

\_\_\_Equifax \_\_\_Experian \_\_\_Transunion \_\_\_ SageStream

This compromise is expressly conditional upon the payment being received by the date of \_\_\_/\_\_\_/\_\_\_.

If the CONSUMER fails to pay the compromised amount by \_\_\_/\_\_\_/\_\_\_ this agreement will be immediately terminated.

The person signing this agreement, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, hereby declares that he/she is authorized to act as an agent of the COLLECTION AGENCY in this matter.

This Agreement shall be binding upon and inure to the benefit of the parties, their successors, and assignees.

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Dated: \_\_\_/\_\_\_/\_\_\_

Legal Representative of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Consumer Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Dated: \_\_\_/\_\_\_/\_\_\_

* **Identity Theft Claim - aka "The Full Credit Sweep"**

The advertised claim of a full credit sweep is in reality an identity theft claim placed with the credit reporting agency, however there are certain risks associated with this process if you really are not a true victim of identity theft-that being filing a police report.

In the past you simply needed to submit a notarized affidavit of Identity Theft, but the credit reporting agencies made a change and give more weight to a police report attached or notated within the FTC Identity Theft Affidavit:

www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf

is the link to use to down a copy and complete. This works fast and has been done by many credit repair companies in the past that have charged clients thousands of dollars for this very one thing.

Report Identity Theft Online:

www.consumer.ftc.gov/articles/0277-create-identity-theft-report

The basis of the Identity Theft claim is that if you are or ever have been a victim of identity theft:

You are guaranteed to have disputed accounts blocked or deleted from your credit report within 7 days. The credit bureaus are legally obligated to block the negative information.

No further verification with the creditors is required.

How to Create an Identity Theft Report

Submit a report about the theft to the FTC. When you finish writing all the details, print a copy of the report. II will be called an Identity Theft Affidavit.

Bring your FTC Identity Theft Affidavit when you file a police report.

File a police report about the identity theft, and get a copy of the police report or the report number. Your FTC Identity Theft Affidavit and your police report make an Identity Theft Report.

Some companies want more information than the Identity Theft Report includes, or want different information The information you need to provide depends on the policies of the credit reporting company and the business: that sent the information about you to the credit reporting company. These steps should help stop the immediate damage of identity theft.

The first step to filing an Identity Theft Claim you will need to obtain a copy of your credit report from all there credit bureaus: Experian, Equifax, and Transunion. You may get a free annual credit report a www.annualcreditreDort.com. however it will not give you a credit score - so for most people, we recommend using a service that offers all three on a monthly basis as you are most likely going to add trade-lines onto you report and need to know the score such as Quizzle or Experiandirect.com.

Identify all disputed accounts and information on your credit report. Send Contesting Letters for those you believe to be correct and if you like many people believe they have been a victim of identity theft-related use o their credit then you must file a report indicating that you are a victim of identity theft for every account you assume doesn't belong to you. This can be done in person with your local police department or online for some jurisdictions is more convenient. This is a mandatory procedure as you will need a police report number in your identity theft letter to the credit bureaus. This will clear your credit report in less than 7 days!

Identity theft occurs when someone uses your name, Social Security Number, date of birth, or other identifying information, without authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or to get a loan in your name. For more information, visit http://www.idtheft.gov/ or write to: FTC, Consumer Response Center, Room 130-B, 600 Pennsylvania Avenue, N.W. Washington, D.C., 20580.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

* **FRCA and What to Do for Identity Theft**

1. You have the right to ask that nationwide consumer reporting agencies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone (or you) to get credit in your name because it tells creditors to follow certain procedures to protect you.

Call one of the three consumer reporting agencies below. As soon as they begin to processes your fraud alert, they will notify the other two, who in turn, must place fraud alerts in your file.

Equifax: 1-800-525-6285; www.eauifax.com

Equifax, PO Box 105518, Atlanta, GA 30348

Experian: 1-888-EXPERIAN (397-3742); www.experian.com

Experian, PO Box 9701, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com

Trans Union, PO Box 2000, Chester, PA 19022

SageStream www.sagestreamllc.com/security-freeze/

SageStream, LLC Consumer Office, P.O. Box 503793, San Diego, CA 92150.

2.You have the right to free copies of the information in your file. An initial fraud alert entitles you to a copy of all the information in your file at each of the three agencies listed above along with an extended alert that entitles you to 2 free file disclosures in the next 12-month period after filing the alert.

3.You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. Rarely can a business can refuse to provide you with these documents. Get these ordered immediately!!! Know everything in them if you have to use contesting letters in the future.

4.You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief - like the name of the credit and the amount of the debt.

5.If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identity the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your identity theft report. The consumer reporting agency can refuse or terminate your request for a block if. for example, you don't provide the necessary documentation, or where the block results from an error or a material misrepresentation of fact made by vou. If the agency declines or rescinds the block, it must notify vou. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.

6.You also may prevent businesses from reporting information about vou to consumer reporting agencies if you believe the information is a result of identity theft. To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an identity theft report.

**IMPORTANT NOTE:** We in no way encourage anyone to file a false police report in order to clear and lock their credit report from past delinquent accounts and its negative reporting to lenders. We suggest the advice of a professional attorney in such a matter for the best legal advice in such a matter.

For a partial credit sweep, one would contest those which they believe to be false and in default or identity-theft.

* **The Reverse Collection Agency Strategy**

This is a strategy used by high value clients who have suffered through a financial crisis and now need to redeem their old credit history. It is a strategy that has worked extremely well depending on the jurisdiction that is used.

This is a costly strategy and takes a bit more time compared to the other methods, however if you have had a few really high trade-lines that you wish to retain this is a viable method to reverse these providing you have not filed bankruptcy.

The basis of this strategy is that if you contest and take a collection agency into court to challenge a debt and they do not win their case then the debt in question must be corrected on the consumers credit report.

So, what if you owned your own debt at arm’s length and then challenged the debt? Well you control the cards so it seems you will be the winner.

This requires that you form your own collection company (use a state that does not disclose officers or use a nominee officer - these can be hired at a low cost or use a family member or close friend). If you buy a shelf corporation of a few years in age all the better.

Keep in mind with this strategy you must conform to the state laws that you have done your company formation in. This may require a license and a bond to conduct business - so make sure you address these details prior to any actions acting as a collection agency.

You will need:

* Office address can be a P.O. Box at a mailbox store as you will get mail about your court cases and debt purchases.
* Skype telephone number that is in the area code of where your company address is located.
* Computer generated Letterhead for your Collection Company
* Register with as collection agency in the state you are domiciled within.

Next you contact the current collection agency who is trying to collect on your debt and as another debt collection agency (your new company) you request to buy this debt from them at their lowest price. You gain this information from-the phone calls and letters you receive after being in default over 180 days. This is a wholesale number lower than what they will give to you if you tried to settle as these agencies buy and sell collections on a regular basis. When you acquire this debt, make sure the seller sends you all that they have on this file be it in paper or electronic form.

Once you have secured your own debt from the collection agency at a wholesale rate, you will write contesting -letters to the credit reporting agencies and notify them that your debt has been purchased buy another collection agency and have them contact them at their address. Also send these letters to your company with all enclosures via registered mail and the mailbox company will sign for them to validate receipt.

The credit reporting agency will then send a letter to your collection agency regarding the debt. Your collection company will respond that they are pursuing collections.

**Wait 60 to 90 days!**

Now is the time that you file suit against the collection agency that holds the debt and that it was satisfied and - all the information is incorrect. This is done in the jurisdiction where you live.

You can do all of this by yourself if you read up on how to file a lawsuit as this is all you have to do is file.

Why? Because your collection agency is not going to appear in court to challenge this case and thereby you will be granted a judgment in your favor! Once you have the judgment in hand you will send a copy to the credit reporting agencies stating that all previous negative information should be disregarded and all the account information should be shown prior to the date is was deemed negative along with the account has been closed.

Some may question this method as it is complex, costly and is not totally predictable in the outcome. On the other hand, you will buy and retire the account collection at a wholesale cost and still can state it was paid satisfied. So, it still has its benefits.

* **Primary Trade-lines and Authorized User Accounts To Build Credit**

The difference of a Primary Trade-lines are accounts that have been open in your name for your benefit opposed to an Authorized User Trade-line whereas you are being attached to a credit line of someone else who has granted you permission to use the account.

Primary Trade-lines are the basis for building your FICO Score® on a credit report. These are credit cards, auto loans, personal loans and mortgages and any other vendors who have established with the credit reporting agencies that furnish information regarding their clients’ accounts.

* The account holder is fully responsible for the payments on the account.
* The account history is respective of the date of account creation and must be developed over time with usage and an on-time payment history.

Authorized User Trade-lines are created when someone authorizes you to use their credit account and they retain fully payment responsibility for the account.

* These accounts are the fastest way to create a credit history and have been used for the past 20 years in enhancing personal credit profiles.
* These accounts within the normal billing cycle will post on your account and give you the entire past account history.
* Can be used on your personal credit history using your social security number or on a Credit Privacy Number aka CPN.

By using Authorized User Trade-lines may people have increased their credit score from 550 to 780 within 45 days! This requires the correct use of Authorized User Trade-lines that will match the age of credit profile that is being enhanced.

Authorized User Trade-lines are offered for sale by various vendors for those who cannot have a family member or friend put them on their accounts. The cost usually runs from $400 for a 3 month to one-year account and as high as $5,000 for a 20-year-old account with over a $100,000 history. Many times, you will find package deals that are cost effective for a large score increase.

Ideal accounts only have 30% of their credit line used and always paid on time.

Authorized users are being asked for Identification for Discover Card and Capital One to verify that it is an individual and not a CPN.

ISG3.com offers both primary trade-line accounts and authorized user accounts that can be purchased online and post within the card holders billing cycle.

* **CPN - The Credit Privacy Number**

WARNING: **Read everything here carefully prior to using a CPN!**

A CPN is a nine-digit identification number that looks like a social security number (SSN) and may be used in place of a social security number (SSN) for the purpose of obtaining credit.

* CPN's are not issued by the Government!
* UN's, EIN's, ITIN's, PTIN's are issued by the US Government!
* You should only use your legal name when obtaining a CPN.

What most people don't know is that a lot of people use alternate CPN's and have been for many years. People like celebrities, witness protection and right down to government officials and workers. For example, many celebrities want to keep information from the media that the Media would track down and use for purchases, tabloid news, news, etc.

Witness protection people can be tracked down by using their true social security number for items they purchase. This here is the reason why Credit Profile Numbers are in existence, the actual number is a credit profile number, if you don't set another number up and furnish your social security number to the banks, they will use your social security number as the CPN (this is most commonly what happens in the U.S. today).

Did you know that you are required only by law to release your social security number to your employer and the Internal Revenue Services, registering a vehicle, buying a firearm, or applying and obtaining a federal-insured loan? Each credit bureau works a different schedule.

Currently the federal law allows you legally to use a Private Identification Number for your financial reporting purposes instead of your Social Security number.

Read Title 5, Section 7 of Publication Law 93-579 of Government Organization and Employees Act:

(a)(1) It shall be unlawful for any Federal, State or local Government Agency to deny any individual any right, benefit. Or privilege provided by law because of such individual’s refusal to disclose his or her Social security number.

The law states that no federal, state or local government agency may deny you any right, privilege or benefit due to your refusal to provide your Social Security number for any reason than producing money for retirement account with the Social security Administration, the IRS and your employer today.

Credit Bureaus are not legally allowed to require your Social Security Number.

When it comes to credit, banks and loans, there are two things you should know. The first relates to the law pertaining to the usage of your social security number as an identification tool. The second, thing you should know CREDIT BUREAUS are private companies and are not affiliated with the government in any way!

What this all means is Federal Law protects those who do not wish to disclose their personal information (Social Security Number) except when required to do so.

One has the legal right to keep his/her SSN private. In certain circumstances however a consumer will be required by law to disclose their SSN:

* Internal Revenue Service
* Buying a Firearm
* Employment Verification and for Income Tax withholding
* Registering a motor vehicle
* Applying for a Federally Insured Loan. FHA, VA, or any government backed funding.
* Child Support Issues
* Department of Social Services
* Income/Social Security Income,
* Taxes

Other than these cases the federal law allows a consumer to legally use a separate identification number such as a CPN for a credit file.

CPN's are commonly used by celebrities, members of Congress, and witnesses protected by the federal government to help protect their privacy and security. So what is good for them is good for YOU! See Freddie Mac, FBI or FTC websites and they will all state the above information.

While a CPN is composed of any nine digits so there is a certain probability these new CPN's will match SSNs belonging to children, a deceased individual, an Employer Identification Number or a Taxpayer Identification Number. Using fabricated information or a stolen SSN to obtain credit that you are not qualified for could constitute fraud. So why not just create a company with an EIN or TIN as a sole proprietor and be able to obtain mortgages and vehicle registrations without any possible questions as to legality.

**Opening Credit Accounts with a CPN and never making payments or just a few will constitute credit fraud as there is no intention to repay!**

**Let us repeat** - You are still legally responsible for any transactions or obligations you secure with your CPN.

How are CPN's Detected? One source is Freddie Mac's service called Loan Prospector® and this is Freddie Mac's automated underwriting system to help verify a borrower's credit reputation, history and credit worthiness and it can detect bogus SSN's. It is important to remember that for a mortgage to be eligible for Freddie Mac a borrower must meet the requirements within their Single-Family Seller Service Guide.

**SSN validator at ssnvalidator.com is popular with lenders in the validation process.**

By requesting a copy of a Driver’s License or a State Issued Identity Card. Most CPN users cannot produce a legal document such as this and many lenders are currently requesting such information on credit applications.

These also pose a problem for opening a bank account as most of the time personal identification is required and if the number is being reused it will set off their internal fraud systems.

CPN generated credit profiles are difficult to identify since a CPN typically mimics a nine digit SSN. **Here are a few ways that are used to check a CPN:**

* Check SSNs / CPN's against available public records, such as the Social Security Administration's death index, to quickly identify applications that use numbers taken from deceased persons.

When fraud is identified Freddie Mac advises companies to alert the proper fraud investigation authorities: including the Federal Housing Finance Agency, Office of Inspector General, Federal Bureau of Investigation the Federal Trade Commission, and the Freddie Mac Fraud Investigation Unit, and State Attorney General’s Office.

We have found that Synchrony Bank, Citicorp and Barclays Bank are now using CoreLogic, TeleTrack and Microbilt data services to validate SSN's submitted on credit applications. CoreLogic supplies in depth credit reports for mortgage companies. True Track and Microbilt are used by high risk lenders like Payday Loans and Title Pawn companies.

Many of their participating lenders may verify your social security number, driver's license number, national ID, or any other state or federal identification and review your information against their national databases and others such as Equifax, Transunion, Experian, SageStream, Teletrack or DP Bureau to determine credit worthiness, credit standing and/or credit capacity. If they do, please know that this may lower your credit score as they are hard pulls. Some of their participating lenders will not perform credit checks with the three major credit reporting bureaus, however they may do certain forms of background checks. Credit checks or consumer reports through alternative providers such as Teletrack or DP Bureau typically will not affect your credit score.

We therefore anticipate that not only credit providers will be using these same systems in the near future such as PayPal, Walmart Cards, Netspend and others due to the KYC Laws - Know Your Customer in the banking industry.

Negative hits or an SSN not found in their database(s) will cause the lender to demand a SSA-89 form from the Social Security Administration. This form, once completed, is sent to the Social Security Administration to validate the number you entered as a Social Security Number and ultimately your arrest for supplying false information in regards or use of a fraudulent social security number. As soon as this is requested you are being watched and possibly red flagged!!! In other words, the party is over! Either you send in the form and get exposed or you do not respond the file will be notated accordingly. So, you have been warned!

**Here is the text of the SSA-89:**

Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification: Printed Name: \_\_\_\_\_\_ Date of Birth: \_\_\_\_\_\_\_\_ Social Security Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

I want this information released because I am conducting the following business transaction:

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct, i acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to $5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this time frame, fill in the following:

This consent is valid for \_\_\_days from the date signed. (initial.)

Signature:

Contact information of individual signing authorization:

Address: City/State/Zip: Phone Number:

**Taxpayer Identification Numbers-A Preferred Method**

* + Social Security Number "SSN"
  + Employer Identification Number” EIN"
  + Individual Taxpayer Identification Number "ITIN"
  + Taxpayer Identification Number for Pending U.S. Adoptions "ATIN"
  + Preparer Taxpayer Identification Number "PTIN"

A Taxpayer Identification Number (TIN) is an identification number used by the Internal Revenue Service (IRS) in the administration of tax laws. It is issued either by the Social Security Administration (SSA) or by the IRS. A Social Security number (SSN) is issued by the SSA whereas all other TINs are issued by the IRS.

These are used to open bank accounts and establish a business or trust identity with credit reporting agencies as they will request these numbers. An ITIN, or Individual Taxpayer Identification Number, is a tax processing number only available for certain nonresident and resident aliens, their spouses, and dependents who cannot get a Social Security Number (SSN). It is a 9-digit number, beginning with the number "9", formatted like an SSN (xxx-xxx-xxxx).

A hybrid credit solution is to file for a DBA or create a single member Limited Liability Company (LLC) using your name and then use IRS form SS-4 to get a legal identification number. If you use the DBA ( Doing Business As) you are generally a sole proprietor and you use your real SSN on the SS-4 form.

Complete a SS-4 form online at https://sa.www4.irs.gov/modiein/individual/index.isp or enter the search term "EIN form SS4" in the search box and you will be taken to the pages that will allow for online application to get a 9-digit number immediately!

* **The Personal Credit Building System**
* **First Freeze Sage Stream!**

This is the newest entry on the block as a credit reporting agency who is owned by Symantec (who owns Norton antivirus). They have their own scoring models that are usually 300 to 400 points under the other big three credit reporting agencies. This is bad due to some lenders will re-score your loan approval to charge higher points. The solution is to freeze your account with sage stream. You will have to mail in your ID and info to get this done. Here is the link for a security freeze https://www.sagestreamllc.com/securitv-freeze/

SageStream, LLC Consumer Office, P.O. Box 503793, San Diego, CA 92150.

**Get Copy of your Lexis Nexis file www.personaI.lexisnexis.com**

* ***A Current Address*** that **will not** associate your current personal credit profile when using the EIN/TIN/CPN method.
* ***A Current Local Telephone Number*** - Skype is a Great Option!
* ***A Current Employer*** - even if your hold shares in the company and declare yourself an employee with a Stated Income That Allows You To Service Your Debts! **Special Note:** Synchrony Bank and Capital One bank have asked for IRS form 4506 to verify income if stated income is high or that they have detected a CPN.
* ***Bank Account*** - This Can be a NetSpend Card (www.netspend.com ) or Walmart Money Card and Use the Direct Deposit ABA Routing and Account Number you find in your account information online . Also apply for a prepaid card with AMEX bluebird so that you can get in system as a customer to get approvals when the time comes Rushcard.com using your TIN /CPN information, so that you may use this to pay for anything TIN /CPN-related.
* **Self-Lender** - www.selflender.com Buy a Certificate of Deposit and get reporting to all three credit reporting agencies: Experian, Equifax, and TransUnion. They do not do a hard pull only a ChexSystems inquiry. This will typically report in 60 days to the credit reporting agencies. Self-Lender customers with a $1,100 credit builder account in good standing have experienced an average credit score increase of 45 points within the first six months. In addition, other studies have shown that credit builder accounts have helped subprime consumers experience a credit score increase of 20 to 25 points over the life of the loan.
* Charge $75 to $100 and pay this immediately using a Money Gram (Walmart money centers processes Money Gram Transactions) DO NOT go and pull money off the ATM for your first transaction!!! (they will freeze your card) DO NOT spend your entire limit in one day. (they will freeze your card) unless you want to drop your credit score 20 or more points! Use the code 1013 + your 16-digit card number. Do NOT go online and pay using a credit/debit card that it attached to your SSN !!! they will freeze your account and your TIN / CPN and SSN will LINK.

8. Wait 7 days then sign up with myFICO, Creditchecktotal.com, credit sesame (Experian Only), and credit karma (Trans Union only) to make sure card is reporting. Experian offers reports from all three bureaus also.

Important Note: You can also get the Best Buy card through Citibank after having Capital One on your profile for at least 6 months along with a Discover trade line. The BEST thing that you can do for your credit is get a SECURED credit card like the Harley Davidson Secured card because it has great rewards.

**Your credit file is BRAND NEW.**

Do NOT go applying for one card after another! Only One Application per week and you MUST wait for credit line to post to your credit file before moving on to the next step!!!

Need Cash to get started? There are companies who specialize in charging your credit cards as a regular transaction and not a cash advance and advance those funds into your checking account! Plastiq is a leader in this business. Www.plastiq.com

* **Accelerated Credit Building Tactic:** Charge 30% of your credit limit every week and then go to MoneyGram location 30 days later and make a payment in full for the account. This will show you spend far more than your credit line and yet never exceed 30 % of your total credit - so this actually builds your credit score with the benefit that the credit card issuer will more likely issue you a credit line increase every month due to your spending and payment pattern, plus you will not have any interest charges if you follow this correctly!

You will want to have 3 credit lines on your file before you move onto other lines. If you made a mistake with the Cap One application and got denied, you may utilize the Crown Jewelers approval to add a line to your credit profile. You may then add another small line such as www.masoneasypay.com. Choose something that is not over $100. It will take a couple weeks to post to your credit profile.

**Kohls Card** - Once the Capital One Bank Platinum Card has posted to your account, you can go online and apply with Kohls at www.kohls.com.

* + - **Do NOT** apply for more than **ONE** credit line per week.
    - After you have had your Capital One Bank Platinum Card on your account for about 4-6 months, you can follow these directions to obtain the Capital One® SparkSM Classic for Business. This card will approve for either $500 or $1000 depending on the score of your credit.
    - Next Call Cap One at 800-695-5500, press 3, then 1 to apply for the Cap One Spark Classic for Business. You do not want the card for miles, cash or select for business; ONLY the Classic.
    - You will want to answer the questions for example: You are the owner of the company. It is a sole- proprietor, you have worked there for between 6-10 years, your personal annual income is 1/2 of the total revenue for the company. If the business makes between $150-200,000 you would declare $75,000 to $100,000 . You live at the address that is set up for the TIN/CPN. The business address is your personal address. Your personal phone number is what is set up for the TIN/CPN. The business phone number is what you already registered with Verizon Super pages in the business credit section of this book.
    - Authorized User Trade-lines — add 3 to 4 solid trades lines that are respective of your age. Don't add a 20 year old Authorized User ( AU) Card if your 35 years old! Make these a mix of old and new along with highs and lows - example for a 40-year-old would be a $30,000 AU Card that is 20 years old, a $15,000 AU Card that is
    - Develop Primary Trade-lines
    - Keep Paying Debts on Time and Clean Your Primary Credit Profile as You Go - Always Service Your Debt!
    - Convert the Sole Proprietor (DBA) to LLC at Secretary of State website for your state where EIN is registered and next amend the filing at the IRS from Sole proprietor to LLC. Make sure to keep bank accounts in sole proprietor's EIN, however you will want to have the bank modify the business name on the account.
    - Contact credit reporting agencies to correct their information from and individual to a business reporting account.
* **Using A Credit Builder Loan**

This is a method that works for both business and personal credit reporting enhancement. You must seek out a small bank or small credit union that reports to the credit reporting agencies. If your score is weak at one of the three majors seek a bank or credit union that reports directly to them so you will get the full benefit of this method. Ask for a loan that is put immediately into a Certificate of Deposit for 3 to 12 months and you make monthly payments on this fully secured loan. Or use Self Lender - www.selflender.com

Here is a list that you can follow to obtain cards for your TIN/CPN and build history and credit.

* Credit One Bank Platinum Card - Experian - tough to get a credit line increase from and only after 6 months with a $250 per increase cap. The call center is in the Philippines’.
* Capital One Bank Platinum MC - Equifax -#1 choice as credit line increases are possible in a few short months. $500 to $2,500 in 6 months, $2,500 to $5,000 in 12 months and to $10,000 at end of 18 months for our client with 720 and 3 trades!
* FIRST CHOICE BANK - PRIMOR VISA - Secured Card - Full Reporting to All 3
* Kohls
* Belks
* Swiss Colony
* FingerHut-Just order to open account
* Target
* Macy's
* Kay Jewelers
* Montgomery Wards www.montgomervwards.com and request catalog
* Ginny's Giftbook www.ginnvs.com and request catalog Spark Classic for Business - if starting business credit.
* Ginny’s Giftbook [www.ginnys.com](http://www.ginnys.com) and request catalog
* Spark Classic for Business- if starting business credit.
* **Personal Credit Month 1 Starting**

Starting Scores:  \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Contest Letter Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date Sent: \_\_\_/\_\_\_/\_\_\_

Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date. \_\_\_/\_\_\_/\_\_\_

Follow-up Letter.

Date Sent: \_\_\_/\_\_\_/\_\_\_ Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Contest Letter Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date Sent: \_\_\_/\_\_\_/\_\_\_

Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date. \_\_\_/\_\_\_/\_\_\_

Follow-up Letter.

Date Sent: \_\_\_/\_\_\_/\_\_\_ Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Contest Letter Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date Sent: \_\_\_/\_\_\_/\_\_\_

Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date. \_\_\_/\_\_\_/\_\_\_

Follow-up Letter.

Date Sent: \_\_\_/\_\_\_/\_\_\_ Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Contest Letter Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date Sent: \_\_\_/\_\_\_/\_\_\_

Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date. \_\_\_/\_\_\_/\_\_\_

Follow-up Letter.

Date Sent: \_\_\_/\_\_\_/\_\_\_ Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Contest Letter Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date Sent: \_\_\_/\_\_\_/\_\_\_

Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date. \_\_\_/\_\_\_/\_\_\_

Follow-up Letter.

Date Sent: \_\_\_/\_\_\_/\_\_\_ Certified Letter # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Personal Credit Applications Month 1**

Starting Scores: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Never exceed one application per week!

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

**Personal Credit Applications Month 2**

Starting Scores: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Never exceed one application per week!

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

**Personal Credit Applications Month 3**

Starting Scores: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Never exceed one application per week!

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

**Personal Credit Applications Month 4**

Starting Scores: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Never exceed one application per week!

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

**Personal Credit Applications Month 5**

Starting Scores: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Never exceed one application per week!

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

**Personal Credit Applications Month 6**

Starting Scores: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Never exceed one application per week!

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

Credit Application Type: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Credit Issuer: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date applied: \_\_\_/\_\_\_/\_\_\_ Online Application: \_\_\_\_\_\_\_\_\_\_\_\_\_ or Date Mailed: \_\_\_/\_\_\_/\_\_\_

If Mailed Attachments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Reports to: \_\_\_ Experian \_\_\_ Equifax \_\_\_Transunion

Response Date \_\_\_/\_\_\_/\_\_\_ Approved \_\_\_\_\_\_\_ Credit Line $ \_\_\_\_\_\_\_\_\_\_\_ Declined \_\_\_\_\_\_\_\_

**Credit Scoring & Helpful Information**

Did you know what 785 to 850 credit scorer holders have in common?

* 66% or more have less than $8,500 in total debt balances. (Mortgages and Business debt are not included)
* 96% have no missed or late payments on their credit reports.
* Only use an average of 7% of their available credit on credit cards.

These above factors contribute 65 percent of a credit score. If possible only use 20-25% of your total credit lines to keep a better debt to income ratio for faster approvals.

**How is a Personal Credit Score is Calculated?**

**1.Payment History (35%):**

Your payment history shows whether you pay your bills on time, the number of past-due accounts, bankruptcies, and other payment related behavior. The better you are about making your monthly payments on time, the better your credit score will be. Late payments demonstrate higher credit risk behavior.

**2.Amounts and Balances Owed (30%):**

This takes into account not only how much you owe, but also the ratio between outstanding debt and available credit. In other words, the closer you are to "maxing out" an account, the more negative the impact on your credit score.

**3.Length of Account History (15%):**

Accounts that have been open, and active for a long time score more points. The less time your accounts have been open, the less time you've had to prove yourself. You need at least six months (preferably nine to 12 months) of credit activity to build a credit score.

**4.Types of credit accounts (10%):**

More variety shows experience with different accounts, reducing the possibility of credit risk. However, if you have many open credit accounts, you have greater potential to accrue more debt and your score may be reduced. Highest scores usually involve a mix of revolving and installment accounts, showing that you know how to handle various types of credit.

**5.New credit accounts (10%):**

How frequently and how recently have you applied for new credit? Many outside inquiries into your credit, especially within a 12-month period, can lower your credit score. Your score could be used for credit card applications, auto loans, mortgages, insurance, and by potential employers. Insurers treat a high score as being more responsible and can get you better rates. Employers use the score in the same way. They look at your score as a measure of how responsible you may be at work.

**What Factors Are Not Used in Personal Credit Scores Calculations?**

* **Your Good Looks! Sorry Not Used!**
* Your race, color, religion, national origin, sex and marital status. US laws prohibits credit scoring from considering these facts or the use of any consumer right(s) under the Consumer Credit Protection Act. The Equal Credit Opportunity Act (ECOA) prohibits credit discrimination on the basis of sex, race, marital status, religion, national origin, age, or receipt of public assistance. Creditors may ask for this information (except religion) in certain situations but may not use it to discriminate when deciding whether to grant you credit. The ECOA protects consumers who deal with companies that regularly extend credit, including banks, small loan and finance companies, retail and department stores, credit card companies, and credit unions. Everyone who participates in the decision to grant credit, including real estate brokers who arrange financing, must follow this law. Businesses applying for credit also are protected by this law.
* Your age. Lenders will consider this however as they normally do not lend to those under 16 nor over 80 as a result of the ability to repay.
* Your salary, occupation, title, employer, date employed or employment history. Lenders will consider these items however. A solution for employment is to purchase a shelf corporation and complete all the necessary requirements for attributing an employment history.
* Where you live. - \* However, lenders can look up addresses and zip codes to see the annual median income of residents, so using an affluent zip code can have great benefits from the assumed income by association!
* Interest rates being charged on a particular credit card or other account. So if you have a high interest rate account it should not influence the score, as in lowering your score.
* Any items reported as child/family support obligations or rental agreements. However, many rental agencies can and do report payment history on residential properties and apartments.
* Certain types of inquiries (requests for your credit report are not supposed to be scored).

We are told the score does not count:

* inquiries or requests you have personally made for your credit report to validate its contents.
* promotional inquiries or requests made by lenders in order to make you a pre-approved credit offer
* administrative inquiries made by lenders to review your account with them internally.
* Requests that are marked as coming from employers are not counted either.

If you are in credit counseling or not.

* **FICO Score Boosting Tip:**

Leave a small Balance on your card(s) every few months or on an alternating basis. The reason is that the FICO scoring model(s) will penalize you for not showing use of any credit balance on your credit cards each month. Yes, we always encourage you to pay in full to avoid an interest penalty, however the small cost to boost a few precious point is the cost of doing business! This strategy will not extend your card usage over 20 % if you watch your charges accordingly.

* **FICO Scores vs FAKO Scores**

Does it frustrate you that credit scores vary by up to 80 points from credit report vendors? The reason is the scoring model the vendor chooses to use. This can be bad in many cases as your scores on FICO maybe much lower than given you by a FAKO score such as the Vantage Scoring System.

**FAKO-** FAKO scores always have this wonderful disclaimer "... this credit score is for entertainment or educational purposes and..." ***That translates to nobody uses this score for credit underwriting.***

**Vantage Score** - Vantage Scoring is a joint venture by Experian, Equifax and TransUnion for third party resellers of credit reports. It also is usually 40 points higher than a FICO and used by:

* + Quizzle - Owned by Quicken/ Quickbooks/ QuickenLoans - Free report! Only $8 per month for your updated Equifax report with Vantage score.
  + Credit Karma

**PLUS Score** - A PLUS Score from up to all three major credit bureaus is indicative of your overall credit risk. Your PLUS Score(s) is calculated on the PLUS Score model and indicates your relative credit status. This score is for educational purposes and can vary from the scores used by lenders (e.g. FICO or VantageScore).

* + Wells Fargo Experian Plus Score

**Credit Tracker** - is based on the TransUnion New Account Model and is free with Capital One for with their online accessible accounts. Capital One does not use this scoring system for their lending decisions.

* + - Capital One

**FICO® Score 8 and 9** - Used by MyFICO, Credit Check Total, Consumerinfo.com.

The scores FICO 8 reported by myFICO and consumerinfo.com are very close to each other with the only real difference in reporting timing of accounts. FICO 8 scores are updated daily at Consumerinfo.com.

All FICO® Scores at MyFICO has FICO Scores most widely used by lenders—for each credit bureau. They allow you to view all 16 additional FICO Score flavors! 6 FICO Score versions are used in auto lending, 7 FICO Score versions are used in credit card lending and 3 FICO Score versions are used in mortgage lending (mortgage lenders used FICO 2, FICO 4, or FICO 5).

Base FICO® Scores range from 300 to 850. Industry-specific FICO Scores range from 250-900. A higher FICO Score represents a greater likelihood that you'll pay back your debts so you are viewed as being a lower credit risk to lenders. A lower FICO Score indicates to lenders that you may be a higher credit risk. There are three different major consumer reporting agencies — Experian®, TransUnion® and Equifax® — that maintain a record of your credit history known as your credit file. Your FICO Scores are based on the information in your credit file at the time they are requested. Your credit file information can change over time and can vary from agency to agency. As a result, your FICO Scores can vary depending on when they are calculated and at which agencies they are calculated.

The above statements that FICO® Scores are "used by 90% of top lenders" and "FICO Scores are used in 90% of lending decisions" are based on a third-party study of all versions of all FICO Scores sold to lenders, including but not limited to FICO Scores calculated from the FICO Score 8 model.

**Experian - Most Used FICO® Score 9**

**Versions used in credit card decisions**

FICO® Bankcard Score 9

FICO® Bankcard Score 8

FICO® Score 3

FICO® Bankcard Score 2

**Versions used in auto lending**

FICO® Auto Score 9

FICO® Auto Score 8

FICO® Auto Score 2

**Versions used in mortgage lending**

FICO® Score 2

**Equifax - Most Used FICO® Score 8**

**Versions used in credit card decisions**

FICO® Bankcard Score 9

FICO® Bankcard Score 8

FICO® Bankcard Score 5

**Versions used in auto lending decisions**

FICO® Auto Score 9

FICO® Auto Score 8

FICO® Auto Score 5

**Versions used in mortgage lending**

FICO® Score 5

**TransUnion - Most Used FICO® Score 8**

**Versions used in credit card decisions**

FICO® Bankcard Score 9

FICO® Bankcard Score 8

FICO® Bankcard Score 4

**Versions used in auto lending**

FICO® Auto Score 8

FICO® Auto Score 4

**Versions used in mortgage lending**

FICO® Score 4

**CREDIT VENDORS AND LENDERS and Reporting Agencies They Use**

Retailers offer store cards to build brand loyalty. Retailers run complex businesses and many make a business decision to outsource issuing and maintaining their cards. Others choose to keep their store card operation in- house.

Private label retail cards describe when a retailer outsources their card operation. The retailer's name is on the card, but another company is issuing the loans, and deciding which credit bureau to use. In the United States there are eight large private label card issuers: Alliance Data Systems, GE Capital Retail Bank, Citi Retail Services, Capital One, Comenity Bank - Comenity Capital Bank, TD Bank, Wells Fargo, and JP Morgan Chase.

Below are some of the major retailers. You can identify the ultimate lender by reading the terms and conditions for their retail cards. These relationships change all the time, so be advised.

|  |  |
| --- | --- |
| Retail Brand | Lender |
| Apple | Barclay Bank |
| Amazon | Synchrony Financial |
| Best Buy | Citi Retail Services |
| Bill me Later | Comenity Bank |
| Bloomingdales | See Macys |
| Fingerhut | Web Bank of Utah |
| Home Depot | Citi Retail Services |
| I Magnin | See Macys |
| JC Penny | Synchrony Financial |
| Jared | Sterling Jewelers |
| Kay Jewelers | Sterling Jewelers |
| Lowes | Synchrony Financial |
| Macey’s | In House |
| Nordstrom’s | In House |
| Target | TD Bank |
| Walmart | Synchrony Financial |
| eBay Master Card | Synchrony Financial |
| Care Credit | Synchrony Financial |
| Lending Tree | Web Bank of Utah |
| Prosper | Web Bank of Utah |
| Paypal | Web Bank of Utah |

Most of the major automobile companies maintain their own vehicle financing companies. Financing and insurance is a big part of making car ownership possible for many motorists.

|  |  |
| --- | --- |
| **Automotive Lender** | **Auto Make Financed** |
| Chrysler Capital | Chrysler, Dodge, Jeep, Fiat, Ram |
| Ford Motor Credit | Ford |
| GMAC (General Motors Acceptance Corporation) | Chevrolet, Buick, GMC, Cadillac |
| Honda Financial Services | Acura, Honda |
| Hyundai Motor Acceptance | Hyundai, Kia |
| Mercedes Benz Financial Services | Mercedes Benz, Sprinter |
| Nissan Motor Acceptance Corporation | Nissan, Infiniti |
| Toyota Financial Services | Toyota, Lexus |
| Volkswagen Financial Services | Volkswagen |

Determining which credit bureau is used gets tricky with auto lenders.

**\*\*\*\*INSERT PAGES 54 – 59 HERE\*\*\*\***

EXPERIAN 698 $1,750

BARNEYS

BEDFORD FAIR CREDIT CARD

BEALLS FLORIDA CREDIT CARD

BEALLS CREDIT CARD

BEALLS OUTLET CREDIT CARD

BERGNER’S CREDIT CARD

BIRCH LANE

BJ’s Club – Experian Business – See business section for full details

BJ’s BUSINESS CARD EQUIFAX 680 $15,000

BJ’s BUSINESS CARD EQUIFAX 671 $5,000

BJ’s BUSINESS CARD EQUIFAX 720 $25,000

BJ’s BUSINESS CARD EQUIFAX 717 $20,000

BJ’s BUSINESS CARD EQUIFAX 788 $35,000

BLAIR CREDIT CARD

BLUE NILE CREDIT CARD

BON TON CREDIT CARD

BOSTON STORE CREDIT CARD

BRYLANE HOME CREDIT CARD

BROWNSTONE STUDIO CREDIT CARD

BRYLANE HOME VISA CARD

BUCKLE CREDIT CARD

BUCKLE CREDIT CARD EQUIFAX 635 $1,150

BURKE’S OUTLET CREDIT CARD

CAMPING WORLD EQUIFAX 702 $1,800

CAMPING WORLD EQUIFAX 680 $2,500

CAMPING WORLD EQUIFAX 710 $2,000

CAMPING WORLD EQUIFAX 685 $1,800

CREDIT MASTERY EQUIFAX 700 $75,000

CARTER LUMBER PRO CREDIT CARD

CARSON’S CREDIT CARD

CARTER LUMBER CREDIT CARD

CATHERINES CREDIT CARD

CHADWICK’S CREDIT CARD

CHADWICK’S VISA CARD

CHRISTOPHER AND BANKS CREDIT CARD

THE COMPANY STORE CREDIT CARD

COSMETIC CREDIT CARD

CRATE AND BARREL CREDIT CARD

CRATE AND BARREL EQUIFAX 702 $5,000

CRESCENT JEWELERS CREDIT CARD

CRUISE ONE MASTERCARD CREDIT CARD

DAVID’S BRIDAL CREDIT CARD

DENTAL FIRST FINANCING CREDIT CARD

DESIGN WITHIN REACH CREDIT CARD

DOMESTICATIONS CREDIT CARD

DOTS CREDIT CARD

DRESSBARN CREDIT CARD

DUTYFREECOM CREDIT CARD

DUNLAPS CREDIT CARD

DWELL STUDIO

EDDIE BAUER CREDIT CARD

EDDIE BAUER EQUIFAX 645 $250

ELDER-BEERMAN CREDIT CARD

EL DORADO FURNITURE CREDIT CARD

EXPRESS CREDIT CARD

EXPRESS EQUIFAX 637 $1,200

EXPRESS EQUIFAX 591 $250

FASHION BUG CREDIT CARD

FASTLINE

FORTUNOFF CREDIT CARD

FORTUNOFF VISA CREDIT CARD

FRIEDMAN’S CREDIT CARD

GAMESTOP

GANDER MOUNTAIN CREDIT CARD

GANDER MOUNTAIN MASTERCARD

GARDEN RIDGE CREDIT CARD

GARDNER WHITE CREDIT CARD

GIANT EAGLE FUELPERKS CREDIT CARD

GOODY’S CREDIT CARD

GORDMANS CREDIT CARD

GOODY’S STAGE STORE CREDIT CARD

GOLD VIOLIN CREDIT CARD

GRAND RENTAL STATION CREDIT CARD

HABAND CREDIT CARD

HENRI BENDEL CREDIT CARD

HEALTHIPLAN

HEALTHIPLAN MEDICAL CREDIT CARD

HERBERGER’S CREDIT CARD

HOME & GARDEN SHOWPLACE CREDIT CARD

HOME SHOPPING NETWORK (HSN)

HOME SHOPPING NETWORK (HSN) MASTERCARD

IDEAL IMAGE CREDIT CARD

J CREW CREDIT CARD EQUIFAX 652 $500

JESSICA LONDON CREDIT CARD

J JILL CREDIT CARD

JOSS & MAIN

JUSTICE CREDIT CARD

KANES FURNITURE CREDIT CARD

LANE BRYANT CREDIT CARD

LA REDOUTE CREDIT CARD

LEW MAGRAM CREDIT CARD

LEVIN FURNITURE CREDIT CARD

(THE) LIMITED CREDIT CARD

LINENSOURCE CREDIT CARD

LIFESTYLE LIFT CREDIT CARD

LITTLE SWITZERLAND CREDIT CARD

LOFT MASTERCARD CREDIT CARD

LOFT CREDIT CARD

MANDEE CREDIT CARD

MARATHON CREDIT CARD

MARATHON VISA CARD

MAURICES CREDIT CARD

MEDCHOICE FINANCIAL CREDIT CARD

MEDCHOICE PREMIUM CREDIT CARD

METROSTYLE CREDIT CARD

MONTEREY BAY CREDIT CARD

MYPOINTS VISA CREDIT CARD

MY WORLD CREDIT CARD

NEWPORT NEWS CREDIT CARD

NEWPORT NEWS MASTERCARD

NY & COMPANY MASTERCARD

NY & COMPANY REWARDS CREDIT CARD

NORM THOMSON CREDIT CARD

OHIO UNIVERSITY ALUMNI MASTERCARD

ONESTOPPLUS.COM CREDIT CARD

ONESTOPPLUS.COM VISA CREDIT CARD

ORBITZ REWARDS EQUIFAX 801 $15,000

OSH CREDIT CARD

OSH COMMERCIAL CREDIT CARD

OVERSTOCK.COM (not “O’ club card)

OVERSTOCK CARD EQUIFAX 740 $8,000

OVERSTOCK.COM EQUIFAX 670 $7,000

OVERSTOCK EQUIFAX 670 $2,000

OVERSTOCK EQUIFAX 641 $1,500

OVERSTOCK EXPERIAN 725 $8,500

OVERTONS CREDIT CARD

PACSUN CREDIT CARD

PALAIS ROYAL CREDIT CARD

PARISIAN CREDIT CARD

PAYPAL CREDIT EQUIFAX 632 $1,000

PAYPAL CREDIT EQUFAX 667 $1,000

PAYPAL CREDIT EQUIFAX 650 $500

PAYPAL CREDIT EQUIFAX 672 $1,000

PAYPAL CREDIT EQUIFAX 654 $500

PEEBLES CREDIT CARD

PETITE SOPHISTICATE CREDIT CARD

PETLAND CREDIT CARD

PIER 1 CREDIT CARD

POTTERY BARN CREDIT CARD

POTTERY BARN KIDS CREDIT CARD

PREMIER DESIGNS CREDIT CARD

PRISCILLA OF BOSTON CREDIT CARD

RAINSOFT CREDIT CARD

REEDS CREDIT CARD

RESTORATION HARDWARE CREDIT CARD

RESTORATION HARDWARE EQUIFAX 677 $4,000

RESTORATION HARDWARE EQUIFAX 710 $5,000

RESTORATION HARDWARE EQUIFAX 750 $8,000

RESTORATION HARDWARE EQUIFAX 623 $5,000

ROAMAN’S CREDIT CARD

(THE) ROOMPLACE CREDIT CARD

SAMUELS JEWELERS CREDIT CARD

SAHALIE CREDIT CARD

SILHOUETTES CREDIT CARD

SMILE GENERATION FINANCIAL CREDIT CARD

SOLUTIONS CREDIT CARD

SPIEGEL CREDIT CARD

SPORTS AUTHORITY CREDIT CARD

(THE) SPORTSMANS GUIDE VISA

SPORTSMANS GUIDE VISA EQUIFAX 713 $6,500

SPORTSMANS GUIDE VISA EQUIFAX 681 $5,000

SPRINGSTONE CREDIT CARD

STAGE CREDIT CARD

STEELES CREDIT CARD

TALBOTS CREDIT CARD

TAYLOR RENTAL CREDIT CARD

TIGERDIRECT CREDIT CARD

(THE) TOG SHOP CREDIT CARD

TORRID CREDIT CARD

TOTAL REWARDS VISA CREDIT CARD

TOTAL REWARDS VISA EQUIFAX 740 $2,500

TOTAL REWARDS VISA EQUIFAX 711 $2,500

TOTAL REWARDS VISA EQUIFAX 707 $3,000

TOTAL REWARDS VISA EQUIFAX 713 $2,500

TOTAL REWARDS VISA EQUIFAX 729 $2,500

TOTAL REWARDS VISA EQUIFAX 830 $10,000

TOTAL REWARDS VISA EQUIFAX 707 $2,000

TREK CREDIT CARD

TRUE VALUE CREDIT CARD

UNDERGEAR CREDIT CARD

UTANGO VISA CREDIT CARD

VALUE CITY FURNITURE CREDIT CARD

VENUE CREDIT CARD

VENUS CREDIT CARD

VICTORIA’S SECRET CREDIT CARD

VICTORIA’S SECRET EXPERIAN 718 $750

VICTORIA’S SECRET EXPERIAN 720 $750

VICTORIA’S SECRET EXPERIAN 633 $500

VICTORIA’S SECRET EXPERIAN 641 $500

VICTORIA’S SECRET EXPERIAN 532 $300

VIRGIN AMERICA VISA

VIRGIN AMERICA VISA EQUIFAX 735 $14,000

VIRGIN AMERICA VISA EQUIFAX 831 $25,000

VIRGIN AMERICA VISA EQUIFAX 670 $5,000

VITACOST REWARDS MASTERCARD

WAYFAIR

WAYFAIR EQUIFAX 626 $3,000

WAYFAIR EQUIFAX 640 $3,000

WAYFAIR EQUIFAX 602 $2,000

WEST ELM CREDIT CARD

WESTGATE CREDIT CARD

WINTERSILKS CREDIT CARD

WOMAN WITHIN CREDIT CARD

YOUNKERS CREDIT CARD

YOUR TUITION SOLUTION CREDIT CARD

**Card Issuers Using Synchrony Bank Store Cards- TransUnion**

Synchrony Bank has been doing late pulls thru Sage Stream that is usually 300-400 points lower than the other three credit reporting agencies. With this lower score they are rewriting interest rates or rejecting applications. So freeze your file at Sage Stream prior to applying with Synchrony Bank store cards.

ABC WAREHOUSE

ABT ELECTRONICS

AMAZON

AMAZON CREDIT CARD

AMAZON CREDIT CARD TRANSUNION 640 $1,000

AMAZON CREDIT CARD TRANSUNION 699 $5,500

AMAZON CREDIT CARD TRANSUNION 706 $4,500

AMAZON CREDIT CARD TRANSUNION 635 $1,000

AMAZON CREDIT CARD TRANSUNION 631 $500

AMAZON CREDIT CARD TRANSUNION 708 $4,000

AMAZON CREDIT CARD TRANSUNION 650 $3,500

AMAZON CREDIT CARD TRANSUNION 675 $5,000

AMAZON CREDIT CARD TRANSUNION 687 $5,800

AMAZON CREDIT CARD TRANSUNION 706 $5,000

AMAZON CREDIT CARD TRANSUNION 638 $500

AMAZON CREDIT CARD TRANSUNION 717 $2,500

AMAZON CREDIT CARD TRANSUNION 703 $2,500

AMAZON CREDIT CARD TRANSUNION 684 $3,500

AMAZON CREDIT CARD TRANSUNION 665 $1,500

AMERICAN EAGLE OUTFITTERS

AMERICAN SIGNATURE FURNITURE

ARIENS

ART VAN FURNITURE

ASHLEY FURNITURE HOMESTORE

ASHLEY FURNITURE HOMESTORE

ASHLEY FURNITURE TRANSUNION 671 $3,000

ASHLEY FURNITURE TRANSUNION 660 $1,500

ASHLEY FURNITURE TRANSUNION 732 $4,000

ASHLEY FURNITURE TRANSUNION 680 $1,000

ASHLEY FURNITURE TRANSUNION 725 $4,000

ASHLEY FURNITURE TRANSUINON 705 $4,000

ASHLEY FURNITURE TRANSUNION 750 $9,000

ASHLEY FURNITURE TRANSUNION 638 $1,500

ASLEY FURNITURE TRANSUNION 667 $1,500

ASHLEY FURNITURE TRANSUNION 653 $1,000

ASHLEY FURNITURE TRANSUNION 645 $1,000

BANANA REPUBLIC

BANANA REPUBLIC TRANSUNION 700 $300

BELK

BOWFLEX

BOWFLEX EXPERIAN 740 $5,500

BP

BP VISA TRANSUNION 677 $500

BP VISA TRANSUNION 679 $1,000

BP VISA TRANSUNION 788 $3,500

BP VISA TRANSUNION 724 $3,000

BP VISA TRANSUNON 771 $3,000

BRANDSMART U.S.A.

BRANDSMART TRANSUNION 681 $1,500

BRANDSMART TRANSUNION 705 $2,500

BRANDSMART TRANSUNON 661 $1,000

BRANDSMART TRANSUNION 667 $1,200

BRANDSMART TRANSUNION 723 $3,000

BRIGGS & STRATTON

BRIGGS & STRATTON GENERATORS

CARCARE ONE

CARCARE ONE TRANSUNION 659 $500

CARCARE ONE TRANSUNION 667 $500

CARCARE ONE TRANSUNION 723 $500

CARCARE ONE TRANSUINON 704 $500

CARE CREDIT

CARE CREDIT TRANSUNION 589 $1,500

CARE CREDIT TRANSUNION 654 $4,000

CARE CREDIT TRANSUNION 724 $13,200

CARE CREDIT TRANSUNION 714 $11,700

**HARD MONEY – Alternative Lending Sources:**

**Note: Terms and Conditions along with Interest Rates are current at time of first printing of this publication and are always subject to change. Therefore, it is up to you to check each lender for current lending information.**

Argon Credit – [www.argoncredit.com](http://www.argoncredit.com)

Personal Installment Loans

Typical Requirements:

Credit Score: 550+; Minimum Income: $2,000 per month

Income Source: Employed, Self-Employed, or Benefits

Loan Range Given: $1,000 to $35,000 - Interest Rates: 4.99 - 95 percent - Loan period: 6 - 48 months

Payment frequency: Once or twice a month via ACH. Available in Alabama, California, Illinois, Missouri, Georgia and Utah. Check their website for new states

Personal installment loans are broad range personal loans that vary by state. Each state has its own rules and rgulations for personal loans, so your loan amount nd rate will depend on where you live. For example, the legal loan amounts in California range from $2,500 - $20,000, with an interest rate ranging from 4.99% to 95%.