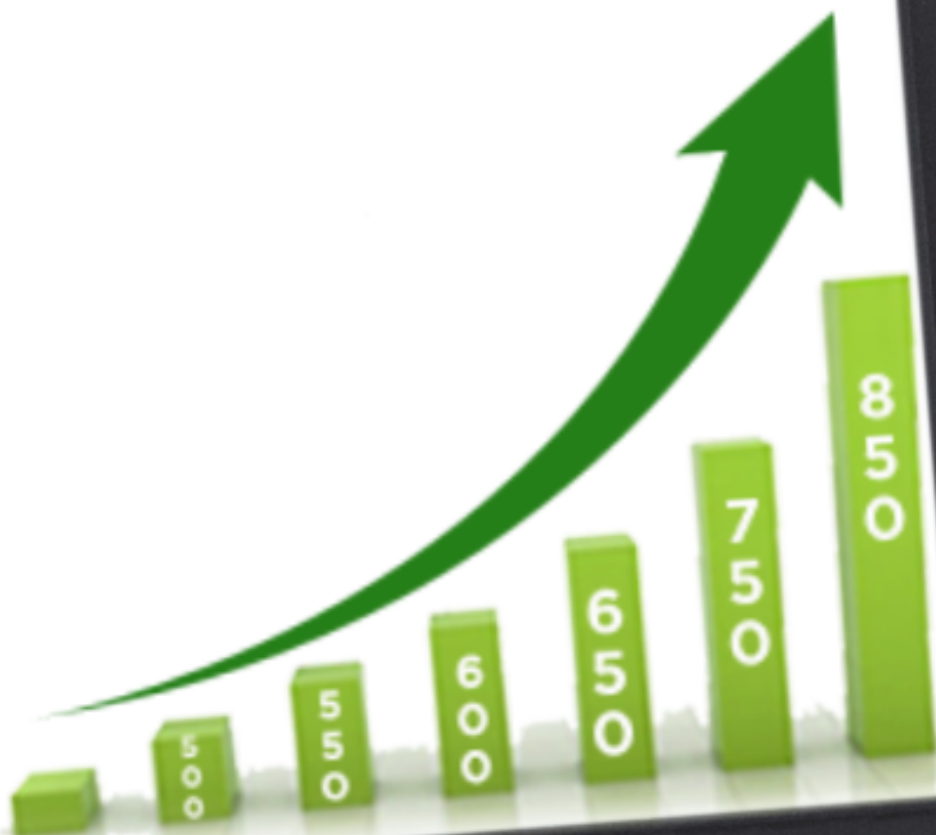




**CLOVER**  
Credit Solutions

## **Do It Yourself Guide:** **Credit Restoration**

Pre-Typed dispute letters included!



# Disclaimer

This Do-It-Yourself has been created and presented as a tool for consumers to gain knowledge of their own personal credit, as well as to maintain accurate and updated credit history files with all credit reporting agencies. Clover Credit Solutions is not to be referenced as a manual on legal advice. You should always consult an attorney in your state before preparing any legal documents.

## Notice

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# CLOVER CREDIT SOLUTIONS

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The Federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every Consumer Reporting Agency (CRA). Most CRAs are credit bureaus that gather and sell information about you - such as if you pay your bills on on or have filed bankruptcy -- to creditors, employers, landlords, and other businesses. You can find the complete text of the FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site by going to <http://www.ftc.gov/os/statutes/fcrajump.htm> . The FCRA gives you specific rights, as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

You must be told if information in your file has been used against you. Anyone who uses information from a CRA to take action against you -- such as denying an application for credit, insurance, or employment - must tell you, and give you the name, address, and phone number of the CRA that provided the consumer report.

You have the right to know what is on your report. At your request, a CRA must give you the information in your file and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are un-employed and plan to seek employment within 60 days, (2) you are on welfare, or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to \$9.50 plus credit scores are not included at this price.

You can dispute inaccurate information with the CRA. If you tell a CRA that your file contains inaccurate information , the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. The source also must advise national CRA's to which it has provided the data -- of any error.) The CRA must give you a written report of the investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

**Inaccurate information** must be corrected or deleted. A CRA must remove or correct inaccurate or un--verified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you a written notice telling you it has reinserted the item. The notice must include the name, address and phone number of the information source.

You can dispute inaccurate items with the source of the information. If you tell anyone -- such as a creditor who reports to a CRA that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.

Outdated information may not be reported. In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.

Access to your file is limited. A CRA may provide information about you only to people with a need recognized by the FCRA -- usually to consider an application with a creditor, insurer, employer, landlord, or other business.

Your consent is required for reports that are provided to employers, or reports that contain medical information. A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.

You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers. Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept provided for this purpose, you must be taken off the lists indefinitely.

You may seek off the lists for two years. If you request, complete, and return the CRA form damages from violators. If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

# **FEDERAL FAIR CREDIT REPORTING ACT BASICS**

For the full FFDCPA: <http://www.ftc.gov/os/statutes/fdcpa/fdcpact.htm>

## **Section 805 – Communication In Connection With Debt Collection**

Collectors may only call after 8:00 a.m. and no later than 9:00 p.m.

Creditor must only contact power of attorney or representative, not you.

Collectors may not contact the consumer's place of employment.

Collectors may not communicate with any person other than the consumer himself. (unless authorized by the consumer to do so.) This includes family members.

## **Section 806 – Harassment or Abuse**

Collectors may not use threat of violence or other criminal means.

Collectors may not use profanity.

Collectors may not continuously call, annoy, abuse or harass consumer.

## **Section 807 – False or Misleading Representations**

Collectors may not use any false or misleading representations.

Collectors may not threat to take any action that cannot legally be taken.

Collectors may not give or threaten to give out false credit information.

Collectors may not distribute any falsely written communication simulating any document authorized, issued or approved by any court, official or agency of the United States or any states.

Collectors may not use any name other than the true name of the collectors business, company or organization.

## **Section 808 – Unfair Practices**

Collectors may not use unfair or unconscionable means to collect or attempt to collect any debt.

Collectors cannot accept a check or other payment from the consumer that is postdated by more than five days.

Collectors may not solicit any postdated check for the purpose of threatening or instituting criminal prosecution.

Collectors may not charge consumer any charge or price for communication.

Collectors may not take or threaten to take non-judicial action to effect dispossession or disablement of property.

Collectors may not use any language or symbol other than the collector's address and name on any mail sent to the consumer.



# **STRATEGY TO CLEAN UP YOUR CREDIT**

In this day and age, everyone needs credit, whether to buy a car or a house, obtain a loan or a credit card, even to get a job. Credit Reporting Agencies, or CRA's, are making a fortune selling your personal information to the many organizations interested in your credit history. Credit bureaus try to maintain accurate files about the consumer. However, due to the sheer magnitude of the information being entered into their data-bases, they frequently make mistakes that end up costing you tens of thousands of dollars. In the recent past Trans-union, one of the largest CRA's, admitted in Court that nearly 50% of their files contained errors. Fortunately, the law is on the side of the consumer and, with the help of the government, you can have perfect credit.

The Federal Fair Credit Reporting Act was enacted to help you! The law says that you can dispute any information contained in your credit report that you feel is not absolutely 100% accurate. You can demand from a CRA the deletion of records from your credit report related to late payments, charge-offs, repossessions, foreclosures, even bankruptcy. Believe it, THE LAW IS ON YOUR SIDE! These methods of credit repair are legal, honest, and the Federal Trade Commission governs them. You can have the CRA's remove anything you dispute successfully.

There are hundreds of Credit Reporting Agencies (CRA's) worldwide. However, the majority of prospective lenders use only three major agencies. The three major CRA's are EXPERIAN, EQUIFAX and TRANS-UNION. The Credit Reporting Agencies record and maintain personal information about you such as your social security number, birthday, address, employment, and financial history. It is fair to say that most CRA agencies strive to maintain accurate and up to date information yet, due to the sheer magnitude of the number of files contained in their data bases, (some CRA's handle upward of 75,000,000 files) human errors occur and mistakes are made.

When your files are incorrect or outdated, you do have rights under the FEDERAL FAIR CREDIT REPORTING ACT (FCRA). 15 USC, SECTION 168L through 168T. This act was put into place to protect consumers from being judged unfairly because of inaccurate or outdated information. Learn more at [www.FTC.gov](http://www.FTC.gov). You are entitled to dispute and question the accuracy of any information within your files, as often and at any time you feel necessary. The CRA has up to 30 days to investigate and respond to your dispute. If the CRA cannot provide confirmation of the incorrect information within 30 days, they must comply with the FCRA and remove it immediately from their files. If your creditor does confirm the information is indeed correct, it will remain on your credit history until it is scheduled to be taken off (up to a maximum of 7 years in most states). However, you do have the right to add a note of explanation about the negative information, as a "Consumer Statement" which will appear next to the negative information in your credit report.

When a CRA does not comply with the regulations of the FCRA, you can contact the Subcommittees on Banking, Credit and Insurance, and the Federal Trade Commission, which may bring legal action against the CRA. The CRA may also be liable for damages and attorney's fees. Unfortunately, until you obtain, examine and update your own file, errors and false information can cost you thousands of dollars on interest, insurance premiums, rentals, and can also cause you to be denied credit for home loans, auto loans, bank accounts and sometimes even jobs.

The publisher of Clover Credit Solutions' Do-It-Yourself has made it extremely easy for our users to repair, maintain and build the ideal credit report. We have intentionally "cut down" the lengthiness of traditional "Credit Repair" packages, to make it simple to understand, read and use. But be mindful that this guide cannot replace the work of a professional "Credit Repair" Organization. If you find that the process of improving your credit is too much and you would professional help please contact Clover Credit Solutions for assistance.

**Your first step is to obtain a credit report from the 3 Major Credit Reporting Agencies.**

Go to [www.3scores3reports.com](http://www.3scores3reports.com) and get a copy of all three of your credit reports and scores free for 30 days. This is the fastest way to get started because you get all three reports and scores within seconds. Your second option is to order your free annual report.

Law entitles you to one free report a year from each nationwide credit reporting agency if you ask for it

Online: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com);

by phone: 1-877-322-8228;

or by mail: Annual Credit Report Request Service,  
P.O. Box 105281,  
Atlanta, GA 30348-5281

If you are not able to order reports via internet, order them by mail.

- If you have been denied for any credit within the last 60 days based on your credit report, you are legally entitled to a copy free of charge. **Send Letter #2 (Request for free copy of credit report) instead.**
- It is important you receive reports from all three CRA's.
- It is also important to include in your letter two items with your current address and name such as, utility bills they must show your name and billing address clearly. Along with a copy of your social security card.

Send each letter **certified** mail / return receipt and wait for a response.



## **STRATEGY TO CLEAN UP Y OUR CREDIT**

Send your Letter of Dispute to EACH of the following, CRA address:

### **Equifax:**

Equifax Information Services LLC  
Post Office Box 740256  
Atlanta, GA 30374  
(Tel: 800-797-6987)

### **Experian:**

Experian Post Office Box 2104  
Allen, TX 75013  
(Tel: 800-397-3742)

### **Trans-Union:**

Trans-Union Post Office Box 1000  
Chester, PA 19022  
(Tel: 800-888-4213)

**Be persistent** and do not give up if a creditor does verify that the questioned account is indeed accurate. You have the right to question the accuracy of your report as frequently as you feel necessary, to correct the inaccurate information and every letter\* must be responded to.

Keep a record of all letters sent and responses received in the log on pages 31-32.

## **ANALYZING THE THREE CREDIT REPORTS**

Highlight and make a separate list of any negative information you may find.

Remember: You will challenge every negative account you find with the letter\* that corresponds to your own unique situation.

You will probably see an improvement on your credit report immediately. In most cases creditors will not take the time or have the information to verify or respond to your challenges.

## **Most credit reports consist of six basic categories:**

- CREDITORS, OR LENDERS
- HISTORY OF ACCOUNT
- COMMENTS, REMARKS, DETAILS
- STATUS (when account was opened/closed & current status)
- PUBLIC RECORDS (taxes, liens, judgments, bankruptcies)
- INQUIRIES

These categories may vary, however CRA'S by law have to make it reasonably easy for the general public to understand. Many CRA'S show negative information as codes or symbols. Look for a key or a map to help understand what the codes mean, make note of and highlight any negative entries found.

## **Negative entries may appear as:**

- 30/60/90 = 30, 60, 90 Days delinquent or past due.
- P&L = Profit and Loss (Creditor considers debt uncollectible)
- C/O = Charged Off (Bad Debt, Balance still owed.)
- COLL = Seriously Delinquent, (usually sold to a collection agency)
- REPO = Voluntary or involuntary repossession of merchandise. (usually associated with a vehicle)
- BANKRUPTCY = Chapter 7 , 11 , 13.
- SETTLEMENT = Paid less than full amount of debt owed.
- JUDGMENTS, GARNISHMENTS, LIENS = legally recorded.
- DEBT MANAGEMENT/CREDIT COUNSELING = Enrollment in a financial help program that reduces interest rates and fees, implying you may be having financial difficulty, may also be reported as a third party paying your bills. Many prospective lenders will view this as a chapter 13 bankruptcy or hardship program.
- Duplicate accounts = (Same account reported more than once.) = This will imply that you have more outstanding debt than you actually owe, and may lower your credit rating

# **ADDING POSITIVE CREDIT HISTORY TO YOUR CREDIT REPORT**

## **OBTAIN SECURED CREDIT CARDS AND SECURED INSTALLMENT LOANS**

**You must have positive reporting credit on your credit profile in order to have a good credit score.**

There's simply no way around that. Even if you manage to correct / remove all negative reporting information, without positive credit reporting, you will still have poor credit.

One of the easiest ways to begin the process of rebuilding positive payment history on your credit report is through secured credit cards.

There are many types of pre-paid and secured credit card accounts. The collateral used is always money. Most of these accounts require a security deposit equaled to the amount of the credit limit given.

We highly recommend the following:

### **Revolving Accounts:**

- **Kikoff:** [Click Here](#)
- **Credit Builder:** [Click Here](#)

### **Installment Accounts:**

- **Self:** [Click Here](#)

We highly recommend these companies because they will help establish/build your credit without having to spend hundreds or thousands of dollars.

Customers also get:

- Free 24-hour online account access and bill payment
- Zero liability for fraud
- Fast credit bureau reporting

We also offer extra savings and reporting! Please see below:

- **Energy Savings :** [Click Here](#)
- **Rent Reporting:** [Click Here](#)
- **Legal Shield- Legal Services:** [Click Here](#) – Highly encouraged if you have collections/charge-off's. You are at risk of being sued by the creditor.



## OBTAIN SECURE BANK LOANS

Obtaining secured bank loans is easy and allows you to acquire excellent credit references using a simple technique we call the "Three Loan Maneuver". You will need at least \$1000 to perform this procedure and get the desired end result, BETTER CREDIT! You will apply for 3 loans with 3 different banks in 3 days. On the first day take your \$1000 to the 1st bank and request a secured personal loan with a minimum of 85% loan to value. This loan must be a minimum of a 12 month term, with minimum payments.

This is the easiest type of loan to acquire because it is secured with cash. Most banks will loan 85%-95% of the amount on deposit. Given the loan, the savings account becomes frozen. However, every time a payment is made, an amount equal to that payment becomes unfrozen, less a few dollars for interest. Ask that the loan be for at least one year, with minimum monthly payments. Monthly payments establish a payment history. You will not be turned down for this type of loan no matter what your previous credit history, and in most cases it will not be checked. If the loan officer is planning on checking your credit, and you have bad credit, tell them you are trying to re-establish your credit, and that a good credit rating is very important to you. In addition, make sure that this type of loan is reported to at least one of the major credit reporting agencies.

Once an \$850 loan (85% of \$1,000) is obtained, take that money to another bank the next day and open a second savings secured loan for \$722.50. ( $85\% \text{ of } \$850 = \$722.50$ ) Then you repeat the same step again by opening a third savings account of \$614.12 ( $85\% \text{ of } \$722.50 = \$614.12$ ). You will only be able to obtain 3 loans if you only have \$1000 because each loan requires an equal amount of collateral plus interest.

Pay these loans off by doubling the minimum payment every month on time using the unfrozen funds that become available. Each time you make a payment you will free up funds that equal the amount you have paid minus interest. As long as you only use these funds to repay your secured savings account loan and you pay on time you will add positive credit references quickly. The interest rate should be very low and not cost you more than \$30 per funded loan.

Make sure that the loans are not completely paid off for at least six months from the date that they were opened. This will ensure that they are reported to the credit bureaus. You also want to be sure that accounts are eventually satisfied or you may only be hurting your credit. By completing this easy and cost effective maneuver; you will have a minimum of three solid credit references added to your credit history and added a number of points to your credit score.

## **CONTACT INFORMATION**

Following is a list of very important contact names addresses and phone numbers, in the event you need more in-depth information regarding your own unique circumstances please contact:

**CLOVER CREDIT SOLUTIONS**  
**25700 I-45N**  
**Suite #4300,**  
**The Woodlands, TX 77386**  
**281-631-5461**

<b>Equifax Information Services</b> <b>(800) 797-6987</b> <b>P. O. Box 740256</b> <b>Atlanta, GA 30374</b> <b><a href="http://www.equifax.com">www.equifax.com</a></b>	<b>Experian</b> <b>(800) 397-3742</b> <b>P. O. Box 2104</b> <b>Allen, TX 75013</b> <b><a href="http://www.experian.com">www.experian.com</a></b>	<b>Trans-Union</b> <b>(800) 888-4213</b> <b>P. O. Box 1000</b> <b>Chester, PA 19022</b> <b><a href="http://www.transunion.com">www.transunion.com</a></b>
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Federal Trade Commission-Consumer Response Center-FCRA  
1 (877) FTC-HELP  
Washington, DC 20580  
[www.ftc.gov](http://www.ftc.gov)

Office of the Comptroller of Currency Compliance Management Office  
1(800) 613-6743  
Mail Stop 6-6  
Washington, DC 20219

Federal Reserve Board Division of Consumer & Community Affairs  
1 (202) 452-3693  
Washington, DC 20551

Office of Thrift Supervision Consumer Programs  
1 (800) 842-6929  
Washington, DC 20552

National Credit Union Administration  
1 (703) 518-6360  
1775 Duke St  
Alexandria, VA 22314

Fed. Deposit Insurance Corp.,  
1 (800) 934-FDIC  
Division of Compliance and Consumer Affairs  
Washington, DC 20429

Department of Transportation  
1 (202) 452-3693  
Office of Financial Management  
Washington, DC 20590

Deputy Administration  
1 (202) 720-7051  
Washington, DC 20250

Identity Theft Data Clearinghouse  
1 (877) ID-THEFT  
600 Pennsylvania Avenue, N.W.  
Washington, DC 20580  
<https://rm.ftc.gov>

**EXAMPLE**  
**LETTER 1: REQUEST FOR A COPY OF CREDIT REPORT**

This letter is used for purchasing your credit report. You must first contact the credit bureaus and get their current price for a credit report to receive your credit reports successfully. See contact information, page 10.

To Whom It May Concern,

Please send me a copy of my credit report. My personal information is as follows:

Full Name:       Your Name Here  
Social Security #: 000-00-0000  
Date of Birth:    MM/DD/YY  
Current Address: Your Street Address  
                          City, State, Zip

Previous Address: Street Address  
                          City, State, Zip

Enclosed please find my check in the amount of \$\*0.00 as payment for this credit report. Also enclosed is a copy of my driver's license, and copy of a billing or utility statement with my current address clearly stated. Please send the report to the current address specified above.

Sincerely,

Your Signature Here



**EXAMPLE**  
**LETTER 2: Request for FREE Copy of Credit Report**

This letter is to obtain a free credit report based on credit denial. If you have been denied credit based on the information in your credit file within the last 60 days; you are entitled to a free copy of your credit report from that credit bureau.

To Whom It May Concern,

I would like to request that you send me a copy of my credit report immediately. I've been denied credit within the last sixty days due to a credit report issued by your company.

The Fair Credit Reporting Act of 1970, 15 USC section 1681g prescribes that the credit bureau should send me a copy of the information which led to the rejection of my credit application. According to the provision of 15 USC sections 1681j, there should be no charge for this information. My personal information is as follows:

Name: Your Name Here  
Social Security Number: 000-00-0000  
Date of Birth: MM/DD/YY  
Current Address: Your Address Here  
City, State Zip  
  
Previous Address: Address Here  
City, State Zip

Please send the free report to the address hereby stated. Your immediate attention to this matter is appreciated.

Sincerely,

Your Signature Here

Date: MM/DD/YY

**EXAMPLE:**  
**LETTER 3: Request to Delete Inaccurate Information**

This letter is used for disputing inaccurate information on your credit report with the credit bureaus. You can dispute anything you feel is inaccurate.

To Whom It May Concern,

I am requesting that the following inaccurate items be immediately investigated. Please delete this misleading information in order to show my true credit history. By the provisions of 15 USC section 1681i of the Fair Credit Reporting Act of 1970, I demand that the following items be re-verified and deleted from my record.

Company Name	Account #	Comments
Ford Motor Credit	17452764E	This item does not belong to me

Under federal law, you have 30 days from receipt of this letter to re-verify these entries. It should be understood that failure to do so within a thirty-day period constitutes reason to promptly delete the information from my file FCRA 15 USC §1681i (5)(A).

Also, pursuant to USC §1681i (6)(A) of the Fair Credit Reporting Act, please notify me when the items have been deleted. You may send an updated copy of my credit report to the address below. According to the provisions of 15 USC section 1681j, there should be no charge for this notification. Additionally, please provide me with the name, address and telephone number of each credit grantor or other subscribers that you contacted for follow up.

My personal information is as follows:

Name: Your Name Here  
Social Security Number: 000-00-0000  
Date of Birth: MM/DD/YY  
Current Address: Your Address  
City, State Zip

Previous Address:      Address  
City, State Zip

Sincerely,

**Your Signature Here**

Date: MM/DD/YY

**EXAMPLE:**  
**LETTER 4: Request to Remove Outdated Information**

This letter is used for disputing outdated information on your credit report. The Statute Of Limitations vary from state to state. This letter should be sent certified mail return receipt. If you would like to find out the length of time items can remain on your credit report, go to [www.ftc.gov](http://www.ftc.gov).

To Whom It May Concern,

Please note that under Sections 605 and 607 of the Federal Fair Credit Reporting Act you are obligated within 30 days to delete obsolete information from my consumer credit file. The information being reported on my credit report is more than seven years old and exceeds the statutory time period under this Act, and must be removed: The information to be deleted is as follows:

Company Name	Account #	Comments
Ford Motor Credit	17452764E	This item is more than seven years old
_____	_____	_____
_____	_____	_____
_____	_____	_____

Also, pursuant to Section 168 of the same Act, I am entitled to be notified when these items have been deleted. Please send an updated copy of my credit report to the address below, as well as to any other party that has inquired about my credit rating in the last six months.

My personal information is as follows:

Name: **Your Name Here**  
Social Security Number: **000-00-0000**  
Date of Birth: **MM/DD/YY**  
Current Address: **Your Address**  
**City, State Zip**

Previous Address: **Address**  
**City, State Zip**

Sincerely,

**Your Signature Here**

Date: **MM/DD/YY**



**EXAMPLE:**  
**LETTER 5: Reminder to Respond**

This letter is used as a reminder notice to the credit bureau that they have not been able to verify the accuracy of the items previously disputed within 30 days so under federal law the item(s) must be deleted. This letter should include the original dispute letter and be sent certified mail return receipt.

To Whom It May Concern,

Thirty days ago you received my letter deposited by registered mail with the US Postal Service. In my letter I had disputed several items listed on my credit report, issued by your firm. The items were outdated and inaccurate. Attached is a copy of the original letter.

Under the Fair Credit Reporting Act 15 USC 1681i (5)(A), you had 30 days from the receipt of my letter to respond to my request for re-verification of the erroneous items. You have failed to respond in a timely manner to my request for re-verification. Therefore, it must be that the information on my credit report was either inaccurate or could not be re-verified. In either case, according to the provisions of 15 USC section 1681i (a), the items must be deleted immediately. The listed items represent a very serious error in your reporting. Please respond immediately so that I do not need to pursue my legal rights under 15 USC Section 1681n or 1681o, which require your compliance with the law.

Also, pursuant to 15 USC Section 1681i (d) of the Fair Credit Reporting Act, please notify me when the items are deleted. Send me an updated copy of my credit report to the address below, as well as to any other party that has inquired about my credit within the last six months.

My personal information is as follows:

Name: **Your Name Here**

Social Security Number: **000-00-0000**

Date of Birth: **MM/DD/YY**

Current Address: **Your Address**  
**City, State Zip**

Previous Address: **Address**  
**City, State Zip**

Sincerely,

**Your Signature Here**

Date: **MM/DD/YY**

**EXAMPLE:**  
**LETTER 6: Final Demand for Corrected Credit Report**

This final demand letter should be sent if all else fails. This letter is much more aggressive than the previous request and reminder letters. It is very important that you include copies of the two previous request and reminder letters as well as produce and keep a copy for yourself.

**Certified Mail #** 0000-0000-0000-0000-0000

**To Whom It May Concern,**

On **MM/DD/YY** (date certified letter was sent) , I wrote to tell you that I had not heard about any specific action taken by you to re-verify the items I had identified in my credit report as inaccurate, outdated or incomplete. Please acknowledge receipt of the attached copies of my correspondence for your review. Since you have not given me names of persons you contacted for re-verification of the information, nor have you complied within the statutory time period (30 days) to my request for re-verification, I assume that you have not been able to re-verify the information I have disputed. Therefore, you must comply with the Fair Credit Reporting Act and delete the disputed items from my credit report.

I demand that you send me a copy of my updated credit report showing the elimination of the items disputed by me in the attached letters. According to the USC section 1681j, this copy must be provided at no cost to me. Additionally, I demand that it be postmarked within five days after signing the certified mail receipt you are holding.

Your failure to provide me with an updated copy of my credit report with the disputed items deleted will prompt me to pursue my legal rights under 15USC Section 1681n or 1681o of the Fair Credit Reporting act, "Civil liability for willful noncompliance". Your credit bureau may be liable for:

Any actual damages I sustain due to your failure to delete the items.  
Punitive damages as the court may allow.  
Cost of the court action, plus attorney's fees.

A copy of this letter has been sent to the Federal Trade Commission, the Subcommittee on Banking, Credit and Insurance, and the Department of Business and Professional Regulations (Division of Consumer Complaints.)

**My personal information is as follows:**

**Name:** **Your Name Here**

**Social Security Number:** **000-00-0000**

**Date of Birth:** **MM/DD/YY**

**Current Address:** **Your Address**  
**City, State Zip**

**Previous Address:** **Address**  
**City, State Zip**

**Sincerely,**

**Your Signature Here**

**Date:** **MM/DD/YY**

**EXAMPLE:**  
**LETTER 7: Request to Delete Unauthorized Inquiries**

This letter is used to delete unauthorized inquiries from your credit report. Many times companies do not have your permission to access your credit report, but do it anyway. This letter should be sent certified mail return receipt.

Certified Mail # 0000-0000-0000-0000-0000

To Whom It May Concern,

I am writing this letter to inform you that that the following companies made unauthorized inquiries on my credit report. I have listed the names of the companies; and the dates the inquiries were made.

Name: <u>Citibank</u>	Date: <u>12-05-02</u>
Name: <u>Countrywide</u>	Date: <u>02-17-03</u>
Name: <u>ABC Insurance</u>	Date: <u>04-22-04</u>
Name: _____	Date: _____
Name: _____	Date: _____
Name: _____	Date: _____
Name: _____	Date: _____
Name: _____	Date: _____
Name: _____	Date: _____
Name: _____	Date: _____

Since I did not authorize these companies to obtain my credit report, I demand that these items be removed immediately and my credit score be adjusted accordingly. In addition I am requesting a copy of my updated credit report reflecting these changes be sent to me immediately. I appreciate your attention in this matter.

My personal information is as follows:

Name: **Your Name Here**  
Social Security Number: **000-00-0000**  
Date of Birth: **MM/DD/YY**  
Current Address: **Your Address**  
**City, State Zip**

Previous Address: **Address**  
**City, State Zip**

Sincerely,

**Your Signature Here**

Date: **MM/DD/YY**



**EXAMPLE:**  
**LETTER 8: Request to Merge Inquiries**

This letter is used to combine several inquiries into one. For example, you may have applied for a home loan with a mortgage broker who allowed many companies to pull your credit report, which would have a negative impact on your credit.

To Whom It May Concern,

I have recently found on my credit report the presence of several inquiries as entries separated from their corresponding accounts. These inquiries duplicate inaccurately the information in my report, and reflect an incomplete and inaccurate processing of information in my file. The inquiry entries should be deleted, or at least merged into the accounts to which they belong. The accounts in question are:

Company Name	Date
____ MBNA _____	____ 2/7/05 _____
____ MBNA Financial Services _____	____ 2/7/05 _____
____ MBNA Home Loan Services _____	____ 2/7/05 _____

Under the provisions of the Fair Credit Reporting Act 15 USC Section 1681i, please reinvestigate and delete these disputed items, and send me the names and addresses of persons contacted. Under 15 USC Section 1681i (5)(A), you are allowed thirty days from receipt of this letter to complete these actions, unless you immediately notify me otherwise. Please understand that failure to re-verify these items within this time constitutes non-verification, and the items must be promptly deleted as per Section 1681i (a).

Also, according to 15 USC Section 1681i (D) of the Fair Credit Reporting Act, please notify me when the items have been deleted, and send an updated copy of my credit report to the address below. There should be no charge for notification of changes on my credit report, pursuant to 15 USC section 1681j of the Fair Credit Reporting Act. I appreciate your assistance with this matter.

My personal information is as follows:

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address  
City, State Zip

Previous Address: Address  
City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY

**EXAMPLE:**  
**LETTER 9: Explanation for Delinquent Payment**

This letter is used for pleading with a creditor the fact that your untarnished credit report has been affected negatively because of one problem over many years of good payment history. You are asking the creditor to remove the negative information as a one-time courtesy based on your excuse. It is critical to be current on your bill. Some creditors will forgive a single late payment and your odds are fair when it is your first / only late payment.

To Whom It May Concern,

I have recently found that several of my payments to your account have been labeled as "late" on my credit report. These missed payments were due to:

I had been sick with the flu for almost three weeks, which caused me to lose almost a month's salary. Since then I have been working full time and I have caught up on all of my bills.

---

I have always paid my accounts on time in the past. Since the late payments occurred for the above justifiable reasons, please correct the payment history for my account at the following credit bureaus, which carry the history of my account with you:

Experian  
Equifax  
Trans-Union

It is imperative that my credit reflect the good business relations I have maintained with your company in the past. The corrections to the credit report will make it more representative of my financial habits. I sincerely hope you will not take into consideration my oversight with these late payments which, I assure you, will not occur again. I look forward to continuing our relationship for many years.

My personal information is as follows:

Name: Your Name Here  
Social Security Number: 000-00-0000  
Date of Birth: MM/DD/YY  
Current Address: Your Address  
City, State Zip

Previous Address: Address  
City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY

**EXAMPLE:**  
**LETTER 10: Request for Removal of Credit Counseling Notation**

This letter is intended to remove consumer credit counseling from your credit report. Many unsuspecting consumers consolidate their debt into these programs not knowing that it is viewed as a major negative by prospective lenders.

To Whom It May Concern,

Sometime in the past, I entered into a Credit Counseling/Debt Management program, which I have successfully completed. It is being reported now by your bureau that I am presently enrolled in this program, which is incorrect information.

Under the Federal Fair Credit Reporting Act, all outdated and incorrect information must be removed from my credit report. This information is clearly outdated and is preventing me from reaching my financial goals. I hereby request that you update my file immediately and remove this information permanently.

My personal information is as follows:

Name: **Your Name Here**  
Social Security Number: **000-00-0000**  
Date of Birth: **MM/DD/YY**  
Current Address: **Your Address**  
**City, State Zip**

Previous Address: **Address**  
**City, State Zip**

Sincerely,

**Your Signature Here**

Date: **MM/DD/YY**



**EXAMPLE:**  
**LETTER 11: Request For Husband and Wife File Separation**

This letter is intended to remove consumer credit counseling from your credit report. Many unsuspecting consumers consolidate their debt into these programs not knowing that it is viewed as a major negative by prospective lenders.

To Whom It May Concern,

Under the Equal Opportunity Act, a husband and wife are allowed to maintain separate files pertaining to credit information. We request that the credit information on our accounts be maintained in separate files.

We further request that all past, current and future information be reported as separate account information to all credit reporting agencies.

**Spouse 1**

Name: **Your Name Here**  
Social Security Number: **000-00-0000**  
Date of Birth: **MM/DD/YY**  
Current Address: **Your Address**  
**City, State Zip**

Previous Address: **Address**  
**City, State Zip**

**Spouse 2**

Name: **Your Name Here**  
Social Security Number: **000-00-0000**  
Date of Birth: **MM/DD/YY**  
Current Address: **Your Address**  
**City, State Zip**

Previous Address: **Address**  
**City, State Zip**

Sincerely,

**Your Signature Here**

Date: **MM/DD/YY**

**EXAMPLE:**  
**LETTER 12: Cease and Desist Letter**

This letter is used to stop harassing phone calls from creditors and collection companies. It is imperative that you send this letter certified mail return receipt in order for it to be taken seriously and to protect you legally.

Certified Mail #: \_\_\_\_\_0000-0000-0000-0000-0000\_\_\_\_\_

**NOTICE TO CEASE AND DESIST COMMUNICATION BY PHONE**

To Whom It May Concern:

By my rights under the Federal Fair Debt Collections Practices Act, I am requesting the any and all communication regarding any debt alleged or otherwise that your organization is attempting to collect be made through the United States Postal Services ONLY. Any attempt to contact me via telephone at my home, work, cell phone, relatives, or any other number will constitute harassment.

Please be advised that unwanted telephone calls are a class 1 misdemeanor in this state and I will file a complaint against the caller (individually) and your company with my state's Attorney General. I maintain a telephone log of each call and calls attempted by your automatic dialers. **Notice: This letter serves as written notice that I will make an audio recording of your call.**

Please be advised that you have the right to remain silent. If you ignore this notice and contact me by telephone, you and your employees agree to allow me to make the audio recording of our conversation. You, and your employees, agree to allow said information to be used against you in a court of law.

I further demand a copy of your "written policy" for maintaining the "do not call" list, as required by the Telephone Solicitation Act ("TSA") and the Telephone Consumer Protection Act (TCPA). Federal Statutes impose a \$500 fine against unwanted telephone solicitation. I do not want you to call me. If you call me, you agree to pay, on a for-hire basis, my telephone and equipment and time in answering your call at a rate of no less than \$500 per call. I will only accept your written communication.

Be advised that I am not requesting a "verification" that you have my mailing address; I am requesting a "validation" (competent evidence that I have some contractual obligation to pay you).

The Federal Communication Commission can issue citations and fines against companies and individuals found in violation the FCC rules or TCPA guidelines.

Please govern yourself accordingly.

Sincerely,

**Your Signature Here**

**Date: MM/DD/YY**

**EXAMPLE:**  
**LETTER 13: Demand for Validation**

This letter is used to place the burden of proof on the creditor or collection agency that the debt in question truly belongs to you based on contractual law. If the creditor or collection agency is unable to provide specific documents you may be able to delete the negative item from your credit report due to lack of documents.

Certified Mail Number: 0000-0000-0000-0000-0000

To Whom It May Concern,

I am formally requesting that you validate all trade line notations you have submitted to the three major credit reporting agencies by:

Name of Collection Agency " or " Name of Original Creditor for me, Your Name Here, for account number Original Creditor Account Number.

Due to possible inaccuracies in these CRA reports, I must demand that the validation I hereby lawfully request be in the form of a notarized statement by a person with original knowledge of the debt as it was constituted and who can testify that the debt was incurred legally, was not subsequently disputed as a result of returned, faulty, or recalled consumer products, was not utilized as a profit-loss tax deduction during the period it may have been payable, and was not claimed as a loss with any insuring entity during the period it may have been payable.

Please be advised that I am not requesting a verification that you have my mailing address; rather, I am requesting validation, i.e., competent evidence that I had some contractual obligation sans consumer protection encumbrance which incurred the original claims associated with this trade line.

Please know that you have 30 days from the tracked and confirmed delivery of this lawful notice to either answer these demands or to remove the associated negative trade line notations from the CRA reports. Any other action may constitute evidence of your intent to abridge one or more civil or other constitutional rights. Please be further advised that continued unsubstantiated reporting of possible inaccuracies to third parties may provide a basis for criminal complaints being filed in accordance with FDCPA, FCRA, and other federal statutes.

I look forward to a timely resolution to this matter.

My personal information is as follows:

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address  
City, State Zip

Previous Address: Address  
City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY



***EXAMPLE:***  
***LETTER 14: Removal of Unidentifiable Information***

This letter is for disputing information on your credit report that does not belong to you. Anything that you do not recognize may be easily deleted by using this letter.

To Whom It May Concern,

There are several items on my credit report that I have no knowledge of, and do not belong to me. These items are having a negative impact on my credit report. Since I have no knowledge of these accounts; I am asking you to investigate these items immediately.

Item #1 Name: Unknown Entry Account #: 000-0000-00

Item #2 Name: Unknown Entry Account #: 0000-0000-0000-00

Item #3 Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Item #4 Name: \_\_\_\_\_ Account #: \_\_\_\_\_

Item #5 Name: \_\_\_\_\_ Account #: \_\_\_\_\_

If your investigation finds the items do not belong to me, I demand that these items be removed immediately and my credit score be adjusted accordingly. In addition I am requesting a copy of my updated credit report reflecting these changes be sent to me immediately. I appreciate your attention in this matter.

My personal information is as follows:

Name: Your Name Here

Social Security Number: 000-00-0000

Date of Birth: MM/DD/YY

Current Address: Your Address  
City, State Zip

Previous Address: Address  
City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY

## **Get Between 5-15 Point Increase By Calling the OPT-OUT Line**

Under the Fair Credit Reporting Act (FCRA), the consumer credit reporting companies are permitted to include your name on lists used by creditors or insurers to make firm offers of credit or insurance that are not initiated by you ("Firm Offers"). The FCRA also provides you the right to "Opt-Out", which prevents consumer credit reporting companies from providing your credit file information for firm offers.

Through their website, you may request to:

- Opt-Out from receiving Firm Offers for Five Years - (electronically through this website).
- Opt-Out from receiving Firm Offers permanently - (mail Permanent Opt-Out Election form available through this website).
- Opt-In and be eligible to receive Firm Offers. This option is for consumers who have previously completed an Opt-Out request - (electronically through this website).

If you choose to Opt-Out, you will no longer be included in firm offer lists provided by these four consumer credit reporting companies. If you are not receiving firm offers because you have previously completed a request to Opt-Out, you can request to Opt-In.

Opting out removes you from the pre- approved offers you get in the mail but also exposes you to less risk. If you're receiving fewer credit card offers, you are less likely to over extend yourself and consequently you represent a smaller risk to the lender. As such, calling the national OPT-OUT hotline can help increase your scores up to 5- 15 points.

There is no guarantee of this, nor is there any official confirmation from the credit bureaus... But they don't like confirming much of anything when it comes to their business and at the very least you save some paper and some trees.

It can be done by calling toll-free at 1-888-567-8688 or by visiting [www.optoutprescreen.com](http://www.optoutprescreen.com)

## **Helpful Tips**

- Read this manual in its entirety and consult with an attorney if necessary before preparing any legal documents.
- Make several copies of all legal letters before using so you will be able to use them again.
- Dispute any negative information you believe to be inaccurate or incomplete (Letters 3 and 15).
- Add any positive accounts not being reported by using (Letter #15 ).
- If negative information is proven to be accurate, you can always try to gain cooperation by reaching an agreement with the creditor.
- Have any verbal agreements put into writing.
- When a creditor will not take the time and effort to respond to your request, you can have negative information removed from your file, regardless of its accuracy (Letter #5 ).
- Laws vary from state to state.
- It is highly recommended that you rewrite the letters and all correspondence by hand. In many cases, CRA's will make it a priority to handle your dispute or request more promptly simply because your correspondence is not perceived by them as originating from a credit repair clinic.
- Always use a blue or black pen, never a pencil.
- Use the checklist on page 31 to be sure all steps have been completed
- Use the Dispute Letter Tracking Form beginning on page 32 to record all letters sent.
- It is always important to send all correspondence by certified mail to ensure receipt of documents as well as track and record time limits under which the CRA's have to respond.
- Be sure to include all personal information on every letter you send, such as name, birthday, social security number, current address as well as previous address.
- Sometimes during a dispute the CRA may temporarily remove from your credit history a negative item until it is verified. This represents a window of opportunity during which you may obtain the credit you need. But remember you must be notified 5 days prior to reinsertion.
- Records on bankruptcy and tax liens may possibly be removed after two years because the Federal Government has stored that information in its Federal Archives. Chances are that the CRA will not receive a reply within the thirty days allowed by the FCRA to handle a consumer's dispute.
- REMEMBER, if the CRA cannot verify an item, it must be removed, regardless of its accuracy.



## **CHECKLIST**

This checklist is to be used as a tool to help keep track of the necessary steps you will need to be successful in obtaining A+ credit rating. Please check off each item after it has been completed.

- ⇒ I have read the Clover Credit Solutions Credit Restoration Guide.
- ⇒ I have obtained my credit reports from all three credit bureaus: Experian, Equifax and Trans-Union.  
(Letters 1, 2 or at <https://www.identityiq.com/help-you-to-save-money.aspx?offercode=431144YQ>).
- ⇒ I have identified all negative items I want to dispute (page 10-11).
- ⇒ I have prepared a dispute letter for each negative item with each credit bureau and made a copy of each letter sent.
- ⇒ I have made a folder for each credit bureau and have filed a copy of each letter sent.
- ⇒ I have logged the date for each letter sent in my Dispute Letter Tracking Form. (Page 32-33).
- ⇒ I have waited the 30 days for a response for the credit bureaus to respond.
- ⇒ I have sent a Reminder to Respond Letter to the credit bureaus that have not responded (Letter 5).
- ⇒ I have sent a final demand letter to the creditors that have not provided proof that the items were inaccurate or outdated and could not be verified. (Letter 6).
- ⇒ I have attempted to dispute each negative or outdated item at least 3 times.
- ⇒ I have attempted to delete or merge inquiries that were unauthorized or reported more than once.  
(Letters 7 and 8).
- ⇒ I have followed the necessary steps to add positive credit history to my credit report outlined on pages 10 and 11.

## **Dispute Letter Tracking Form**

Date	Sent to:	Item/Letter #	Result	Action	Result
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				

## **Dispute Letter Tracking Form**

Date	Sent to:	Item/Letter #	Result	Action	Result
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				
	Experian Trans-Union Equifax Other _____				