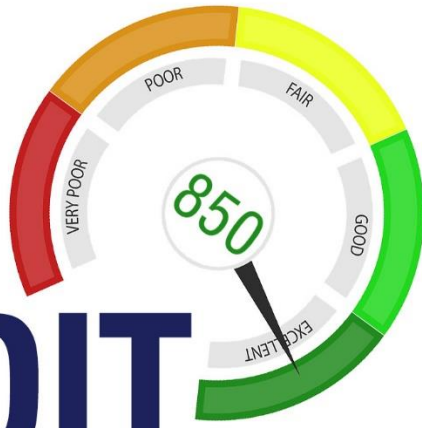


DIY CREDIT RESTORATION

The Hidden Credit Hack to 850

Results in 90 days



Curel Taylor

TABLE OF CONTENTS

1	INTRODUCTION	3
2	LEGAL NOTES: GOOD TO KNOW!	4
3	WHY MY SYSTEM WORKS	5
4	THINGS YOU NEED TO KNOW	6
5	THE HACK: MY STEP-BY-STEP GUIDE TO Credit restoration	10
6	CONCLUSION.....	13
7	DISPUTE LETTERS	14

INTRODUCTION

I want to be very clear about one thing, right up-front:

Credit restoration IS NOT A MYTH.

At some point in life, everyone will experience financial hardship. Debt happens to everyone – and when it does, we work very hard to overcome it. In some cases, we come out with a clean credit report, and other times, we don't.

But bad credit is not the end of the world. In fact, it is a problem that is within your power to fix, and I'm going to show you how.

Who Am I? And Why Am I Qualified to Help You Fix Your Credit?

My name is Curel Taylor. I'm a woman who's had my fair share of credit problems. I have gone through very dark times of financial hardship, at times conceding that it would be impossible to heal my bad credit.

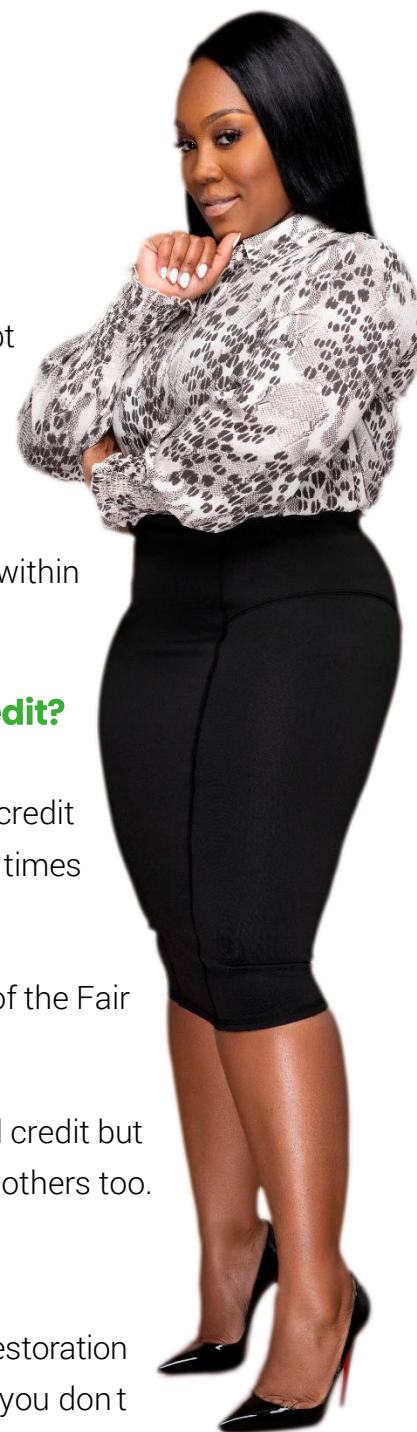
Fortunately, I was dead wrong – with no small thanks to Section 609 of the Fair Credit Reporting Act.

Fast forward to just a few months later, I had not only repaired my bad credit but had also become convinced that I could use the same method to help others too.

And so, here we are.

In this eBook, I will show you how easy, satisfying, and refreshing credit restoration can be. Better yet – you don't need anyone to help you with this, and you don't have to pay for expensive and unreliable credit restoration services. The entire process is a fantastic DIY.

So, without further ado, let's dive in. My system is a failsafe method of disputing negative items off your credit report and repairing your credit. You don't have to waste another minute of your life stressing out about bad credit!



LEGAL NOTES: GOOD TO KNOW!

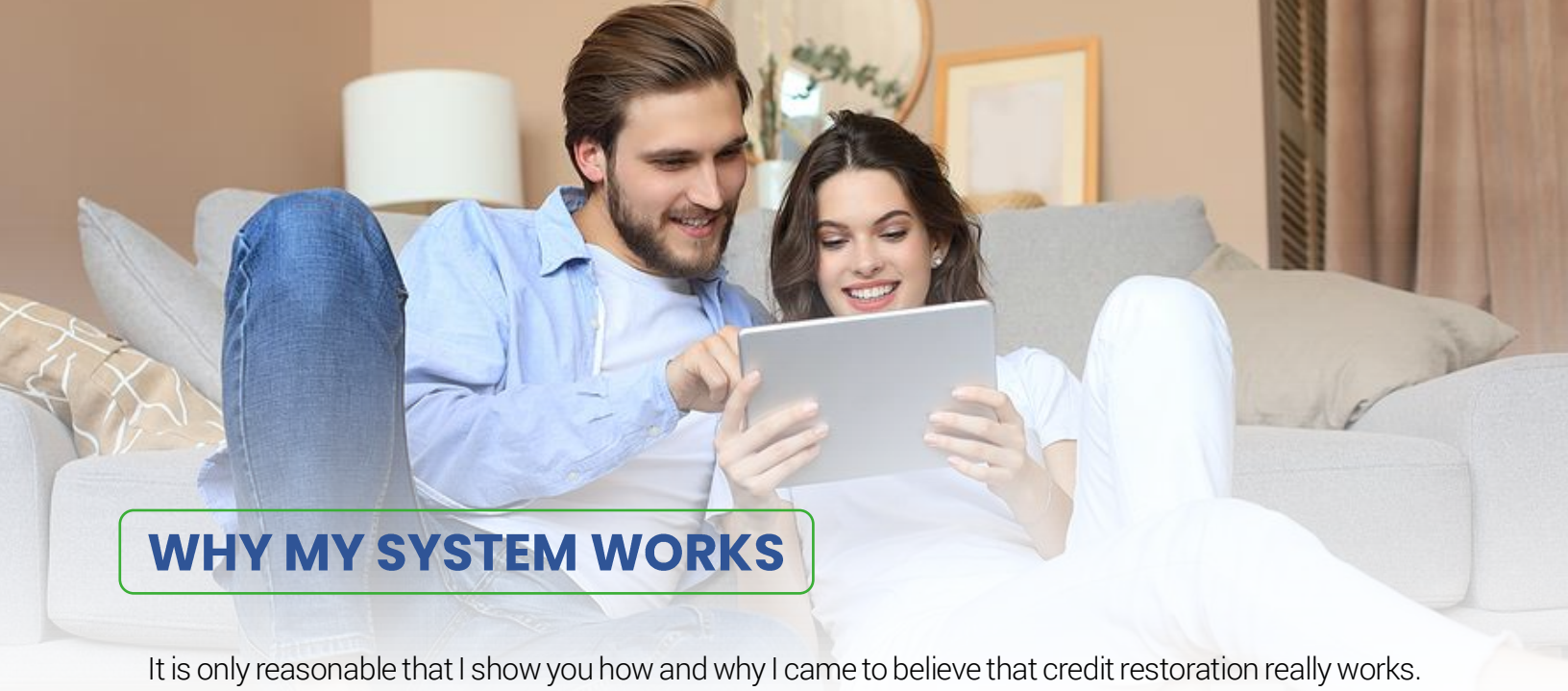
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The authors of this document cannot be held liable for any loss a user might incur resulting from the direct or indirect use or application of any information supplied herein.

The Credit restoration eBook is written and designed to provide clarity on the subject matter, to wit, legal recourse for negative credit report entries. The author has applied his own personal knowledge and offers this book for sale with the understanding that he is not engaged in or qualified to provide legal, accounting, or other professional services or advice.

Lastly, if the reader finds that legal advice or expertise is required to support their efforts, they should seek the services of a competent professional in a relevant field.





WHY MY SYSTEM WORKS

It is only reasonable that I show you how and why I came to believe that credit restoration really works.

It started when I discovered Section 609 of the Fair Credit Reporting Act. It was such a revelation! So much so that I was kicking myself for not having found it earlier.

This single discovery saved me so much stress and worry. Had I gotten my hands on it earlier, it would have saved me years of difficulty and strife.

But that's part of my mission here today. I want to make sure that YOU do not have to go through the same things I did. I present to you the gospel of credit restoration, and not a moment too soon!

What happens if you have poor credit? Let me paint a picture.

Without a good credit score, you can't get a nice apartment. You can't get utilities turned on, you won't be able to get a phone, cable, or internet. You won't get a good rate on a car loan or mortgage. You won't be able to get a good credit card that gives you rewards back on purchases.

All things considered, let's agree that good credit is a critical financial tool that can either work for you or against you.

A quick and seamless credit restoration is possible. But it's not going to happen unless you take action. Unless you take the necessary steps, you're not going to get the desired results. Like anything in life, if you want something, you need to make an effort to get it.

Now, how bad do you want this? How badly is your credit history affected by your credit score?

If the changes have come about quickly and drastically, then that's just another reason to take the bull by the horns. It doesn't matter how bad your credit is – YOU CAN FIX IT.



THINGS YOU NEED TO KNOW

First things first. Let's briefly go over some important facts about credit scores and credit restoration.

There are three credit reporting agencies (CRAs) you should be aware of:

- TransUnion
- Equifax
- Experian

If you didn't know these names already, now you do.

When you apply for credit, whether it's a loan, mortgage, credit card, secured, unsecured, whatever – that transaction is reported to the CRAs. Each month, they document your credit-related activity in your credit report and your score is updated.

The reporting is 100 percent electronic and automatic. Each month, financial institutions forward details of your account, credit limits, activity, and payment history to the CRAs. Without any direct verification, the bureaus then post this information to your credit report.

That's right – nobody is working on your behalf to ensure the account is really yours or if the information is accurate. Nobody is overseeing your interests.

Fascinating, isn't it?

Credit bureaus have every reason to believe the information they receive is accurate. And while it's possible, if nobody is verifying the data, they can't be sure.



The federal government recognized that some oversight was needed. THE FAIR CREDIT REPORTING ACT (FCRA) was then created as a legal regulatory framework governing CRAs. This is a good thing, because it means you have legal recourse in case you are treated unfairly.

So what does the FCRA do?

In a nutshell, it forces credit bureaus to verify all the data they receive BEFORE it goes on your credit report.

Under the law, CRAs must have your credit documents—with your signature—on file from when you first applied. However, with literally millions of submissions coming in every single day, it would be impossible for each one to be checked individually. As a result, information is not expressly verified unless somebody requests it.

If a such request comes in, the CRA will request verification from the creditor, but you can be pretty sure that nobody is actually going to come up with that original signed document. Most of the time, the bank will just blindly verify the information without checking, and the entry will stand.

In reality, this violates the FCRA legislation, but since most individuals haven't got a clue about this small but significant detail, nobody's going to do a darn thing about it.

Unless, of course, you do. Because now, you know, and you won't get fooled again.

It's not uncommon to find incorrect items on your credit report, and this is the main reason why. In essence, if you disputed the incorrect items through a traditional dispute process, most of the entries will be "verified" by the bank, meaning they stay on your credit report. As a result, your FICO score is going to suffer.

Knowing that your traditional dispute process won't get you the results you want, let's just agree that you're not going to do that. Okay?

Truthfully, you should never dispute your credit score this way. And here's why. Legally, it doesn't matter whether the credit entry is real or not. What does matter is whether the entry has been verified with the original signed contract. Without that one essential detail, they are not legally allowed to report it.



Since they don't tend to verify accounts this way, they won't be able to provide you with proof of your original signed agreement. And under the FCRA, that's a violation. If they can't verify the report, they are obligated to delete the entry. It's as simple as that.

Keep in mind, however; the outcome you get depends on the number of accounts you are disputing.

For example, you might get lucky and manage to have everything taken off after only one request. However, it could take several tries and lots of back-and-forth to get the results you want. Just be patient, persistent, and stubborn. Keep sending those letters, and don't get discouraged. You're likely going to go a few rounds with them, so buckle up. But trust me, it'll be worth it.

WHAT YOU CAN EXPECT

To get the ball rolling, you'll need to send notarized letters to all of the CRAs individually. Just know that, as a general rule, they'll either put you on ignore or try to intimidate you into dropping the whole thing.

One common thing that happens all the time is they send you a response "informing" you that they've received a "suspicious" request on your behalf, usually urging you not to take any further action because they'll handle it. But do not be deterred – you have to forge ahead. This is just a distraction tactic. I call it the squirrel.

They'll say that they are in receipt of a suspicious query about your credit file. They'll also say that they have concluded that the request did not come from you (but we know better). They'll close their letter by saying that they have not acted on the request and will not process or respond to any of the items it contains.

What?! Are they insane?

How can they just "know" that it wasn't you that sent the letters? HA! They don't! It's just a squirrel... don't let it distract or discourage you! If you want to get to the finish line, you must persevere.

Since you've notarized all your letters and sent them with tracking numbers (that's a tip, pay attention), you know they've received it. Be sure to include copies of your SSN and your driver's license, just so they can't make any excuses that the info you sent was in any way incomplete. Get ahead of it! Be meticulous and make sure you double-check your letters before you send them.



I've also received letters that are very intimidating, essentially saying that they take all suspicious requests very seriously and they are sent directly to law enforcement, federal agencies, and so on. Really? Seems like a lot of work for people who can't even do what they're supposed to do to protect your interests.

So if you receive letters to that effect, don't worry. It is their way of chasing you off. They do it because, in most cases, it works. They might take it a step further and ask you to prove that you are who you are, but that's just another squirrel. You already sent a notarized letter with all that information – and if you sent it with tracking numbers, you know they received it.

IGNORE THE SQUIRREL! KEEP ON COMING AT THEM!

Every time you send a new round of letters, remind them of how many you've previously sent. For example, if you're on your fourth round, tell them that. You are also within your rights to threaten legal action, so let them know that's what's coming next.

You must continue to reiterate your demand that each CRA provide you with copies of your signed original contracts, as is their obligation under the FCRA. YOU have the upper hand here. If they can't produce those contracts, they MUST delete the negative entries.

And if they continue to ignore you, the next step is to file a lawsuit. Here's a link where you can get started on this: <https://www.ftccomplaintassistant.gov>





THE HACK: MY STEP-BY-STEP GUIDE TO Credit restoration

This is undoubtedly the most important part of this guide. Here is where we reveal the “cheat code” to credit restoration.

But before that, let's get familiar with some of the important terminology you'll encounter.

- **Consumer Financial Protection Bureau (CFPB).**

The CFPB is an agency of the United States government responsible for protecting your interests in the financial sector. They are the main bureau.

- **Secondary Bureaus.** Secondary bureaus collect consumer credit information and issue reports based on that data. Companies leverage these reports help them decide whether they should grant you credit. Sometimes, this information is also used in relation to employment, housing, and so on.

- **Credit Report.** A credit report details your credit history. It can be used by companies that are considering extending you goods or services on credit, such as loans, credit cards, phone contracts, and so on.

Lastly, let's not forget the big three: TransUnion, Experian, and Equifax. They each mine a variety of different sources to gain an understanding of your credit history.

Now, let's get to the steps involved in your credit restoration journey.



Step 1: Get Your Three-Bureau Credit Reports.

Pull your three-bureau credit reports below through IDENTITY IQ first and retain it throughout your credit restoration process. You can do this [right on their website](#).

Identity IQ will give you updated reports every 30 days, which you'll need so you can review your updates after each round of letters you send.

Step 2: Freeze The Secondary Bureaus.

There are five secondary credit bureaus: Innovis, Lexisnexis, Corelogic, Sagestream, and ARS.

When you freeze these secondary bureaus, you make it hard for the main bureaus to validate your negative items.

Here's how it's done.

Follow the links below to freeze each of the secondary bureaus online:

- 🔗 LexisNexis <https://www.lexisnexis.com/en-us/gateway.page>
- 🔗 Sagestream <https://www.sagestreamllc.com/security-freeze/>
- 🔗 CoreLogic <https://www.corelogic.com/solutions/credco-consumerassistance.aspx>
- 🔗 Innovis <https://www.innovis.com/personal/securityFreeze>
- 🔗 ARS <https://ars-consumeroffice.com/securityfreeze.faces>

Step 3: Erase Existing Details.

You should get any of your old addresses and names removed from their records, considering most of that information is likely tied to negative accounts. You only need to know the current address to ask for an update. Alternatively, you can call the information in to the bureaus.

Use the UPDATE PERSONAL REFERENCE" letter template



Step 4: Send Validation Letters.

Send off 609 Validation Letters with negative accounts in it. The goal is to hit the bureaus unexpectedly, so don't waste time sending a basic round one letter. Validation letter 609 should be your round one.

Use the ROUND 1 letter template.

Step 5: Wait For A Response.

Getting a response could take up to 30 days. If you don't get one, go ahead and send in a 30-day no response letter or submit a CFPB complaint tagging all bureaus in the complaint, stating that you have not received a response in 30 days.

Use the NON-RESPONSE letter template.

Step 6: Wait For A Response. Again.

Wait another 15 days for a response from CFPB. You will most likely get something back after submitting an official complaint. If not, it's time to send another letter.

Use the ROUND 2 letter template.

Step 7: Send Verification Letter.

If your items come back verified, send a verification letter next. Wait about 18 days to receive a response back because legally, they have only 15 days to get that to you.

Use the ROUND 3 letter template.

Step 8: Prepare To Dispute.

If your items come back verified again, start disputing directly with the collection agency or creditor. Send them a Collections/Creditor Validation of Debt letter demanding signatures and all paperwork proving you are liable for that debt.

Use the ROUND 4 letter template.



If you follow these eight methods to the letter, there is no doubt in my mind that your credit will improve. However, you should note that, though it all appears easy on paper – you should be ready to put in the hours.

Ultimately, you are just a few letters away from the financial freedom you have always dreamt about, so keep your eyes on the prize, mind the squirrels, and don't give up!

All letters are attached at the end of this eBook.

CONCLUSION

From our discussion so far, one thing should be abundantly clear: Section 609 Attorney Credit restoration Letters are the gold standard solution to helping you clean up your bad credit.

They may be simple, and you might think it sounds too easy, but if you put the effort in, they will work. I must stress again that results are never guaranteed. If the negative items on your report are bona fide, you'll have to look at other ways to deal with them. But, if you can find a way to leverage this legislation to work for you, then you have an excellent chance of cleaning up your credit.

It might take a few months, but it will be well worth the effort. Pretty soon, you'll be able to get better interest rates, nicer apartments, maybe even get a mortgage or buy a new car.

Above all, don't stop until your FICO score is where you want it to be. Going forward, keep an eye on your credit report and jump on any negative items before they start to ruin your life.

Here's wishing you good luck, and good credit!

 @credit_by_curel_



DISPUTE LETTERS

The templates for all dispute letters are attached. Below you'll find the addresses for the three primary credit reporting bureaus, Equifax, Experian, and TransUnion.

Trans Union

P.O. Box # 2000
Chester, PA. 19016

Experian

P.O. Box 9701
Allen, TX 75013

Equifax

P.O. Box 740256
Atlanta, GA 30374-0256

