

# Raise your credit score "yourself"!



750  
720  
680  
630  
570

What "Credit Repair Companies" ...  
and "Credit Bureaus" don't want you to know!

## The Section 609 Credit Dispute Do-It-Yourself Letter Package®

Restore Your Credit Score to 740+ Fast  
Using a Clause in a Federal Law That the Credit Bureaus

Don't Want You To Know About!

[www.609Disputes.com](http://www.609Disputes.com)

# "The Section 609 Credit Dispute 'Do-It-Yourself' Letter Package" ©<sup>®</sup>™

## INTRODUCTION:

Restoring your bad credit is not a difficult job if you are ready, willing and have the patience to deal with the "delay & scare tactics" of the Credit Bureaus and provided that you have the proper step-by-step instructions and the right tools to do it with.

The attached **"Section 609 Legal Dispute Do-It-Yourself Letters & Instructions"** are the proper tools to use. Don't let the simplicity of the letters and the often called "odd-ball" instructions fool you. **They work**, although **the time that it takes to get positive results will vary from person to person** considering that sometimes it may take 3 or 4 "rounds" of sending the various letters we give you in the package but eventually these letters will force the credit bureaus to remove the negative items that you request them to.

In order to understand how and why this package will enable you to get all of your negative items removed from your credit reports you need to understand a little bit about the credit reporting business. There are three main Credit Reporting Agencies referred to as CRA's and / or credit bureaus. They are Equifax, Experian and TransUnion.

When you engage in a credit transaction (loan, mortgage, credit card etc.) with a bank or any other creditor the information for each of these accounts will be reported to one or more of these CRAs (credit bureaus) by each creditor and each month each "credit item" will be reported in your "credit file" which is indexed under your social security number, physical address and full name.

## The Key To Your Success is the Fact That They Do Everything Electronically!

The Fair Credit Reporting Act (copy included in the “Package”) was put into law prior to the electronic and computer age. Even though the credit industry has been trying to lobby Congress to re-write the law to meet current technology standards it is important to note that the current version of the Fair Credit Reporting Act (FCRA) requires the CRA’s to have physical copies in their files of documentation to support each account being reported on.

It is also important to understand that the creditors report all of your credit items to the credit bureaus electronically. They don’t send copies of any physical documents whatsoever to the credit bureaus. **IMPORTANT: What that means is that the credit bureaus do not review and or verify any credit applications, signed contracts or any documents whatsoever before they report the item on your credit report.** They accept any and all credit items that a creditor sends to them electronically. They accept these credit items as “true” and correct and belonging to you without verifying any documents to make sure that the account is accurate and belongs to you.

Each month your bank or creditor sends an “electronic file” with the details of your account to each of the CRAs (credit bureaus)

- account number
- date opened
- date of last activity
- high credit
- balance
- payment term
- status (borrower, co-borrower, joint)
- historical status (as agreed, 30 days delinquent)
- amount past due
- payment amount
- customer information secured from the credit application

and the credit bureaus simply place this information into your credit file with **NO VERIFICATION** done as to whether the account is valid, the information is correct or whether the creditor even has the right to report the item on your credit report.

Basically the three main credit bureaus give the creditor the benefit of the doubt that they are reporting accurate information. Why would they give the creditors the benefit of the doubt you ask?

The main answer to that question is because the creditor pays the credit bureau to report

the item and the creditor also pays the credit bureaus each time they pull your credit report. The credit bureaus earn hundreds of millions of dollars a year reporting anything and everything on your credit report that a creditor provides them with.

Credit bureaus are a “for-profit” business and they get paid to put items on your credit report and they get paid when these same creditors pull your credit report. Creditors are able to charge you a higher interest rate the more negative items that are placed on your report. The problem with this method of reporting is that ANY CREDITOR can essentially report whatever they want about you whether it is correct or not. There is a major conflict of interest going on here don’t you agree?

The Federal Government saw a big problem with this method of reporting so they thought that they solved the problem when they passed what is known as the **Fair Credit Reporting Act (FCRA)**. It was supposed to protect you and I and govern the activities of Credit Reporting Agencies and regulate how they report information about you. It sounds good in theory but read on to find out why it is not working.

If you study this Federal law and also study the case law established in various court cases pertaining to various sections of the FCRA you will see that the FCRA requires that all Credit Reporting Agencies **Are Supposed to VERIFY ALL INFORMATION** received from creditors **BEFORE** this information is added to your credit file.

Proper **verification** according to established case law involves the credit bureau having copies of the original signed credit application in their files. They are required to have a copy of the credit application that you signed when you opened the credit account with the creditor in their files. They are supposed to have it in their files to show that they verified the information and account belongs to you and to show that they verified the information before they placed it on your credit report.

The truth of the matter is ... the credit bureaus don’t review any documents let alone keep a copy of your credit application in their files. They NEVER see any documents. They don’t want to see any documents.

**NOTE:** For those of you who have ever attempted to read the FCRA (Fair Credit Reporting Act) to see where it states that the credit bureaus are supposed to have documents on file that verify the accuracy of every account reported in your credit file I don’t have to tell you that this federal law like most laws coming out of our United States Congress are “**clear as mud**”. They are obviously written by gifted attorneys paid by lobbyists working on behalf of the big banks and the credit reporting agencies. Our congressmen and women who sit on the committees that draft up these laws obviously don’t read the laws after they are written by these attorneys to see if the law that they drafted are written the way they drafted them. The FCRA law is about as easy to read as the tax code, don’t you agree?

To help you maneuver through the “mud” we have outlined where to look in the 86 page

document called the Fair Credit Reporting Act (a copy of which is included in this package). In fact, we have broken it down to 4 paragraphs (along with our paraphrasing of those pages) to help you understand where it says in the law that the credit bureaus are supposed to have written documents in their files that verify the accuracy of the accounts it reports in your credit files. And FYI there is also important case law (Court Decisions) that we base our paraphrasing on.

***These 4 paragraphs noted below (along with our paraphrasing)  
Reveal why these letters work.***

1. **Page 35:** § 609. Disclosures to consumers [15 U.S.C. § 1681g] (a) Information on file; sources; report recipients. Every consumer reporting agency shall, upon request, and subject to 610(a)(1) [§ 1681h], clearly and accurately disclose to the consumer:

Paraphrase: The information in the credit bureaus files (not the creditors files), mentioned above, is the information that they store in their computer base on every consumer. Then § 610(a)(1) [§ 1681h] identifies the proper identification required (driver license and SS card) + a written request by the consumer. Basically it says that if a consumer asks the correct way, in writing, and has properly identified themselves, the 3 bureaus are required to disclose to the consumer exactly what documents are stored within their computer base that were used to verify the information that is being reported on them. They refuse to show you anything because they don't have anything in their files to show you. Instead they tell you to request these documents from the original creditor.

2. **Page 37** (2) Summary of rights required to be included with agency disclosures. A consumer reporting agency shall provide to a consumer, with each written disclosure by the agency to the consumer under this section— Paraphrase: This says the same thing as above...they will disclose the information requested to the consumer.

3. **Page 37** (2), (E), a statement that a consumer reporting agency is not required to remove accurate derogatory information from the file of a consumer, unless the information is outdated under section 605 or cannot be verified.

Paraphrase: There are 2 instances revealed in subsection(2), (E), whereby “**accurate**” derogatory information can be removed. **1.)** If the Information is outdated in Section 605. For example, a Bankruptcy 7 will stay on a consumer's bureau for 10 years. After the 10 years, this credit file will expire or drop off from their credit report. Collections, Charge-offs, Repossessions et al, have a life span of 7 years before falling off. **2.)** The information Cannot be verified. “Verification” is the focal point of the deletion process. Verification is a vague term but is defined in the terms section of this document on page 7.

4. **Page 7** (2) Verification (B) of the information in the consumer's application for the credit or insurance, to determine that the consumer meets the specific criteria bearing on credit worthiness or insurability.

**Paraphrase:** This is about as clear as mud. It was obviously written by a gifted attorney. Although (B) deals with credit and insurance for our purposes here we are only concerned with the credit portion. (2) (B) is the CREDIT APPLICATION! If you look closely, it says that it is the "information" in the credit application that it uses to determine whether the consumer meets the lending guidelines.

**How It is Supposed to Work:** For example, let's assume you are going to purchase a car and finance that car. When the Credit department of that car dealership fund a deal with a lender, the dealer surrenders the 2 most important funding documents: the contract + the credit application. Once the lender is satisfied with these and the necessary supporting documents, the lender funds the loan. The lender now has the responsibility of reporting this consumer's file to the 3 credit bureaus.

5. The lender is supposed to send the credit application to the 3 credit bureaus to properly verify that this is the correct customer. This verification piece is important. It's important because the dealership has to comply with the Patriot Act and other imposed regulations to properly verify, by securing a copy of the consumers Driver License, that the person signing the contract + the credit application is the person that was properly identified.

Also, the lender used this credit application as proof that the consumer gave the creditor the right to pull the consumers credit file and check on the person's job, income, residence, references, and then approve the loan. **The credit application is the verification piece.**

! The lender then, on a monthly basis, sends its gigantic email batch file to the 3 credit bureaus for every one of their loans. In this giant file, it contains the information on every consumer that has a loan with them. The lender sends exactly what you see printed on the credit bureau report. **The sent info includes:**

- account number
- date opened
- date of last activity
- high credit
- balance
- payment term
- status (borrower, co-borrower, joint)
- historical status (as agreed, 30 days delinquent)
- amount past due
- payment amount
- customer information secured from the credit application

**The problem is** ....Even though the law requires the credit reporting agency to verify every account it reports on before reporting on it the fact is **the lender never, ever, ever, sends the credit application to the 3 credit bureaus! No lenders ever send the credit application therefore the credit bureau NEVER verifies any of this information.** Instead of sending the CRA a copy of the credit application to be verified, the creditor pulls the credit file of the consumer and the creditor verifies the information that the consumer puts on the credit application themselves. The verification process was done backwards.

**The law requires the credit reporting agency to verify the credit information not the creditor.** This being the case, **anything that is included in your credit bureau file can be removed if you request the credit reporting agencies right to report the item by forcing them to show you the proof of verification that is supposed to be in their files. You can effectively remove both valid negative items as well as invalid items this way.**

According to the FCRA, if a credit file is going to be reported on a consumer's report it has to be properly verified by the credit bureau. Each item included in a credit report has a verification piece...but, the bureaus never have it. The FCRA states that the bureaus are the ones that have to keep this verification on file even though the bureaus will try to tell you to go directly to the creditor and request this information instead of asking the credit bureau for the documentation.

This is not good considering the lender, an unscrupulous court employee, or a collection agency or debt buyer could report anything they like on your credit report in an attempt to gain leverage against you to collect on an alleged debt or to justify to you why they are charging you a higher interest rate. The **Section 609 Credit Do-It-Yourself Dispute letters** used to dispute your negative credit items are directed towards the 3 bureaus not the creditor.

**We don't care what documents the creditor has in their files.** Our stance is that according to Section 609 of the FCRA and backed up by the various established case law credit bureaus are required to send me a copy of the documents that they used to verify the account I am disputing. If they do not have a copy of the document(s) used to verify my account then that means that they did not verify the account and the FCRA states that they are required to delete all "unverified" items.

**Why don't the credit bureaus keep files if the FCRA requires them to?** Because reviewing millions and millions of paper documents and then keeping them in files on their location prior to reporting the account in your credit file would be extremely difficult and time consuming and would cost a fortune in man power to do it. So rather than go to this great expense they instead set up an electronic reporting system and rely on a creditor to submit documentation to you if you challenge any of the items on your report. Again, it all sounds good in theory **BUT it doing it this way does NOT comply with the current law.**

**The Credit Reporting Agencies simply have chosen NOT to verify the accounts in the manner that the law was written.** They have never complied with the law and have gotten away with it and their attitude is that we have managed to get the law written using confusing legalese

and we have lobbyists who keep the FTC & CFPB from having to provide consumers with interpretations of various clauses in the FCRA so we are OK. Their attitude is if there are a few people who file disputes and request proof of verification and who continue to challenge us after we use our scare tactics and delay tactics we'll simply adhere to their requests.

No exchange of original signed application documents ever takes place between the creditor and the Credit Bureau (CRA). The CRA just reports the information provided by your creditor and falsely "assumes" that it is valid and correct simply because it is being reported to them. And when asked to VERIFY the information – the CRA will simply send an electronic communication to the creditor asking "is this information correct" and the creditor will usually respond "yes this information is correct". Then the CRA will send you a letter or a copy of your credit report with a notation that will say, ***"We have researched the credit account. The results are: we have verified that this item belongs to you."***

**The Truth is, NO ONE AT THE CREDIT BUREAU EVER ACTUALLY VERIFIES THE ACTUAL CREDIT APPLICATION OR ANY OTHER DOCUMENTATION.**

**This is the dirty little secret that the credit bureaus don't want you to know about.**

How do we know that this is the way they deal with disputes? We know this because we have read the transcripts where employees for various credit bureaus have admitted under oath that this is how it is done when they testified under oath in various lawsuits pertaining to the FCRA. (**NOTE:** A copy of one of the transcripts testimony from one court case is included in this package.)

Were you aware of this? If you answered no, don't feel bad. Most consumers HAVE NO IDEA that this is how credit items are verified. The Credit Reporting Agencies are in violation of Federal Law when they do this and they know they are but since 99.9% of consumers do not know their rights - they don't do anything about it. Why should they go to all that expense when they don't have to.

Not only that, to make matters worse the CFPB (Consumer Financial Protection Bureau), which is supposed to regulate the Credit Bureaus and enforce the Fair Credit Reporting Act, refuses to step in when you file a complaint with them or complain that the credit bureau refuses to send you copies of the documents that they used to verify your disputed accounts.

Today, if you file a complaint with the FTC or the Consumer Financial Protection Bureau (CFPB) they will send you a "form letter" that states, ***"We cannot act as your lawyer or intervene in a dispute between a consumer and a credit bureau or between a consumer and a creditor or furnisher of information. The private enforcement provisions of the FCRA permit the consumer to bring a civil lawsuit for willful noncompliance with the Act."***

They will go on to inform you that if you choose to sue a credit bureau that the FCRA allows you may receive actual damages and/or punitive damages up to \$1,000 per occurrence for the



credit bureaus ***willful noncompliance*** with the Act (Section 616) as well as for ***negligent noncompliance*** and you will be able to recover actual damages sustained by you (Section 617) and that attorney fees will be allowed for both forms of your civil action if you win the lawsuit. Even though the FTC is supposed to exist to protect the consumer and to enforce the FCRA they will tell you that they can't force the credit bureaus to comply with the law but instead suggest that you consult with a private attorney if you feel the credit bureau is not complying with the law.

On the surface this is very disturbing and discouraging don't you agree? Well it is and it isn't. Let me explain. The truth of the matter is that the credit bureaus are BIG for profit corporations that have set up their own way of doing business and have indoctrinated the masses and lobbied the various government officials into believing that they are doing everything correct and above and beyond what the law requires them to do.

**Why & How do they get away with it?** They get away with it because hardly anybody ever challenges them. But guess what, the credit bureaus back off when somebody challenges them the "right way". They don't want to get sued and have to go to trial therefore they very seldom force you to sue them before taking the negative items off. Not because it will cost a lot of money. Heck money is not a problem for them. They have the money and resources to drag a lawsuit through the court system for years.

They don't want to risk the publicity and have the masses find out about this especially during the banking and mortgage crisis we are going through now. They know that if they get sued and the case goes to trial they will lose and then there will be case law on the record that could get the attention of hordes of attorneys across the country and then their entire business model would be in jeopardy.

The good news is, if you challenge the credit bureaus "right to report" an account and show them that you know your rights they will comply with your requests **assuming you can get your letters through to a real human being.** (More on that later.) After all, the number of people who know how to do a proper dispute based on section 609 the right way are few and far between so when they receive a valid dispute based on section 609 they quietly comply.

It's not a big deal to them considering you are 'a grain of sand on the beach'. As long as you serve them with a valid dispute in writing and you don't give up after receiving their "standard delay or intimidation reply" that they have verified the item as being valid you will be one in a million so you are no threat to their business model so they will quietly remove the items that you request them to.

### **Valid Negative Credit Items vs Invalid Items:**

The credit bureaus propaganda machine has indoctrinated the masses into believing that it is impossible to get accurate credit items removed from your credit report but the truth of the matter is, that is false. As we discussed earlier, the law is as clear as mud but, ***"Page 37 (2), (E), a statement that a consumer reporting agency is not required to remove accurate derogatory***

*information from the file of a consumer, unless the information is outdated under section 605 or cannot be verified.*” this clause in the FCRA clearly states that they are required to remove accurate information if it cannot be verified. Most people falsely believe there is NO HOPE in removing “valid” derogatory information from their credit report and essentially give up. But nothing could be further from the truth.

With the **Section 609 Credit Dispute Do-It-Yourself Letter Package** ©<sup>®</sup>™ and our step-by-step set of instructions, it doesn’t matter whether the negative account is valid or not. The letters work because it disputes the **CREDIT REPORTING AGENCIES’ “RIGHT TO REPORT THE NEGATIVE”** and **NOT** whether the account is valid or not.

Under the FCRA, Credit Reporting Agencies (Credit Bureaus) must provide a copy of the verifiable original creditor documentation if it is requested properly by you the consumer. Since they cannot provide proof of verification to you in the form of a physical contract document per your written request to do so – the account is classified as **“UNVERIFIED”** and under the FCRA – **all UNVERIFIED accounts MUST BE DELETED**. Whether the account is correct or not – makes no difference. If the CRA cannot provide you physical verification of the account – it is an UNVERIFIED account and MUST BE DELETED.

**This is WHY and HOW the Section 609 Credit Dispute Do-It-Yourself Letter Package**©<sup>®</sup>™ **works.**

**Keep in mind the time it takes to get them to remove all of the items that you request will vary from person to person.** One person may send letter #1 and get virtually all of the negative items removed in less than 30 days. Another person may send letter #1 and only get a few accounts removed. Or a 3<sup>rd</sup> person may send out letter #1 and get the credit bureaus standard denial form letter or their intimidation denial letter (more on this later).

Regardless of the results you get it is important to be diligent and persistent. If after the first “round” of letter #1’s there is still derogatory information remaining on your credit report then you simply send the next letter that we give you in your package and emphasizing that it is your “2<sup>nd</sup> Written Request for them to send you copies of their verifiable proof that the account in question or have the item deleted as per section 609.

Eventually, you will find that all of your derogatory accounts will begin to disappear. For some people it happens quickly and is quite easy and for others it can be a fight and take much longer. Why?

**IMPORTANT:** **The reason we found that the time it takes to get your disputed items removed varies from person to person is because most dispute letters never get read by a “real human”.** The trick is to get the letter read by a real human instead of a computer. Here’s how it works:

Initially your dispute letter goes to a human but he/she doesn’t read it. They only ‘open’ the envelope and then run the page or pages through a computerized scanner. The scanning machine does an optical recognition of the words in your letter. If your letter is type written then

the name of the creditor and the account numbers that you are disputing can be read by the computer and they are compared to the creditor name and the account numbers in your credit file and if they match up then the computer automatically sends you a form letter stating that **“the account information has been verified”**. Wham bam case closed.

Most people give up after they receive a reply from the credit bureau that states that they have verified the account to be accurate. That is easy to do right? Considering that you know that the account belongs to you. Most people are expecting this credit dispute process not to work so they quit as soon as they receive this reply from the credit bureau. That’s what the credit bureaus want you to do. Don’t Quit!

So the key is to make sure that your dispute letter gets rejected by the computer and passed on to a real live person. So how do we do that?

We simply recommend that you hand-write in the creditors name and account numbers rather than type them in on your letter. (See sample letter in your package that illustrates what we mean.) Now handwriting this portion of the letter does not guarantee that the human who is going to look (notice I said “look” not read) at your dispute letter is going to automatically delete the items that you are disputing because he or she sees that you are disputing their “right to report” not the accuracy of the item.

Without getting into a whole lot of detail of the duties and restrictions put on employees at the credit bureaus and to make a long story short its suffice to say that these people have to deal with thousands of files each day which means that they can only spend a few minutes per file if they are going to make their quota each day. So even though you got your dispute letter past the computer and into the hands of a real live person these people may still ignore your letter and automatically get the computer to send you another type of “form letter” we call the **“Intimidation Form Letter Rejection”**. Experian, Equifax or TransUnion may send you a communication saying something like this:

***“We received a suspicious looking request regarding your personal credit information that we have determined was not sent by you. We have not taken any action on this request and any future requests made in this manner will not be processed and will not receive a response.”***

Or you may receive a letter back from them that asks you if you are doing business with a credit repair company or whether or not you paid a company to help you draft up your dispute letter and they may ask you to fill out a questionnaire and return it to them before they will review your dispute. **DO NOT FILL OUT ANYTHING** and return it to them. **ONLY Use the letters in this package.** Also, **NEVER EVER talk to them on the phone or communicate with them via email.**

Their types of intimidating responses are designed to discourage you and or scare you into believing that you are doing something wrong and get you to abandon your dispute. Credit Bureaus do not like it when consumers file disputes because it costs them time and money to do it even if they just mail you back a “rejection form letter”. They get tens of thousands of letters a day which

translates into hundreds of thousands of dollars to deal with them. The sooner they scare you away or discourage you away the better it is for their profits.

To further scare you into submission, they may also include something like this:

***“Suspicious requests are taken seriously and reviewed by security personnel who will report deceptive activity, including copies of letters deemed as suspicious, to law enforcement officials and to state or federal regulatory agencies.”***

**DO NOT BE FOOLED or INTIMIDATED BY THIS!!!**

**These are nothing but scare tactics to intimidate you into giving up.**

If you notice with each of the Section 609 Do-It-Yourself Credit Dispute Letters you are including a copy of your Drivers License and or picture ID card and a copy of your Social Security Card. Why?

Because, Section 610(a)(1) [§ 1681 h of the FCRA stipulates that a credit bureau is only required to respond to a dispute from a consumer if it is in writing and if the consumer properly verifies that they are who they say they are using proper identification. A copy of a valid driver license showing an address that matches up with the address showing on your credit report and a copy of your social security card are considered valid identification. By providing all of this information, there is no question whatsoever that YOU are the one making the written request.

**IMPORTANT:** Make sure that the address showing on your driver license is the same address that shows up on your credit report. If it doesn't then I highly recommend that you go down to the DMV and tell them that you lost your drivers license and order a new one with the proper address on it. If you don't tell them that you lost your old card they will simply issue you a change of address card which the credit bureaus may not accept therefore it is wise to have your proper address showing on the card itself. Some times if the address on your drivers license doesn't match up then they will accept a copy of two utility bills that show your name and address that matches up with the name and address showing on your credit report.

Also note that if you do not have a copy of your SSN card make a copy of a pay-stub or W-2 form that shows your name and SSN on it.

Before starting the dispute process you should go down to the FedEx Store or your local copy center and get about 12-15 copies made up with both your drivers license and SS card so that you have them available when it is time to start mailing dispute letters and or responding to their delay or intimidation letters.

**Remember, if you do happen to get some resistance from the Credit Bureaus – don't be alarmed and DO NOT give up.** They don't play fair and very seldom do they comply after only receiving your first letter. If they send you a rejection letter or an intimidation letter as we

discussed earlier just send the next letter in our package and remind them it is your 2<sup>nd</sup> Request!

**If they send you a form to fill out and return to them** **Don't fill out any forms and return it to them.** Only use the letters that are in this package. Keep sending the letters DEMANDING the Credit Bureau either provide the verifiable proof or DELETE the item. It may take a few letters and determined persistence but all "unverified" items must and will be deleted.

In the extreme case where the CRA's try to ignore your multiple written requests, you can file a lawsuit and sue the CRA for damages under the Fair Credit Reporting Act (FCRA) and/or file a formal complaint with the CFPB – Consumer Financial Protection Bureau for violations of the FCRA. You can file your complaint here:

<https://www.ConsumerFinance.gov>

If your negative credit items are not removed after sending them all 4 of the credit dispute letters that are included in this package please contact us at:

[Support@609Disputes.com](mailto:Support@609Disputes.com)

We'll review your files and based on how you have been treated by the credit bureaus we'll customize a fifth & final letter for you to send them and or will recommend on whether you should file a lawsuit in small claims court and or in Federal Court. You can access information including sample lawsuit pleadings and copies of case law at:

<http://SueCreditBureau.com>

Up to now the only people who report to us that they are not getting any of their negatives removed are people we find out that did NOT mail out their letters certified mail. Make sure that you mail out all of your letters certified mail.

**One more thing.** It is recommended that you Do Not Apply For any additional credit during the dispute process and do not allow anybody to pull your credit during this time either ... UNLESS it is absolutely necessary.

If you are presently in debt and are unable to make all of your monthly payments to any or all of your creditors then you need to know how to deal with these creditors. This is critical not only to the credit dispute process but it is critical that you not speak to any debt collector over the phone. You must only communicate with them in writing.

If you only communicate with them in writing and you do it properly then there is an excellent chance that you will be able to walk away from that outstanding debt without getting sued and without having to pay any of the money back.

## **Step-By-Step Instructions:**

Under Federal Law, once per year - you can receive a FREE credit report from each of the three main Credit Reporting Agencies.

### **Step 1:      Pull a Credit Report from Experian, Equifax & TransUnion.**

Go to: [CLICK HERE](#) to get copies of your credit reports and start credit monitoring service. The reason you want credit monitoring from the link listed above is because you will be notified within 24hrs when an account is deleted from your credit report which is a lot faster than waiting up to 30 days for the credit beaurus to respond to you in writing. The cost is usually around \$15-\$20 per month for daily monitoring but we believe this is very important during the dispute process.

(Note: if you have already used your free report for the year – you may have to purchase a new report)

### **Step 2:      Review Each Credit Report & Identify All Of The NEGATIVE Items That You Want To Be Removed. Make a List: (See sample below)**

| <b><u>Name of Account:</u></b> | <b><u>Account Number:</u></b> |
|--------------------------------|-------------------------------|
| 1. Chase Bank                  | 533376304023 ...              |
| 2. B of A                      | 424492101261 ...              |
| 3. Palisades Collection        | PAL3CHSARB8275 ...            |
| 4. etc...                      |                               |

**NOTE:** The negative accounts that you want to have deleted are easy to find. Usually there will be a section on your credit report titled: **The Following Accounts that may be considered negative:**

**NOTE #2:** The account numbers listed for each account shown on your credit report are always partial account numbers. Don't worry. That is all you need to write onto your dispute letters. Simply write in the same partial account number beside the Name of Account as per the illustration above.

After you compile your list you'll be **"Hand-Writing" both the Name of Account and the Account Number onto the letter.** Remember, that is important if you want to get your dispute letter seen and read by a real live person which increases the chances of getting the negative item removed with the first letter or 2<sup>nd</sup> letter.

After you have compiled your list of negatives for each credit report you will need to open the Section 609 Credit Dispute Do-It-Yourself **Letter #1** for the first credit bureau. **Do this one credit-bureau-a-time.**

**NOTE #3:** Before you start I recommend that you create 3 separate folders on your computer:

1. Experian
2. Equifax
3. Trans Union

Then copy each of the letters #1, 2, 3 and 4 into each of the folders. Then let's start with Experian. Open the Experian folder and then open Letter #1 – Experian inside the folder. Plug in your name, address etc and then Print out the letter and **then hand write in the accounts and the partial account numbers** for each account that you want deleted and also add the word "Unverified Account". See example below:

| <u>Name of Account:</u> | <u>Account Number:</u> | <u>Provide Physical Proof of Verification</u> |
|-------------------------|------------------------|---|
| 1. Chase Bank           | #533376304023 ...      | Unverified Account                            |
| 2. B of A               | #34765287....          | Unverified late payments                      |
| 3. Judgment             | #789736                | Unverified judgment                           |
| 4. Bankruptcy           | #68935                 | Unverified Bankruptcy                         |

**NOTE #4:** I've used a handwriting font in the example above ---You should actually hand write this onto the letter and slant the line a bit so it is not straight in case you have neat handwriting otherwise the scanner will probably be able to read the handwriting font whereas it is unlikely it will be able to read your own handwriting especially if you use a blue ink pen and the lines are slanted a bit or crooked.

**NOTE #5:** If you have more than 22 negative accounts on your credit report make sure that you **Only dispute a maximum of 22 accounts at one time**. Attempting to dispute more than 22 accounts at one time could cause the Credit Bureaus to classify your dispute as frivolous and do nothing. They have the right to do that.

### **Step 3: Attach a copy of your Social Security card & Drivers License to each letter that you send them including letter #2 etc.**

Once you complete each letter, simply sign the letter, include a photocopy of your Social Security card and ID Card (Driver's License or Passport) as proof of your identity and mail the letter to the credit bureau **CERTIFIED MAIL**. (This will enable you to track delivery of your letter and provide proof that it was received by the Credit Bureau) if they end up doing nothing. That would



be nice considering they would have to delete all of the items you requested once you showed them or the court your proof of delivery.

#### **Step 4: Hand write the envelope, don't type.**

Handwrite your return address and the Credit Bureau address on the envelope so the credit bureau treats the dispute letter as if it is from an individual which means that they are more than likely to take longer to open your letter which means that they will take longer to deal with it and that being said there is a better chance that they'll remove the items quicker.

The 3<sup>rd</sup> world workers who deal with dispute letters have strict quota rules to abide by if they want to keep their job so when they get behind they have two options. 1) Send out the "we have verified form letter" to the stack of letters that they are behind on. 2) Or, delete all of the disputed items on the stack of letters that they are behind on. Envelopes that are hand-written are taken as letters from individual consumers and are dealt with last which means that when they get around to opening them a week already might have gone by. Since they have to respond to your dispute within 30 days they quite often don't have time to deal with your dispute so you have a 50-50 chance of getting the items removed with the first letter.

#### **Step 5: Wait 4 Days then prepare and mail out Letter #1 to the 2<sup>nd</sup> Credit Bureau and then 4 days later mail letter #1 to the 3<sup>rd</sup> credit bureau.**

**Don't send out your dispute letter #1 to all 3 credit bureaus on the same day.** Send them out four days apart. Doing it this way increases the odds of getting the items removed after only using the first letter. This recommendation comes directly from a retired employee for one of the credit bureaus. We promised not to reveal why he recommended you do it this way as per his request and there is no need for you to understand why you should do it this way. Just do it.

After you mail out your letter #1 to all 3 credit bureaus over an 9 day period then you'll watch your mail closely for responses from the credit bureaus. It usually takes about 21-30 days to receive your first correspondence from the credit bureaus. As we have discussed previously, they will send you anything from a copy of your credit report to a "intimidation letter". If you receive a response and some negative items were not removed AND the Credit Bureau **DID NOT** provide you with a copy of the written verifiable proof per your written request – then send the next letter in the package.

It is recommended that you open (3) file folders – one for Equifax, Experian and TransUnion and keep very detailed records of the dates of your communications with each Credit Reporting Agency. It is important that you establish a paper trail history of your efforts to enforce your consumer rights under the Fair Credit Reporting Act. DOCUMENT EVERYTHING IN WRITING. **Keep**



**copies of letters you send them**, certified mail receipts, response letters, notes etc.

**If they fail to respond to your letter#1 within 30 days** of receiving your letter then mail them a copy of the “**No-Response Letter**” that is included in this package. Also, mail a copy of this letter to: cc. **Consumer Financial Protection Bureau (CFPB) PO Box 4503, Iowa City, IA 52244**

Over time, if you have to file a complaint with the FTC or CFPB and or your State Attorney General you will have a very strong supported case against the Credit Bureau and this evidence will be invaluable should you ever have to go to the unusual extreme of filing a lawsuit to seek damages.

**IMPORTANT:** Every time you send one of the letters to the credit bureau make sure that you include a copy of your drivers license and SSN card. Remember, we told you to go to your copy center and make 12 or 15 copies so you have them handy to attach to each letter you mail out. If you fail to attach a copy of these documents to each letter you will probably get a reply after waiting 21-30 days that simply tells you that they are unable to respond to your request because there was no proof of who you are attached to the dispute letter. It's another delay tactic that they use to discourage you and it just delays things for you.

After they receive your first dispute letter the Credit Bureaus have 30 days to investigate your dispute and send you a reply. In most cases they will send you an “acknowledgment letter” that appear to state that they will not investigate your dispute and/or they will tell you that you are illegally trying to dispute legitimate items on your credit report and they may ask you to fill out a form or questionnaire and return it to them. **DO NOT FILL OUT ANY FORMS** and return it to them. Simply respond to them with the next letter that we have for you in this package.

**NOTE:** Sometimes the credit bureaus will remove only 2 or 3 of the items and leave 4 or 5 of them still on your report after your first or second letter. If this happens just continue on with the next letter that you send them but make sure that you don't list the “removed” accounts on the next letter.

OK, that brings to a close the background behind the Section 609 Credit Do-It-Yourself Dispute Letter Package as well as the simple Step-by-Step Instructions you need to follow in order to get all of the negative items removed from each of your credit reports.

If you have any questions concerning this package please send an email to:

**[Support@609Disputes.com](mailto:Support@609Disputes.com)**

**We will send you a response within 24 hours.**

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