

The Credit Repair Tool Box



Unlock Your Buying Power

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Section 1 – Introduction

DISCLAIMER

The information in this publication is meant to provide helpful information about Credit Repair and related topics. The publisher, the author, and any entity connected with this publication do not offer any legal advice. It is highly recommended that anyone requiring such advice seek the services of a qualified professional.

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With the meltdown of the Sub-Prime Market loan criteria has become extremely tight, and the availability of viable loan products for individuals with less than perfect credit has all but vanished.

Business Networking Life recognized this problem and we have developed an effective Credit Management Program designed to assist with your credit challenges.

You Can Repair Your Credit Yourself

Don't let anyone fool you into thinking you need to spend thousands of dollars to repair your credit. The truth be known, there is nothing a credit repair company can do to improve your credit that you can't do for yourself. But, be forewarned Credit Management is not for the weak of heart; it is a lengthily time consuming process that can be extremely frustrating.

Section 2 – The Big Three

The Big Three Credit Bureaus are private companies that collect information from various sources and provide consumer credit information on individual consumers for a variety of uses. They provide information on individuals borrowing and bill paying habits. This helps lenders assess credit worthiness, the ability to pay back a loan, and can affect the interest rate and other terms of a loan. Interest rates are not the same for everyone, but instead can be based on risk-based pricing, a form of price discrimination based on the different expected risks of different borrowers, as set out in their credit rating. Consumers with poor credit repayment histories or court adjudicated debt obligations like tax liens or bankruptcies will pay a higher annual interest rate than consumers who don't have these factors.

Credit Bureaus collect and collate personal information, financial data, and alternative data (Alternative data in the broadest sense refers to any non-financial information that can be used to estimate the lending risk of an individual. Information includes; Utility bills - such as electricity, gas, and heating oil, Telecommunications bills - such as land lines and mobile phones, Rental payments, Electronic payments - remittances, withdrawals, transfers, etc). on individuals from a variety of sources called data furnishers with which the bureaus have a relationship. Data furnishers are typically creditors, lenders, utilities, debt collection agencies and the courts (i.e. public records) that a consumer has had a relationship or experience with. Data furnishers report their payment experience with the consumer to the credit bureaus. The data provided by the furnishers as well as collected by the bureaus are then aggregated into the credit bureau's data repository or files. The resulting information is made available on request to customers of the credit bureau for the purposes of credit assessment, credit scoring or for other purposes such as employment consideration or leasing

an apartment. Given the large number of consumer borrowers, these credit scores tend to be mechanistic. To simplify the analytical process for their customers, the different credit bureaus can apply a mathematical algorithm to provide a score the customer can use to more rapidly assess the likelihood that an individual will repay a given debt given the frequency that other individuals in similar situations have defaulted. Most consumer welfare advocates advise individuals to review their credit reports at least once per year, in order to ensure that the reports are accurate. Consumers can do so at no cost. They are entitled to a free annual credit report from each of the three nationwide consumer reporting agencies, Equifax, Experian and TransUnion. Go to annualcreditreport.com, the Internet site maintained by the three companies, to get your free report.

In the United States, the legal term for a credit bureau under the federal [Fair Credit Reporting Act](#) is Consumer Reporting Agency — often abbreviated in the industry as CRA.

Key credit bureau consumer protections and general rules or governing guidelines for both the credit bureaus and data furnishers are the federal [Fair Credit Reporting Act](#) (FCRA), Fair and Accurate Credit Transactions Act (FACTA), [Fair Credit Billing Act](#) (FCBA).

Two government bodies share responsibility for the oversight of credit bureaus and those that furnish data to them. The Federal Trade Commission (FTC) has oversight for the consumer credit bureaus. The Office of the Comptroller of the Currency (OCC) charters, regulates, and supervises all national banks with regard to the data they furnish credit bureaus.

Most U.S. consumer credit information is collected and kept by the three national credit reporting agencies: Experian, Equifax, and TransUnion. These organizations are for-profit

businesses and possess no government affiliation. Though they are competitors, they have formed a trade organization called the Consumer Data Industry Association (CDIA) to establish reporting standards and lobby on their behalf in Washington.

Get the latest copies of your credit reports

Before you can start repairing your credit, you have to know what you need to repair. Your credit report will contain all the information you need to start repairing your credit. You're entitled to free credit reports from each of the three credit bureaus each year. You can also order your credit reports directly from the credit bureaus for a fee.

Why should you order all three credit reports? Some of your creditors and lenders might report only to one of the credit bureaus. And, since credit bureaus don't typically share information, it's possible to have different information on each of your reports. Ordering all three reports will give you a complete view of your credit history.

Make an extra copy of each report in case you need to dispute information.

How to Get a Free Copy of Your Credit Report

[The Fair and Accurate Credit Transactions Act of 2003](#) (FACTA) made it possible for you to get a free copy of your credit report. Through FACTA you can order a free copy of your credit report from each of the three major credit bureaus – Equifax, Experian, and TransUnion – each year. You should take advantage of this privilege by ordering your credit report and using it to monitor your credit history.

Ordering Your Free Credit Report

There are specific ways to access your credit reports under FACTA.

- Online, by visiting www.annualcreditreport.com.
- By phone, by calling 877-322-8228.
- By mail, by printing a [request form](#) (Adobe viewer needed) and mailing it to the address listed on the form.

Your credit score is not part of this offer and must be purchased separately. If you go to myfico.com you can sign up for a free 30 monitoring service.

Review your reports

Read through your reports once you get them. Become familiar with the information contained in each. Using different color highlighters or pens, highlight what you need to repair:

- Incorrect information, including accounts that aren't yours, payments that have been incorrectly reported late, etc.
- Past due accounts that are late, charged off, or have been sent to collections.
- Maxed out accounts that are over the credit limit.

Section 3 – The FRCA

The [Fair Credit Reporting Act](#), FCRA, gives you the right to dispute credit report information that is not correct.

The Fair Credit Reporting Act States that **Every Item** Being Reported on a Credit Bureau Report **MUST CONTAIN**:

- Timely Information
- 100% Accurate Information
- 100% Verifiable Information

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). For more information about additional rights, go to <http://www.ftc.gov/credit> or contact: The Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357.

You have the right to dispute any information in your credit report that isn't correct. When you ordered your credit reports, they should have come with instructions for disputing credit report information. If not, you can send a letter to the credit bureau detailing the inaccurate information. It's often helpful to send a copy of the report with incorrect information highlighted.

***See Appendix 1 for a Full Summary of Your Rights under the Fair Credit Reporting Act**

Section 4 – FICO 101

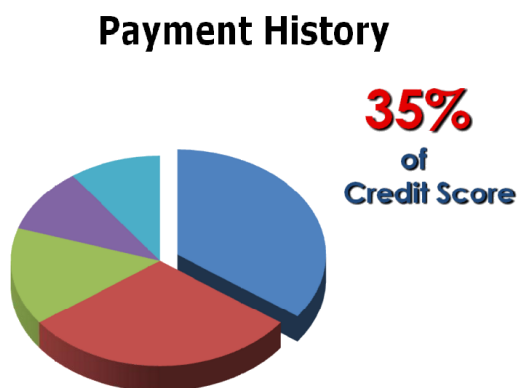
“The FICO® score has become the single most important indicator used by lenders.”

– New York Times

What’s in your FICO® score

FICO Scores are calculated from a lot of different credit data in your credit report. This data can be grouped into five categories as outlined below. The percentages in the charts below reflect how important each of the categories is in determining your FICO score.

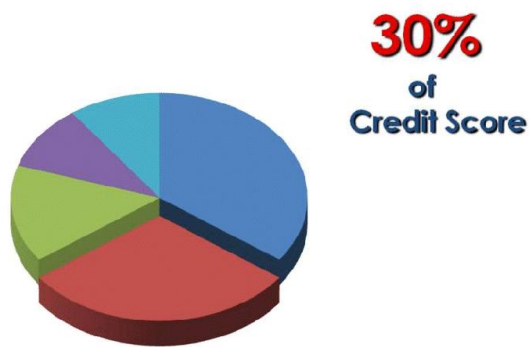
These percentages are based on the importance of the five categories for the general population. For particular groups - for example, people who have not been using credit long - the importance of these categories may be somewhat different.



- Account payment information
- Presence of adverse public records, collection items, and/or delinquency (past due items)

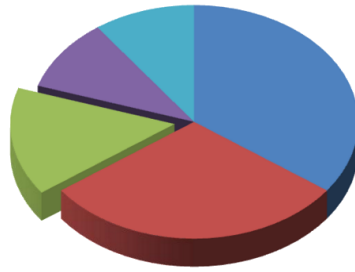
- Severity of delinquency (how long past due)
- Amount past due on delinquent accounts
- Recency of delinquency or collection items
- Number of past due items on file
- Number of accounts paid as agreed

Balance Ratios



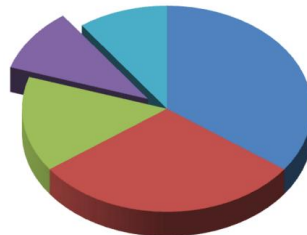
- Amount owing on accounts
- Amount owing on specific types of accounts
- Number of accounts with balances
- Proportion of balances to total credit limits
- Proportion of installment loan amounts still owing

Age of Credit File **15%**
of
Credit Score



- Time since accounts opened
- Time since account activity
- Number, and proportion of accounts that are recently opened
- Re-establishment of positive credit history

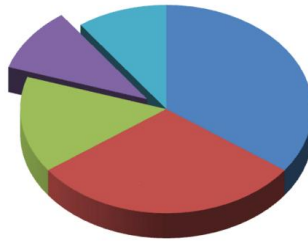
Mix of Credit **10%**
of
Credit Score



- Number of various types of accounts (credit cards, retail accounts, installment loans, mortgage, consumer finance accounts, etc.)

Inquiries

10%
of
Credit Score



- Number of recent credit inquiries
- Time since credit inquiry(s)

Learn Your Score. You have three FICO scores, based on your credit reports at the three credit bureaus: Experian, Equifax, and TransUnion. The numbers tend to be in the same ballpark, if you go to myfico.com you can sign up for a free 30 monitoring service.

Remember, Your FICO score takes into consideration all five categories of information, not just one or two and The importance of any factor depends on the overall information in your credit report

For some people, a given factor may be more important than for someone else with a different credit history. In addition, as the information in your credit report changes, so does the importance of any factor in determining your FICO Score. Thus, it's impossible to say exactly how important any single factor is in determining your score - even the levels of importance shown here are for the general population, and will be different for different credit profiles. What's important is the mix of information, which varies from person to person, and for any one person over time.

Your FICO score only looks at information in your credit report

However, lenders look at many things when making a credit decision including your income, how long you have worked at your present job and the kind of credit you are requesting.

Your score considers both positive and negative information in your credit report

Late payments will lower your score, but establishing or re-establishing a good track record of making payments on time will raise your FICO credit score.

Go to myfico.com and sign up for a free 30 monitoring service.

Section 5 – The Dispute Process

Dispute inaccurate information

You have the right to dispute any information in your credit report that isn't correct. When you ordered your credit reports, they should have come with instructions for disputing credit report information. If not, you can send a letter to the credit bureau detailing the inaccurate information. It's often helpful to send a copy of the report with incorrect information highlighted.

Disputing Credit Report Information

Your credit report contains key information that identifies you and how you've paid your bills. Whenever you make a credit-based application, your credit report is viewed to help make a decision. That's one of the reasons that it's so important for you to check your credit report. If, for some reason, your information is reported incorrectly, it could cause you to be denied for services for which you would otherwise have been approved.

Review Your Credit Report

To find out if there is any incorrect information on your credit report, you need a copy of the report. Under federal law, you have the right to one free copy of your credit report from each of the credit bureaus annually.

Review your report thoroughly to make sure the information reported is correct. If your credit report has incorrect information, the [Fair Credit Reporting](#) Act (FCRA) gives you the right to dispute the information.

File a Credit Report Dispute

When you find something incorrect in your credit report, you should alert, in writing, both the credit bureau that provided the report and the information provider. This is the process to dispute credit report information.

If you have statements or cancelled checks that support your claim, include copies of them with your statement (keep the originals for records). In your statement, include your name, complete address, the information you are disputing, and the reason the information is not accurate. It will be helpful to include a copy of your credit report with the disputed information highlighted.

Send your credit report dispute via certified mail with return receipt requested. This way you not only have proof that you sent the dispute, but also that the credit bureau received your dispute. Keep a copy of the letter along with any enclosures you sent.

The Credit Bureaus Respond To Your Dispute

The credit bureaus have 30 days to investigate your dispute and respond to you, in writing, with the results of the investigation. Any data you provided about the inaccuracy of the information will be forwarded to the original information provider. The information provider is then required to investigate and respond back to the credit bureau.

Once the investigation is complete, the credit bureau will provide you with the results, along with a free copy of your credit report if the dispute resulted in a change. You can request that the credit bureau send a correction notice to any company that accessed your credit report within the past six months.

If there is inaccurate information in one credit bureau's version of your credit report, it's likely that the information will be inaccurate on the other two bureaus' reports as well. You should check all three credit reports to be sure that the information in each is complete and accurate.

Sample Credit Report Dispute Letter*

This is a sample credit report dispute letter that you can send to credit bureaus. Customize the letter and replace the *italicized* statements with your information.

Date

Credit Reporting Agency

Address, City, State, Zip Code

Dear Sir or Madam:

I recently obtained a copy of my credit report from your agency and found the following item to be in error:

Item 1: I dispute *ABC credit card* account number *555111*. This account has been paid in full.

I am requesting that the item(s) be (*removed, updated, or other suggested change*) to correct the information.

Enclosed are copies of (*use this statement only if you have bank statements, cancelled checks, or other documentation*) supporting my position. Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Your name - Address - SS# - Enclosures: (*List the documents you are enclosing. If none, do not include this section*).

Because of the time and energy it takes to write and keep track of all the Dispute Letters, I recommend that you purchase a Credit Repair Software program. The one that I have used with the best results is [Credit Repair Magic](#).

The [Credit Repair Magic Software](#) is an automated credit repair software program and the fastest method for dramatically improving your credit score. Some of the exclusive trademarked methods can increase your credit score in a matter of days, not months or years.

Plus it comes with a **Money Back Guarantee**.

Should You Pay an Old Collection

It's no secret that debt collections are bad for your credit report. Any past due account, debt collections included, has a negative effect on your credit score.

You might find it harder to get approved for new credit cards and loans with collection accounts on your credit report. If you're working on repairing your credit, or just cleaning up your credit report, you might question whether you should pay a collection, especially if it's an old one.

Paying an old collection will lower your credit score.

Why? The older they get, the lesser the effect collection accounts have on your credit score. When you pay on an old collection account, it renews the date of last activity. So, your credit score will drop.

You should negotiate with the Collection Agency for a **Pay For Delete Agreement**.*

***See Appendix 2 for Additional Letters to Assist in Fixing Your Credit**

Section 6 – Rebuilding Credit

After you've resolved the negative items on your credit report, work on getting positive information added. If you have some credit cards and loans being reported on time, good. Continue to keep those balances at a reasonable level and make your payments on time.

On the other hand, you might have to reestablish your credit by opening up a new account. Since past delinquencies can keep you from getting approved for a major credit card, only make one application. This will keep your credit inquiries low. If you get denied, try applying for a department store credit card. If that doesn't work consider getting a secured credit card.

Using Secured Credit to Rebuild Damaged Credit

If you've run into financial difficulty that resulted in damaged credit, you might find it hard to obtain new credit. Past credit mistakes can be nearly impossible to move past, especially when new creditors and lenders are unwilling to give you a second chance. What do you do when you need to re-establish your credit, but can't get a credit card?

You get a [Secured Credit Card](#).

What is a Secured Credit Card?

A secured credit card operates just like a regular credit card. The major difference is that you, the cardholder, are required to make a deposit against the credit limit on the account. This creditor uses the deposit as security in case you default on credit card payments.

The credit limit on a secured credit card is usually 50% to 100% of the deposit you make. For example, if you make a \$500 deposit for a secured card, your credit limit will be between \$250 and \$500.

Secured credit cards usually have fees that regular credit cards do not. These fees include application fees, processing fees, and annual fees. Beware of cards with high fees because they can greatly reduce your deposit and ultimately, your credit limit.

Take advantage of [Secured Credit](#)

Most damaged credit is a result of poor payment habits. When you can't get credit the traditional way, secured credit can help you demonstrate your improved payment habits. You can't prove a renewed ability to make timely payments until you have a new credit card.

Before you apply for a secured credit card, make sure the creditor reports to all three major credit bureaus. If not, the card won't benefit you in terms of re-establishing your credit because future creditors won't have a way of seeing the payment history. It won't be included on your credit report or in your credit score.

After you've been approved, remember that your purpose for the card is to build a positive credit history. That said; don't use the card to incur debt. Instead, use your secured credit card to make small purchases that you can pay in full each month. If you can't afford to pay for a purchase, don't charge it.

A Final Reflection

At the end of the introduction to this manual I told you that Credit Repair was not for the weak of heart; it is a lengthily time consuming process that can be extremely frustrating. A lawyer friend of mine likens the process of dealing with The Big Three Credit Bureaus to an IRS Audit

If you find yourself overwhelmed at the prospect of completing the Credit Repair Process on you own we do offer a cost effective alternative.

info@businessnetworkinglife.com

(When a prospective contacts you call me with their contact information, and if they sign up with me you will receive a \$50.00 referral fee.)

Appendix 1

A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information about additional rights, go to www.ftc.gov/credit or contact: The Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 1-877-382-4357.

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

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

All consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau

and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit.

You have the right to ask for a credit score. Credit Scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores, but you will have to pay for it. If you go to myfico.com you can sign up for a free 30 monitoring service.

You have the right to dispute incomplete or inaccurate information. If you find information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for a full explanation of dispute procedures.

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

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

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

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out

information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.

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

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

For a complete copy of The Fair Credit Reporting Act go to <http://www.ftc.gov/os/statutes/fcradoc.pdf>

Appendix 2

Additional Dispute Letters & A Recap of the Dispute Process

The [Fair Credit Reporting Act](#) (FCRA), enforced by the Federal Trade Commission (FTC), is designed to promote accuracy and ensure the privacy of the information used in consumer reports. Under the FCRA, both the credit reporting agency (CRA) and the organization that provided the information to the CRA (Credit Reporting Agency) must correct any errors or incomplete information in your report.

1. The first thing to do is get a copy of all three of your credit report from www.AnnualCreditReport.com

2 In a written letter, tell the CRA what information you believe to be inaccurate. Provide your complete name and address, identify each item in your report you dispute, and request deletion or correction. Be sure to make copies of your dispute letter and enclosures.

3. Send your letter by certified mail, return receipt requested, so you can document what the CRA received.

4. The FCRA mandates that all CRAs reinvestigate the items in question within 30 days — unless they consider your dispute frivolous. They also must forward all relevant data you provide about the dispute to the credit card company. After the credit card company receives notice of a dispute from the CRA, it must investigate, review all relevant information and report the results to the CRA.

5. If the disputed information is found to be inaccurate, the credit card company must notify all nationwide CRAs so they can correct this information in your file. Disputed

information that cannot be verified must be deleted from your file.

6. When the reinvestigation is complete, the CRA must give you the written results and a free copy of your report if the dispute results in a change. If an item is changed or removed, the CRA cannot put the disputed information back in your file unless the credit card company verifies its accuracy and completeness, and the CRA gives you a written notice that includes the name, address, and phone number of the credit card company.

Validation Of Debt From a Collection Agency

Date

(Collection Agency Name & Address)

Re: Account # _____ / Original Creditor's Name

To whom it may concern:

This is not a refusal to pay, or an admission of the disputed debt, but a notice that your claim is being disputed. This is a request for validation made pursuant to the Fair Debt Collection Practices Act. Please complete and return the attached disclosure request form.

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

You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

Your failure to satisfy this request within the requirements of the Fair Debt Collections Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney's fees.

Sincerely,

(Print your name here & SSN here)

(Print your address here)

To have an attorney write letters and make phone calls on your behalf this is the most affordable service, [Click HERE](#)

Disclosure Request Form

I request to be provided proof if the below alleged item, specifically the Contract, Note or other Instrument bearing my signature. Failing that, the item must be deleted from the report as soon as possible.

Name of Creditor/Agency, Account # _____

The listed item is entirely inaccurate and incomplete, and as such represents a very serious error in your reporting. Please delete this misleading information and supply a corrected credit profile to all creditors who have received a copy within the last six months, or the last two years for employment purposes.

Additionally, please provide the name, address and telephone number of each credit grantor or other subscriber.

Under federal law, you have thirty (30) days to complete your re-investigation. Be advised that the description of the procedure used to determine the accuracy and completeness of the information is hereby requested as well, to be provided within fifteen (15) days of the completion of your re-investigation.

Sincerely,

(Print your name here & SSN here)

(Print your address here)

Dispute Derogatory Credit as "Not Mine"

(Date)

(Creditor Name and Address Here)

RE: Account # _____

To whom it may concern:

I have recently received a copy of my credit report. The report had an account listed from your company as a credit card. I disputed the account with the credit bureau as "not mine" but it recently came back as verified.

I am writing this letter to you in an effort to get this removed. Please delete your information from my credit reports. I have never had an account with your company. If someone has opened an account in my name, please close it immediately before further harm is done.

I am requesting that you notify all credit bureaus that this account is "disputed" or that you delete this account until this matter is resolved. This is required by the Fair Credit Reporting Act.

This is a written dispute of this account per the Fair Credit Reporting Act, the Fair Debt Collection Practices Act and the Fair Credit Billing Act. Please be aware that I am exercising all of my rights per these laws and all other applicable laws protecting me.

Sincerely,

(Print your name here & SSN here)
(Print your address here)

Pay For Delete Letter

Date
Collection Agency
Address
City, State, Zip

Re: Collection Account for Original Creditor,
Creditor, Account # _____
Collection Agency Account # _____

To Whom It May Concern:

This letter is to inform you that the validity of this debt is disputed. I am not sure of the account number, as I have never heard from you regarding this account. The account number I have is the one listed on the letter I received.

In the spirit of compromise, I am willing to pay this account for **\$000.00** - if you agree to the immediate deletion of this account from any and all credit reporting agencies (Equifax, Experian and TransUnion). The purpose of this settlement is merely to have this item removed from my credit files. It is not to be construed as an acknowledgment of liability for this debt in any form.

If you agree to the terms and accept this agreement, certified funds for the settlement amount of **\$000.00** - will be sent to **Collection Agency** in exchange for full deletion of ALL references regarding this account from my credit files

and full satisfaction of the debt. As certified funds will be used for payment, there shall be no waiting period regarding the deletion of this account from the credit reporting agencies.

Collection Agency agrees to delete ALL information regarding this account from the credit reporting agencies WITHIN TEN CALENDAR (10) DAYS following receipt of payment as specified above and will not discuss the terms of this settlement with anyone, excluding your client on this account. If contacted by any third party, including credit-reporting agencies, **Collection Agency** will not acknowledge that any settlement offer was made, accepted or executed and will, in fact, deny knowledge of any such account.

If you agree to the above terms, please prepare a letter on your company letterhead explicitly agreeing to the same terms as the above settlement offer and have it signed by an authorized representative of **Collection Agency**. It will be implied that this letter shall constitute a legally binding contract, enforceable under the laws of my state.

Your response must be postmarked no later than 15 days from your receipt of this settlement offer or this offer will be withdrawn and I will request full validation of this alleged debt, as provided for by the Fair Debt Collection Practices Act.

Please address all correspondence regarding this account to:

(Print your name here & SSN here)

(Print your address here)

A Final Note

Because of the time and energy it takes to write and keep track of all the Dispute Letters, I recommend that you purchase a Credit Repair Software program. The one that I have used with the best results is [Credit Repair Magic](#).

[The Credit Repair Magic Software](#) is an automated credit repair software program and the fastest method for dramatically improving your credit score. Some of the exclusive trademarked methods can increase your credit score in a matter of days, not months or years.

Plus it comes with a **Money Back Guarantee**.

I hope that you have found this information helpful in your quest to managing you credit. However, if you find yourself overwhelmed at the prospect of completing the Credit Management Process on you own, The Cornerstone Group does offer a cost effective alternative.

info@businessnetworkinglife.com