

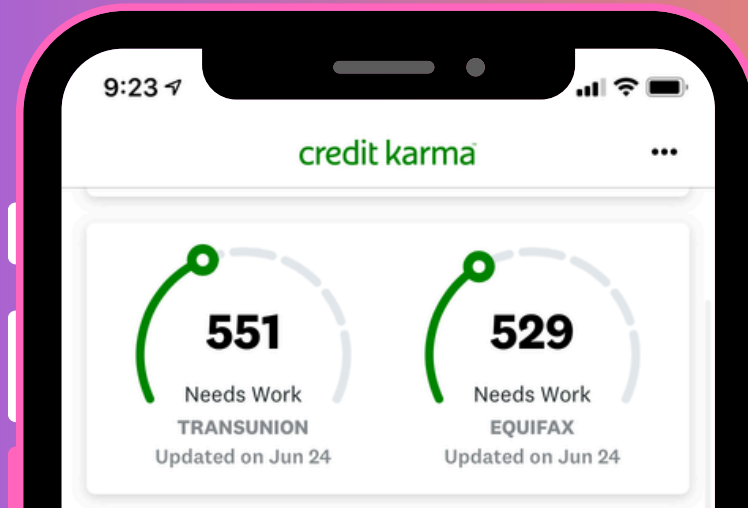
THE CREDIT

Plug

A GUIDE TO FIXING YOUR PERSONAL
CREDIT AND BOOSTING YOUR SCORE
WITH CONFIDENCE



CAN'T BE A "BROWNOVA BOSS" WITH BAD CREDIT



So what is a credit report, and why is it so important? Your credit report contains accounts that you have not paid, collections, bankruptcies, car repos, and etc. It also reports if you paid your bills on time as well. All of these things are calculated and will determine your **Credit Score**.

Why Should I Care About What's On My Credit Report?

Brownova Boss, having good credit is having financial power. It helps you to get things like a new car loan, house, credit cards, business loans & etc. and get them with the best interest rate.

Can't be a Boss without having good credit. Imagine making the money you want, but not being able to get the things for your new lifestyle?

Being a boss and having financial power goes hand and hand.

So Let's Fix Your Credit

LET'S START
FROM THE
BEGINNING

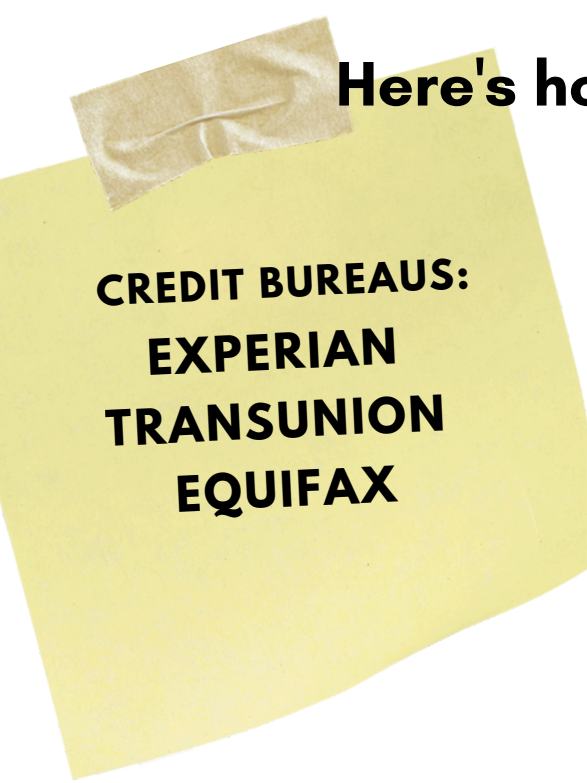
WHAT IS A "CREDIT REPORT"

A report card on how to manage your finances. Your credit report contains accounts that you have not paid (collections, bankruptcy, car repos & etc) It also contains good information like on time payments/good payment history.

First thing you need to know is that there are 3 Main Credit Bureaus that keep track of your credit history -- Experian, TransUnion, & Equifax.

These Credit Bureaus are not your friend. They never have been and never will be. They get paid when you have bad credit.

Here's how it work:



**CREDIT BUREAUS:
EXPERIAN
TRANSUNION
EQUIFAX**

When you have bad credit the more money the Credit Bureaus make. They make money from selling your credit report to loan companies, car lots, banks & etc.

Lenders LOVE people with bad credit because they can charge them higher interest rates.

The Credit Bureaus knows this and so they charge lenders more to get their information.



HERE'S THE GOOD NEWS

80% of all Credit Reports have errors.

Credit Bureau don't always report things accurately. This is good news for us because according to Fair Credit Reporting Act (FCRA), Credit Bureaus must report only accurate information, no errors!

So, you're going to make them check how accurate the accounts on your credit report are.

The FCRA are our friends. They have our backs when it comes to these Credit Bureaus. They are the law, and whatever they say goes.

Credit Bureaus can not report any errors or in most cases, the whole account must be deleted off your credit report.

This process is called disputing.

It's a process that Credit Bureaus HATE because they know they report errors and will have to delete them if they can't prove the accuracy of the account.



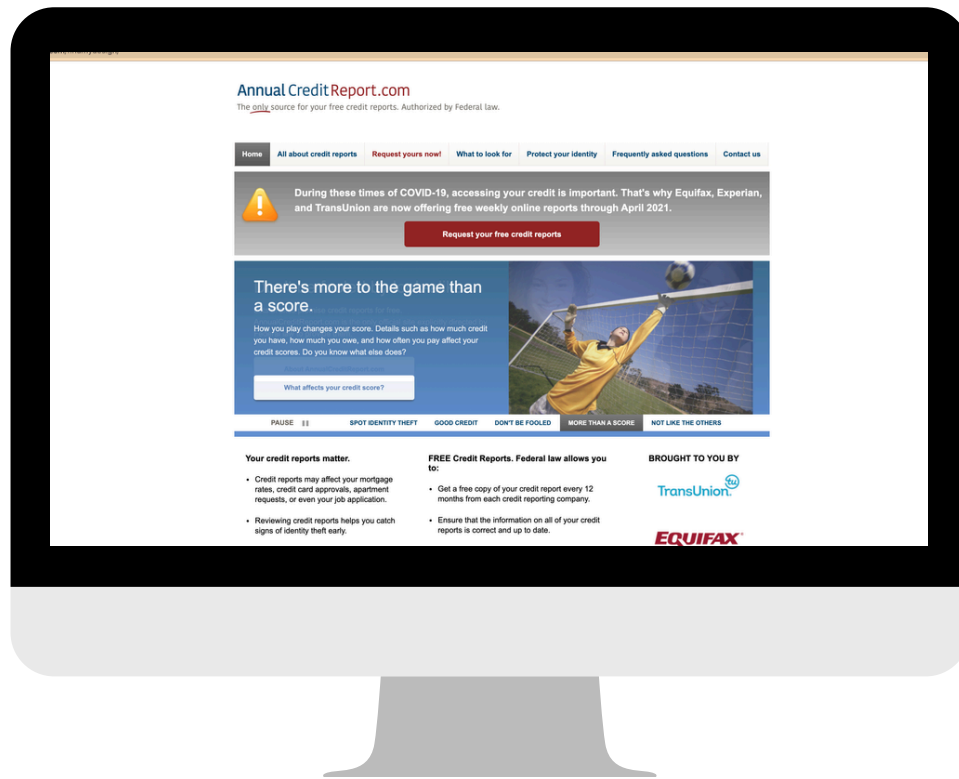
Let's get started disputing, shall we?

THE "STEP BY STEP" PROCESS



STEP #1

GRAB YOUR CURRENT CREDIT REPORT.



The first thing you want to do is grab your credit report and see what is on your credit report.

By law, you are entitled to one FREE credit report per year from the Credit Bureaus.

You can obtain your FREE credit report at www.annualcreditreport.com

If you want to see your FICO scores, you can for \$1, 7-day trial (cancel anytime) at [MyScoreQ](https://myscoreq.com)

Get your Credit Report and print it off.

STEP # 2

KNOW YOUR RIGHTS



The Fair Credit Reporting Act (FCRA) stated that accuracy, fairness, and privacy in the files of Credit Bureaus.

So basically... The FCRA has our back and makes sure the credit bureaus aren't taking advantage of you.

The FCRA created a ton of laws that you can use against the Credit Bureaus. Here are the most important:

- You have the right to dispute incomplete or inaccurate information.
- You have the right to know what is on your credit
- You have the right to ask the bureaus what's on your credit report.
- **You have the right to DISPUTE incomplete or inaccurate information.**

STEP #3

GO OVER YOUR CREDIT REPORT



Go over your Credit Report and write down the account name & number that looks questionable to you. Since most reports contain errors, it won't be too hard to point them out.

You should look for:

- Late payments
- Collection accounts that are being reported as late.
- Accounts that do not belong to you.
- Accounts being misrepresented.
- Addresses, Phone numbers, Social Security numbers that do not belong to you.
- Duplicate accounts
- Again, ANYTHING that looks questionable to you write it down!

Now, once you have the accounts written down with their account number, it's time to write your Dispute Letters. Writing your Dispute Letters is the key to having items removed from your Credit Report.

STEP #4

SENDING YOUR DISPUTE LETTERS



Dispute Letters are letters that you send to the Credit Bureaus to point out errors and to request verification of the debt/accounts in question. These letters are used to challenge the Credit Bureaus and make them verify that the account is accurate, error free, and yours. By Law, the Credit Bureaus have 30 days to respond with verification that the account in question is verified, or the account has to be deleted.

They will either delete the account, or they will mail you a letter saying the account is verified. You'll then continue the process and send a different letter asking them how it was verified. You want to put pressure on the Credit Bureaus because trust me, they WILL give you a bunch of fluff about how they can't delete accounts in question.

We will go over the chain of letters that you can send later in the E-BOOK.

EXAMPLES OF DISPUTE LETTERS

Below are examples of Dispute Letters. Update the highlighted word(s) before sending your letter. Send this letter to all 3 Credit Bureaus BUT only list the items reporting on that bureau in your letter.

Send a copy of your ID, include your Social Security Number and a piece of mail from the last 30 days with your letters. (These things are required for the Credit Bureaus to investigate and delete accounts off your credit).

Check each Credit Bureau Requirements here:

<https://www.experian.com/blogs/ask-experian/credit-education/faqs/instructions-for-disputing-by-mail/>

<https://www.transunion.com/customer-support/dispute-by-mail>

<https://assets.equifax.com/assets/personal/AdditionalInformation.pdf>

Make the dispute letters below your own. Switch it up! Remember, the more original, the better. Credit Bureaus can tell if a letter has been used multiple times or sounds generic and robotic. Adding your personal touch is extremely helpful and recommended.

Replace the pink wording with the information needed and make sure your letter is black and white (no pink).

GENERAL CREDIT BUREAU DISPUTE LETTER

SEND THIS LETTER TO THE CREDIT BUREAUS.

DATE

YOUR NAME

YOUR FULL ADDRESS

CREDIT BUREAU NAME

CREDIT BUREAU FULL ADDRESS

Please be advised that I'm exercising my rights as spelled out by the Fair Credit Reporting Act in Section 609.

I am requesting information about the following items on my credit report.

LIST ACCOUNT NAMES AND NUMBERS

Please provide me with copies of the original sources for the items reported. That includes contracts or service agreements I signed. If this information is not available, please note that the validity of these items cannot be determined. Please remove them from my credit history.

Sincerely,

TYPE YOUR FIRST AND LAST NAME

METHOD OF VERIFICATION DISPUTE LETTER

SEND THIS LETTER IF THE CREDIT BUREAUS RESPOND TO YOUR
"GENERAL DISPUTE LETTER" STATING THAT THE ACCOUNT THAT
YOU'RE TRYING TO REMOVE IS "VERIFIED"

DATE

YOUR NAME

YOUR FULL ADDRESS

CREDIT BUREAU NAME

CREDIT BUREAU FULL ADDRESS

ACCOUNT NUMBER

To Whom It May Concern:

I am writing to request the method of verification for dispute initiated on **[INSERT DATE]** and the subsequent response received on **[INSERT DATE]** enclosed with this letter.

PLEASE SEND THE FOLLOWING INFORMATION USED TO VERIFY THE VALIDITY OF **[IDENTIFY ITEM(S) BY THE NAME OF THE SOURCE, SUCH AS CREDITOR OR TAX COURT, AND IDENTIFY THE TYPE OF ITEM, SUCH AS CREDIT ACCOUNT, JUDGMENT, ETC.]**:

- The name of the original creditor
- The creditor's address and telephone number
- The person's name they verified the dispute with
- The documentation used to verify the dispute

In accordance with FCRA, Section 611, I am requesting this information to review for completeness and accuracy and appropriateness. In lieu of sending the information, you can reopen the dispute and ensure a proper investigation is performed.

I would appreciate a timely response outlining the steps that will occur to resolve this matter.

Sincerely,

TYPE YOUR FIRST AND LAST NAME

DEBT VALIDATION LETTER

SEND THIS LETTER IF THE COLLECTION ACCOUNTS ON YOUR CREDIT REPORT

DATE

YOUR NAME

YOUR FULL ADDRESS

NAME OF COLLECTION AGENCY

COLLECTION AGENCY FULL ADDRESS

ACCOUNT NUMBER

Dear **NAME OF COLLECTION AGENCY,**

I am writing in regard to the letter you sent me dated **(INSERT DATE)**. I am certain that the letter was not accurate and that I do not owe you any money.

Since your company is claiming that I have an outstanding debt, I am requesting the following:

- What is this money that you say I owe is for?
- Please show me the breakdown of how you calculated what you say I owe.
- Copies of any documents that show I AGREED to pay your company what you say I owe.
- Show me that you are licensed in my state, and please give me your license number.

I demand that if you have reported me to any credit reporting agency, that you inform them that I do not agree with this so called , "debt" and that I have placed this debt in dispute. Please provide me with proof that you have done so.

Furthermore, I ask that you immediately send a copy of my dispute to the original company that says I owe money so they are also aware of my dispute with this alleged debt.

Thank you for your time,
TYPE YOUR FIRST AND LAST NAME

FOLLOW UP LETTER

**SEND THIS LETTER IF YOU DO NOT GET A RESPONSE FROM THE CREDIT BUREAUS
WITHIN 30 DAYS AFTER YOU SEND THE "GENERAL CREDIT DISPUTE LETTER"**

DATE

YOUR NAME

YOUR FULL ADDRESS

CREDIT BUREAU NAME

CREDIT FULL BUREAU ADDRESS

DEAR CREDIT REPORTING AGENCY,

More than 30 days ago, I sent the attached letter disputing several items in my credit report. Because you did not advise me of the results of your investigation within 30 days, the Fair Credit Reporting Act requires that you delete these items from my credit report.

Please delete the disputed items right away, and send me a corrected copy of my credit report. In addition, please take steps to ensure that these deleted items do not reappear on my credit report in the future.

Sincerely,

TYPE YOUR FIRST AND LAST NAME

CREDIT REPAIR PROCESS RECAP

HERE IS A SHORT RECAP OF WHAT WE LEARNED SO FAR

PROCESS RECAP

I know that was a lot of information that we went over, so let's go over a quick recap.

1. 80% of all credit reports contain errors, so you want to put pressure on the Credit Bureaus and companies that are reporting anything negative on your credit. They must prove that the debt is yours and accurate, otherwise, they have to delete it!
2. Grab a copy of your Credit Report from www.AnnualCreditReport.com or My Score IQ.
3. Go over your credit report and write down the name, address, and account number of all the items that you do not agree with or recognize.
4. Remember your rights! Don't let credit repair intimidate you. You have rights, so use them to fix your credit.
5. Send those dispute letters!

Bottom line, they must prove that the debt is indeed yours. Do not be fooled by them sending you a bill or telling you that it verified/validated. **You want PROOF!** That is your right. If they can not provide that, they are going against the law.

CREDIT BUREAUS INFORMATION

**USE THE CREDIT BUREAUS INFORMATION WHEN
SENDING YOUR DISPUTE LETTERS**

CREDIT BUREAUS INFORMATION

Use these mailing addresses when sending your letters to the Credit Bureaus.

Note: Please do a search to confirm these are still the correct addresses.

Experian:

Experian National Consumer Assistance Center
P.O. Box 4500
Allen, TX 75013

Equifax:

Equifax Credit Information Services, LLC
P.O. Box 740241, Atlanta, GA 30374

TransUnion:

TransUnion Consumer Relations
P.O. Box 2000, Chester, PA 19016-2000

FREQUENTLY ASKED QUESTIONS

YOU MAY HAVE A TON OF QUESTIONS.
HERE ARE THE SOME OF THE
FREQUENTLY ASKED QUESTIONS THAT
WE SEE THE MOST.

FREQUENTLY ASKED QUESTIONS

What is a dispute letter?

"A credit dispute letter is a document you can send to the credit bureaus to point out inaccuracies on your credit reports and to request the removal of the errors. In the letter, you can explain why you believe the items are inaccurate and provide any supporting documents" - Credit Karma

Can I dispute my credit report online or over the phone?

I recommend disputing by sending letters. When you dispute online or over the phone, you waive some of your rights. However, if you have inquiries that are not yours (not tied to any of your accounts), you may call the bureaus, ask for fraud department and ask them to remove the inquiries. Call as soon as they open.

What can I dispute?

You can dispute any inaccurate information such as personal information, credit inquiries, charge offs, collections, bankruptcies foreclosures, repossessions, tax liens, judgments, and hard inquiries.

Do I contact the collection agency or the credit bureaus?

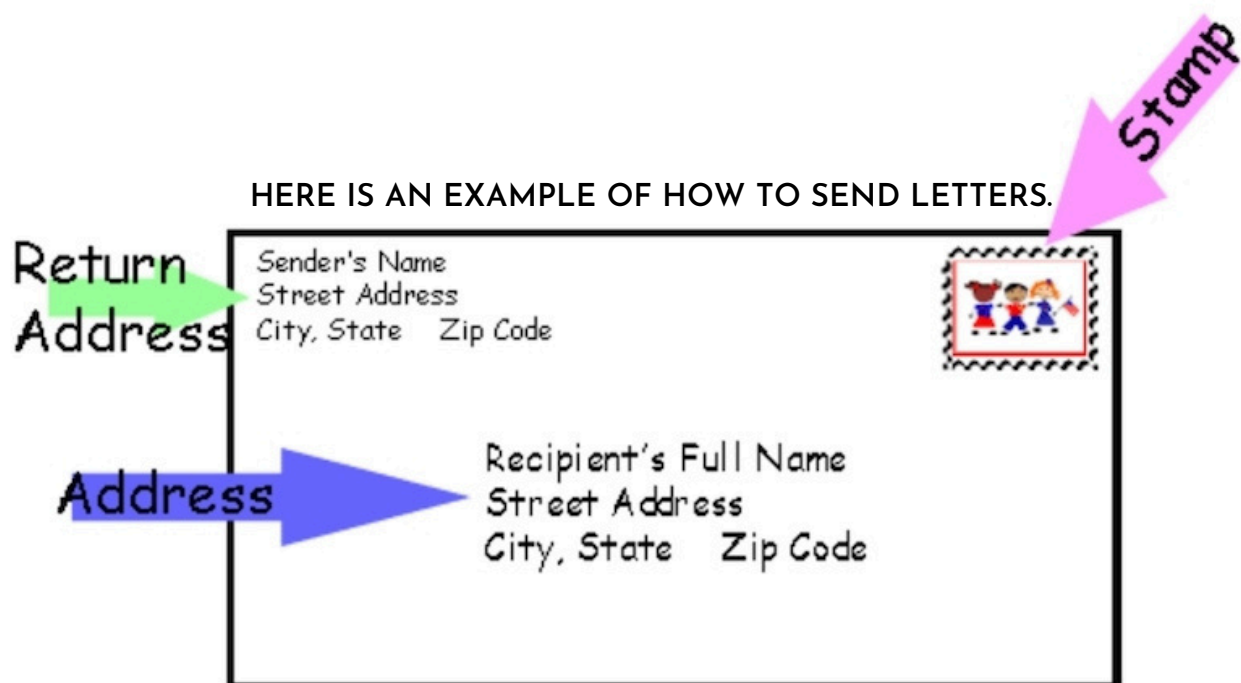
You can send to both! When sending your letters, send the credit bureaus the "Credit Bureau" letter and send the collection agency the "Collection Agency letter" at the same time.

FREQUENTLY ASKED QUESTIONS

How do I write a dispute letter?

Here is an example on how you should write your letters.

https://files.consumerfinance.gov/f/documents/092016_cfpb_CreditReportingSampleLetter.pdf



CREDIT REPAIR TIPS

**HERE ARE A FEW TIPS TO HELP YOU
ALONG YOUR CREDIT REPAIR JOURNEY**

CREDIT REPAIR TIPS

Don't..

- DON'T dispute every account on your credit report at once. Only dispute 3-4 accounts at a time. If you try and dispute everything at once, Credit Bureaus may think you're trying to get over on them. Be patient. Dispute 3-4 accounts at a time.
- DON'T sound like a super expert. Your letters don't have to be complicated. Simply let the Credit Bureaus know that you do not agree with the accounts that are on your credit report, and you would like for them to verify them.
- DON'T dispute accounts online. Dispute accounts using your letters. Disputing online takes away some of your rights.

Do..

- DO send letters certified mail (you'll tell your postal office that you want to send your letters certified mail. They will give you a tracking number). Sometimes the credit bureaus will lie and say they did not get your letter, so sending your letters certified mail would be your proof that they did receive your letter.
- DO keep records of your letters and stay organized.
- DO send follow up letters. Credit Bureaus and Collection Companies have 30days to respond. If they do not respond within 30days, send a follow up letter. Let them know you mean business!
- DO be polite and professional.
- DO be consistent.

BAD CREDIT OR NO CREDIT?

If you don't have any credit, it means that you don't have a credit record. Bad credit means you do have a credit record, but you've made some big financial mistakes.

If you have bad credit or no credit at all, don't worry. The quickest way to build your credit score is by getting a credit card.

Secured credit cards are an option to help. You'll need to make an initial deposit (usually between \$200-\$500). Once you get your card in the mail, you can activate it and you'll have that amount to spend. **BUT** the key to building your credit with credit cards is to only spend 10-20% of the credit limit. By doing this you'll look financially responsible and it will start immediately boosting your credit score every month.

Make sure you pay your credit card bill **ON TIME** every month. This will increase your score as well.

The link below has several credit builder options.

CREDIT BUILDER PRODUCTS



RESOURCES

USE THESE RESOURCES BELOW TO HELP GUIDE YOU THROUGH YOUR CREDIT REPAIR JOURNEY.



FEDERAL TRADE COMMISSION

<https://www.consumer.ftc.gov/>

"The Federal Trade Commission is an independent agency of the United States government whose principal mission is the enforcement of civil U.S. antitrust law and the promotion of consumer protection."

[CLICK HERE](#)



SAMPLE CREDIT REPAIR LETTERS

<https://www.consumer.ftc.gov/>

Click the link below to view instructions on how to write a credit repair letter.

[CLICK HERE](#)



NEED PROFESSIONAL HELP REPAIRING YOUR CREDIT?

<https://www.brownova-consulting.com/>

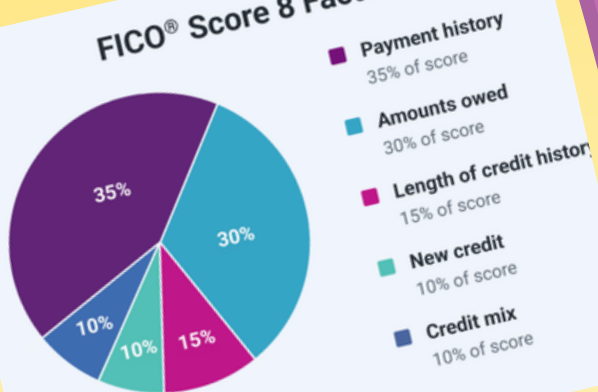
Please feel free to contact me for a free credit chat. I can assist if you do not have the time to repair your own credit. I can dispute inaccurate accounts and help you understand the process while keeping you updated throughout your credit restoration process.

[CLICK HERE](#)

Poor Credit: 579 and lower
Fair Credit: 580-669
Good Credit: 670-739
Very Good Credit: 740-799
Exceptional Credit: 800+

Make the dispute letters your own. Be sure to send your letters certified mail.

FICO® Score 8 Factors



experian.

You got this and if you need assistance, I'm here for you!

TO YOUR SUCCESS,

DR. B



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