

CREDIT SMART

YOUR GUIDE TO
REMOVING NEGATIVE
ITEMS FROM YOUR
CREDIT REPORT



BY LANGSTON CARR

This Credit Repair E-book was made to help all people who are trying to repair their credit no matter how much or how little experience or knowledge they have about credit. In this e-book you are going to learn the necessary steps to take to improve your credit score and how to dispute and handle negative accounts that are on your credit report. **This is not an overnight process**, if the first round does not work keep disputing. The more consistent you are the better the results. Each letter that is included in the e-guide is prefilled for you. All you have to is copy and paste the letters into a Word Document and fill in your Information into the font areas or you can rewrite them to add more or less.

Contents

About Langston The Realtor	3
Personal Information Dispute Letter	5
Medical Dispute Letter	6
Collection Removal Letter	7
Hard Inquiry Removal Letter	8
Hard Inquiry Script (phone)	9
Inaccurate Late Payment Letter	10
Goodwill Letter	11
Debt Validation Letter	12
Identity Theft Letter	13
Charge Off Removal Letters	14
Method of Verification	15
Repossession Removal Letter	16
Follow up Letters	18
Additional Information + Resources	20

About Langston The Realtor

Why Choose Langston?

Dear Future Homeowner,

I firmly believe that the success of your real estate endeavors, whether buying or selling a home, hinges on the expert guidance and services provided by your chosen real estate agent.

Allow me to introduce myself: I'm Langston Carr, also known as Langston The Realtor. With a track record of successfully guiding clients through the complexities of credit management, I've helped numerous individuals improve their credit scores and achieve their homeownership goals. My commitment lies in delivering top-notch professional services to my clients, leveraging my extensive experience, knowledge, and skills in the field.

Specializing in our local market, I prioritize your needs in every transaction. Whether you're seeking market insights or ready to take the next step in your real estate journey, don't hesitate to reach out to me anytime. There's absolutely no obligation on your part.

I'm genuinely excited about the prospect of getting to know more about your unique needs and goals.

Warm regards,
Langston Carr

M: (501) 773-7154
E: langstontherealtor@gmail.com



kw
KELLER WILLIAMS.
REALTY

My Achievements

Company Achievement

Voted #6 of Top Realtors

Each year, PropertySpark.com's researchers go through thousands of agents by searching hashtags, review sites, social media profiles and real estate portals. Then they rank agents based on their proprietary algorithm that takes into consideration multiple variables from the quality of their social media outlet.



LRRA Diamond Club

Second highest award achievable through the Little Rock Realtors Association. This is awarded to Agents that have serviced and sold over \$7+Million of Real Estate within the past calendar year in the Little Rock Metro Area.



Host of Emmy Nominated Show

I serve as the host of "The American Dream" which is a national EMMY Nominated TV show about real estate and lifestyle. A real show, not a reality show, featuring the best in real estate as THE VOICE for the market. The show is on major cable networks, digital, and garnering tens of millions of views every month socially.



Top 15% Across The Nation

Each year, HomeSnap.com looks at the data for over 1 million real estate agents nationwide, and I was fortunate to be one of the select few to win a Top Agent Award! This distinction is earned based on impressive productivity and skillful use of Homesnap Pro's real estate tools over the past year.



Personal Information Dispute Letter:

Date:

Name: (Your Name)

Address: (Your Address)

Credit Bureau Name:

Credit Bureau Address:

RE: Update Personal Information

To whom it may concern, I am writing you to update/correct my personal information. Below I have highlighted the items that are inaccurate these items shall be removed from my credit Immediately.

1. Please remove the following inaccurate names:

List all inaccurate names

1. Please remove the following inaccurate addresses:

List all inaccurate addresses

1. Please remove the following inaccurate Employers:

List all inaccurate jobs

1. Please remove the following inaccurate phone numbers:

List all inaccurate phone numbers

I am filing this consumer complaint and consumer check for compliance of these particular items that you are reporting under FACTA Title 1 sec.151. I have enclosed copies of my state issued identification and social security number to validate my identity.

Sincerely ,
(Your Name)

Medical Collection Removal Letter: (send to collection agency)

Date:

Name: (Your name)

Address: (Your Address)

Name of collection agency:

There address:

After recently obtaining a copy of my credit report I became aware that you are reporting a debt to my credit report. Under the laws of the FDCPA (Fair Debt Collection Practices Act), I am requesting that you validate this alleged debt below:

Account Name – Account number

Please provide the following information:

- A thorough breakdown of all alleged charges.
- Dates of alleged services rendered.
- List of services/procedures performed.
- Provide a copy of my signature from the provider showing my request to release information to you.

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). I reserve the right to protect the privacy of my personal information and medical records from all third party reporting agencies.

I never gave permission to your company to release my medical information to **(NAME OF REPORTING CREDIT BUREAU(S))**.

Please send the above requested information to my mailing address listed above. This letter is a request for debt validation and I request full documentation containing all information you received from the service provider of this alleged debt. Continuing to report this debt without properly validating is a violation of the FCRA (Fair Credit Reporting Act)

You have 30 days to respond to this request or this debt will be considered invalid and the demand for removal from your reporting agency will be required.

Sincerely,
(Your Name)

Collection Removal Letter:

Date:

Name: (Your Name)

Address: (Your Address)

Credit Bureau Name:

Credit Bureau Address:

RE: To dispute inaccurate information on my credit report

After reviewing my credit report I noticed some inaccurate accounts on my credit report. I am requesting that you investigate the following accounts to ensure accuracy.

Please Investigate the following accounts

Account name – Account number

Account name – Account number

Account name – Account number

Once your investigation has been completed, please forward all relevant information validating the accuracy of the debt, Including the results to your investigation to the address above.

Sincerely,

(Your Name)

****this letter can be used for ALL derogatory accounts not just collections****

Steps To Follow: (Send this letter Certified To keep track of dates)

1. Dispute Directly with the Credit bureaus this can get accounts deleted (if they say the debt is verified) move to the next steps.
2. Send Debt Validation letter directly to the collection agency (you will find their information on your credit report).
3. Settle the Debt **ONLY** if the collection agency has sent you a copy of the original contract or statement with your wet signature on it.
4. Send Failure to validate letter if the collection agency if they only send a screenshot of a Bill or some form of statement. (That is not Proper Validation)
5. Send Failure to Respond/Validate letter to bureaus. Notify the bureaus that the collection agency did not validate your debt and demand removal.

Hard Inquiry Removal Letter:

Date:

Name: (Your Name)

Address: (Your Address)

Credit Bureau Name:

Credit Bureau Address:

RE: Remove Unauthorized Inquiries

Dear, (Credit Bureau Name)

After recently reviewing my credit report, I noticed unauthorized credit inquiries. I did NOT authorize the following inquiries listed below. These were not obtained with my consent. Please delete the items immediately.

- 1.Inquiry Name + Inquiry Date
- 2.Inquiry Name + Inquiry Date
- 3.Inquiry Name + Inquiry Date

Please remove these Unauthorized items IMMEDIATELY and send me a copy of my updated credit report.

Sincerely,

(Your Name)

(List up to 5 Inquiry Items Per Dispute Letter Sent)

Hard Inquiry Removal Script (over the phone):

** Note not every Rep is the same don't get discouraged if it is not removed with the first rep just hang up and call back not every conversation is going to be the exact same just take control of the call stay confident and polite **

Credit Bureaus Telephone Numbers

Experian: (855-962-6943)

Transunion: (800-916-8800)

Equifax: (888-378-4329)

CSR: There Greeting.

You: Hello my name is **(your name)** and I'm calling because I noticed on my credit report some inquiries that I did NOT authorize. I have already contacted the companies and was told to contact you.

CSR: Was is fraud?

You: I'm not sure but I know I did not give this company permission to access my credit.

CSR: Have you filed a police report? **(they may or may not ask this)**

You: No I was just told to contact you when I reached out to the other companies.

****they may transfer you to the fraud department and that is ok you are just going to start over at the top of the script with the fraud rep****

CSR: What are the inquiries you don't recognize?

You: You will tell them all Inquiry Names as shown on report and the dates.

****The rep may place you on hold for them to make the necessary changes to your credit report usually 24hrs or 1-2 days for you to see the update on your credit report. Hard inquires being removed will boost your credit score****

Dispute Inaccurate Late Payment Letter:

Date:

Name: (Your Name)

Address: (Your Address)

Credit Bureau Name:

Credit Bureau Address:

Dear (Credit Bureau Name)

I received a copy of my credit report and I have found the following items listed below to be in error. These accounts are listed with late or missed payments and that is incorrect. The following accounts were NEVER late and should be listed as PAYS or PAID AS AGREED.

Account Name – Account Number

I was NEVER late on **(Month/Year)** on this account please update the account as paid and current.

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify. I understand that under 15 U.S.C. Sec. 1681i(a), you must complete this reinvestigation within 30 days of receipt of this letter.

Please send me a copy of my updated credit report with the requested changes updated.

Sincerely,

(Your Name)

Goodwill Letter: (for accurate late payments)

this letter is to be sent to the company that you have the late payment with the older the account the better results. Keep in mind this may take several rounds to get the late payment removed but stay consistent/Also the company is not obligated to remove the late payment but ifs its only one or two they may. Goodwill letters can be sent via mail or email to the company CEO email again you may have to send several emails for results.

Date:

Name: (Your Name)

Address: (Your Address)

Creditor Address:

RE: Account Number or Account Ending in XXXX

To whom it may concern,

I want to personally thank you for taking the time to read this letter. After reviewing my most recent credit reports I noticed late payments on (INSERT DATES) for my (NAME OF CREDITOR/CREDIT CARD COMPANY) account. I fully understand my obligation to make payments on time and if it wasn't for (INSERT YOUR REASON FOR LATE PAYMENT) that caused me to miss a payment, I'd have an outstanding payment history. Since then, I have consecutively made on-time payments and kept my credit utilization low.

I'm planning to [finance a car, apply for a mortgage – PLEASE INSERT YOUR REASON] and the missed payment on my credit report could drastically affect my chance of qualifying. As stated, before I fully understand my financial obligation but this is not an accurate reflection of my ability to repay debts owed. I would greatly appreciate it if you could give me a second chance and remove the late payment on [INSERT DATE OF LATE PAYMENT] **Thank you for your time and consideration and I hope you can see it in my favor and approve my request.**

type your name at the bottom of letter

Debt Validation Letter: (send to collection agency as certified)

Date:

Name: (Your Name)

Address: (Your Address)

Collection Agency Name:

Address:

RE: Account Number

I am sending this letter in response to a letter you sent me on (INSERT DATE OF COLLECTION LETTER HERE OR OPEN DATE OF ACCOUNT ON CREDIT REPORT). I want to inform you that this is NOT a refusal to pay but in accordance with my rights under the Fair Debt Collection Practices Act I am disputing this account and requesting a validation of debt. (15 USC 1692g Sec. 809 (b)).

I am NOT requesting a verification, but I am requesting for validation. I request that your office provide me with evidence that I am obligated to pay you.

Please provide me with the following information: 1. State what the money you say I owe is for 2. How did you come to determine that amount 3. Provide copies of agreements bearing my signature stating that I agreed to pay what you say I owe 4. Show me the proof that you are licensed to collect in my state; provide your license number 5. Provide me with proof that the statute of limitations have not expired 6. A valid, legible copy of the agreement stating the debt and interest charges If your company fails to comply or respond to this letter within the allotted time of 30 days from the date you receive this letter, this account must be deleted and removed immediately from my credit report. Also, all future attempts to collect this debt must stop.

Sincerely,

(Your Name)

Identity Theft Letter:

Date:

Name: (Your Name)

Address: (Your Address)

Credit bureau Name

Credit bureau Address

RE: (Account Name) (Account Number)

After reviewing my credit report I must inform you that I am NOT responsible for the above listed account as I have been a victim of identity theft.

I have already notified both my local police department and the Federal Trade Commission by completing an identity theft report and I have included a copy for your review. Please delete the account from my credit report immediately.

Sincerely, (Your Name)

make sure you do report if you have experienced identity theft this is very important

Charge Off Removal Letter:

FOLLOW STEPS BELOW

Step 1: Determine whether or not this account is within the Statute of Limitations. Simply go to Google and search "Your State Name + SOL" If an account is still within the SOL a company can legally sue you to collect on a debt. **Step 2:** Dispute charge off with credit bureaus **Step 3:** Method of Verification (if they respond verified) **Step 4:** Failure to validate letter if they do not validate debt. **Step 5:** Pay to delete letter if debt is validated and proof with your signature is showed.

Date:

(Your Name):

(Your Address):

Credit Bureau Name:

Credit Bureau Address:

To whom this may concern,

After reviewing my credit reports I noticed that you are alleging that the following accounts are negative without furnishing any proof of verification of this debt or that you followed all laws and regulations to report therefore you must remove all negative and adverse remarks.

(List Account Name + Account Number)

As you know it is against the law to report any information not proven accurate. I demand that you provide me with concrete evidence and all documentation proving that I am or have been late. Please be aware that all negative remarks found on my credit report is a violation of the FCRA and FDCPA when you cannot furnish the validity of the remark. I am not in dispute of the ownership of the account but if you are unable to provide the full reports of how you validated, verified, and how you are in compliance then you must remove the account from my credit report.

Sincerely,

(Your Name)

Method Of Verification Letter:

Date:

Name: (Your Name)

Address: (Your Address)

Credit Bureau Name:

Credit Bureau Address:

RE: Method of Verification

Dear (Credit Bureau Name Here),

I am requesting the Method Of Verification for the following disputed account(s)

Account Name + Account Number

Account Name + Account Number

Account Name + Account Number

This is in accordance with the Fair Credit Reporting Act §611(a)(7). This is not a request for a reinvestigation of the previous dispute. This is rather a request for a Method of Verification where the following items should be provided to ensure the validity of the account(s).

Please provide the following items: identify item(s) by the name of source, such as creditor or tax court, and identify type of item, such as credit account, judgment, etc. 1. The name of the original creditor 2. The creditors address and telephone number 3. The person's name they verified the dispute with 4. The documentation used to verify the dispute If you are unable to respond in a timely manner and provide the above items, please delete the account(s) from my credit report to prevent further damage.

Sincerely,

(Your Name)

Repossession Removal Letter:

Date:

Name: (Your Name)

Address: (Your Address)

Collection Agency Name:

Collection Address:

Name of Original Creditor:

Original Creditor Address:

Car Make:

Car Model:

Car Vin #:

To whom it may concern,

I am writing in regard to the above referenced accounts and transactions. This vehicle was repossessed by (Original Creditor) in the State of (Your State) on or about, xx/xx/yyyy, and resold on or about (date) (list name of company who sold the car).

Under the laws of the State of (State where the car was repossessed) and State RISA and MVISA statutes a deficiency cannot be claimed unless all of the required notices were properly and timely given, and all of the allowable redemption and cure time limits were adhered to.

Please provide copies of the legal notices and proof of the commercially reasonable manner of the resale of the subject vehicle. If no such proof is provided within 14 days from receipt of this notice, the alleged claim of a deficiency will be considered null and void, and any continued collection activities, or continued reporting of this invalid claim on my credit reports will be considered a violation of the FDCPA and FCRA. In addition, if you singularly or severally fail to comply with the above requests, I reserve the right to seek damages against all parties, under all available State and Federal statutes and UCC – 9 remedies.

Sincerely,

(Your Name)

****send this letter to collection agency****

Repossession Letter Removal

Part 2:

****this gets sent to credit bureau after debt was not validated****

Date:

Name: (Your Name)

Address: (Your Address)

Credit Bureau Name:

Credit Bureau Address:

Original Creditor Name:

Original Creditor Address:

I am writing this letter in regard to the account (Account Name - Account #) referenced above that is being listed on my credit report by (NAME OF COMPANY). This account has not been properly verified and as you know failure to comply with federal regulations by credit reporting agencies are in serious violation of the Fair Credit Reporting Act and may be investigated by the FTC. For obvious reasons.

I am maintaining very detailed records of all my correspondence with you in preparation to file a complaint with the Attorney General's office and the Consumer Financial Protection Bureau if you continue to list this item on my credit report. I was given no evidence of my obligation to pay this debt to this collection agency. The FCRA requires you to verify the validity of the item within 30 days. If the account cannot be verified, you are obligated by law to remove the item and if you do verify this item, please provide the complete name of the person who verified this information, telephone number, the date you spoke, all documentation provided to you, and the method of verification as well.

In the event that you cannot verify the item pursuant to the FCRA, and you continue to list the disputed item on my credit report I will find it necessary to sue you for actual damages and declaratory relief under the FCRA. According to this regulation, I may sue you in any qualified state or federal court, including small claims court in my area. While I prefer not to litigate, I will use the courts as needed to enforce my rights under the FCRA.

Sincerely,
(Your Name)

Follow Suite Letter:

****This is to be sent when one collection agency removes an account and the other ones did not****

Date:

Name: (Your Name)

Address: (Your Address)

Credit Bureau Name:

Credit Bureau Address:

RE: Personal request to ensure that NO INACCURATE DEROGATORY information is reporting on my Consumer Credit Report and that any such information, ESPECIALLY THOSE PREVIOUSLY DELETED by other CRAs, are immediately deleted from my file.

To whom this may concern,

It is unlawful, and a DIRECT VIOLATION of several FEDERAL laws and statutes to report inaccurate, misleading or unverified information.

On (DATE) I received a response from (CREDIT BUREAU) stating that the following account could not be verified and it was immediately DELETED from my credit file.

• (LIST ACCOUNTS THAT WHERE DELETED FROM OTHER BUREAUS)

Per the PROCEDURES and laws stated in 15 U.S.C. 1681i and its subsections I have requested that ALL FURNISHERS related to this account and CONSUMER REPORTING AGENCIES in which this item has been disputed be NOTIFIED of the DELETION of this account due to FAILURE TO PROVE ITS VALIDITY.

As stated above, I have requested information be sent to all CRAs and I anticipate that each CRA will follow suit in DELETION OF THE ACCOUNT. To Ensure that you receive NOTIFICATION I am including the following attachments to this letter.

- Copy of my dispute response showing that the account has been deleted from my credit file due to their inability to Fully verify and certify the accuracy of this account.
- PER FEDERAL LAW and the standards set forth by all committees overseeing consumer reporting agencies, continuing to report this account on my credit file is a violation of my rights.

Please DELETE THIS ACCOUNT IMMEDIATELY so we can avoid further potential of a consumer or legal complaint.

Sincerely,
(Your Name)

Pay To Delete Letter:

** this letter is used if you must settle an account to avoid being sued
send this to creditor**

Date:

Name: (Your Name)

Address: (Your Address)

Credit Bureau Name:

Credit Bureau Address:

RE: Account Number

Dear (Creditor Name),

This letter is in reference to your letter dated on (DATE) in reference to the debt listed above. I wish to settle the account. Please note that this is not in any way me acknowledging that I owe this alleged debt or even me accepting this debt. Neither is it me promising to pay and this shall not be treated as an agreement unless you provide me with a response to the terms stated below.

I'm fully knowledgeable that your company, (CREDITOR NAME) has the authority to report this debt to the credit bureaus. You also have the authority to alter the listing as you are the furnisher. I'm willing to pay (INSERT SETTLEMENT AMOUNT OR FULL DEBT AMOUNT) in return for your agreement to delete ALL information associated with this debt from the reporting credit bureaus within 10 days of receipt of payment. If you agree to these terms I am prepared to send payment in the amount of (\$XX.XX) made payable to (CREDITOR NAME) in exchange for the removal of this debt and all information associated with it.

Please prepare a letter with your company letterhead agreeing to all the terms bearing a signature of an authorized agent of (CREDITOR NAME). This letter shall be treated as a contract and subject to the laws that apply in my state. I have the right to dispute this alleged debt and if I do NOT receive your postmarked response within 15 days, I will withdraw this offer and initiate a full verification of this debt. Forward your response to this letter to the address listed above.

Sincerely,
(Your Name)

ADDITIONAL INFORMATION + RESOURCES

Credit Monitoring Sites

- Experian www.experian.com
- Smart Credit www.smartcredit.com
- Credit Karma www.creditkarma.com
- Annual Credit report www.annualcreditreport.com

File Complaint Against Credit Bureaus/Collection Agencies

www.consumerfinance.gov/complaint/ this site is used to upload your disputes if you do not want to mail them the cfpb.

Filing a FTC Report

IdentityTheft.gov This website is used to file reports for your negative items on your credit report.

- How to use the FTC report : Create your dispute letter for the account you are disputing, Next fill out the ftc report with the ssme account information as the one on your dispute letter. Once you fill out the report download it and than upload the FTC report and your dispute letter to the cfpb.

Credit Bureaus Address's

Experian: Po Box 9701 Allen Tx, 70513

Transunion: Po Box 2000 Chester PA, 19016

Equifax: Po Box 740256 Atlanta GA, 30374

Remember the credit bureaus and collection agencies have **30-45 days to investigate your dispute and respond back to you. If they do not respond within the allotted time frame the account being disputed must be deleted IMMEDIATELY. Its best to send the letters certified mail so you can track when the bureaus get your letters but it can get pricey so if you do not send certified just keep track of your dates. **The 30 days start the exact day the credit bureaus receive your letter.** Include a copy of your state Issued I.D or drivers license to verify your identity and a copy of your ssn (**ONLY SEND THIS INFORMATION TO THE CREDIT BUREAUS**) not the collection agency!!!

Credit Building Sites

- www.selflender.com used to report good payment history to boost score
- www.kickoffcredit.com used to report good payment history to boost score