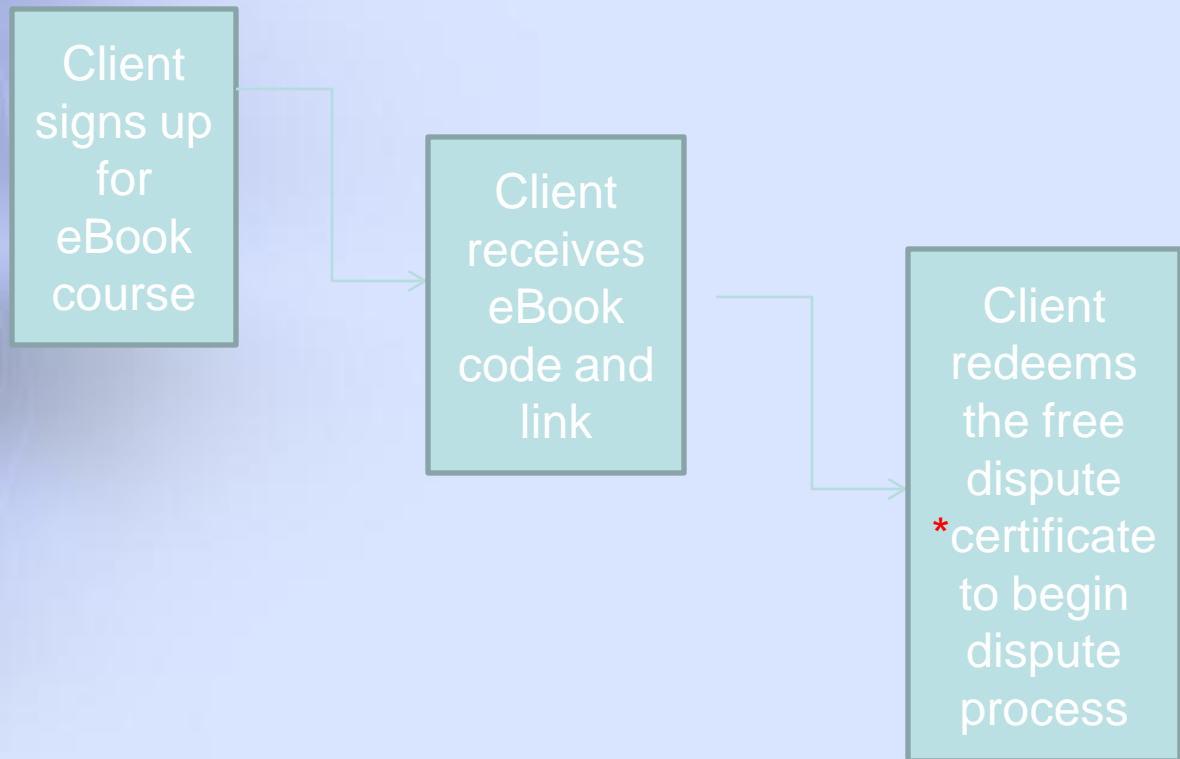




# TFC 2009

Our Education & Disputing Process

# Map of the Process



\* The certificate is located in the back of the eBook. Each client will need to redeem the certificate and obtain their free credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) to begin their dispute process.

# Purchasing the eBook

- We have created an eBook that takes a comprehensive look at the Credit System. This eBook teaches the history of the system, the credit bureau agencies involved, the factoring codes developed by the Fair Isaac Commission in the early 1970's, and an in-depth look at insider tips and industry secrets that are not commonly known. These tips will allow the average person the ability to apply them to their own personal credit profile and raise their credit scores at all three major bureaus. The eBook is full of these common sense applications that when applied, can greatly improve your chances of paying lower interest rates on anything you may purchase.

A four part classroom training series has also been developed as a result of the eBook. This four part training includes testing of your knowledge at the conclusion of each module. Upon completing the four part training there is a final exam.

Credit is a way of life in America. To apply for financing, open a checking account, apply for an apartment, obtain insurance and even applying for employment requires a favorable credit profile. This educational series will give you the real life tools needed to prepare yourself for any of these circumstances you will surely encounter.

Our Credit Restructuring process will allow us to assist you in regaining your credit profile and will allow you to start off on solid ground. Explaining that process is next!.

## An Overview of what the program involves.

- **Our Process**.....Once you have purchased the eBook and are ready for the FREE Credit Disputing Assistance this is what you will do.....Our process is very simple. We are disputing reporting law.....not whether or not an account is yours or not.....but whether or not the credit bureaus have that “verifiable proof” they are required by law to have on that account. So this is NEVER about what type of negative we challenge.....we simply have a right to receive a copy of the Original Creditors Documentation. When we request that same verifiable proof from the creditor.....they usually comply very quickly and will oftentimes fax or mail you a copy of your account application/history within 24 hours. That is fine.....but the creditor does not own the credit bureau report.....the credit bureaus do! The credit bureaus are required to have a copy of that same verifiable proof. They are the agencies reporting your information to underwriters and Loan Officers....and banks and so forth. Under the FCRA.....they need to provide you a copy of verifiable documentation if it is requested by you the consumer. Here is what I find VERY interesting! We have now assisted thousands of clients since 1999 without a single client failure! We have NEVER RECEIVED a single copy of verifiable proof on a single client account.....NEVER! They do not have them on file! All credit bureau reporting is done electronically via email or fax. But that is NOT what the law says must be done. OUR STATISTICS SAY IT ALL! WE HAVE THE HIGHEST DELETION AND CHANGE RATE IN THE ENTIRE INDUSTRY. WE SUCCESSFULLY DELETE OR CHANGE OVER 87% OF EVERYTHING WE DISPUTE. IF OUR INTERPRETATION OF THIS LAW WERE WRONG.....IT WOULDN'T WORK.....THEY WOULDN'T DELETE OR CHANGE THOSE ACCOUNTS IF VERIFIABLE, ACCURATE, UP-TO-DATE INFORMATION WERE PRESENT.

# Timeline To Complete A Dispute

- Every single case is unique. Every case will eventually attain the same deletion or change average or better.....however.....we have to follow the FCRA and all applicable FCRA law.
- 1. A Client is directed to a website to purchase the *Credit System, Debt Management & Budgeting eBook*.....at the back of the eBook is a redeemable certificate entitling you to the FREE Credit Disputing Process.
- 2. The client will forward a copy of their certificate and a copy of their free credit report, you can request from ( [www.annualcreditreport.com](http://www.annualcreditreport.com) ), and we will analyze the report and draft the appropriate letters for each bureau.
- 3. Only 22 negative items can be disputed at any one time ( per bureau ) so....Up to 22 of those derogatory accounts are documented on dispute letters addressed to all 3 major credit bureaus (Equifax, Experian & Trans Union).
- 4. The dispute letters are forwarded to you via email, or general mail delivery, if no email is available, with a **Welcome Letter** and **Instruction Letter** attached. The Welcome Letter also includes a license code ( password ) to access our proprietary eBook covering the 65 part educational series developed to teach you the rules of credit reporting and how to attain credit scores into the 800's. You may have already obtained the password from your referring agent but this is for safe-keeping.

# Timeline continued.....

- 5. The client checks their personal information on each dispute letter.....signs each of them.....includes 2 forms of identification with each letter.....and mails each letter to the credit bureaus. A “signature required” is usually sufficient for proof of delivery to each of the credit bureaus.
- 6. **17-21** days after sending out the initial dispute letters.....each credit bureau will begin sending you form letters or even a copy of your credit report. These letters are intended to be what is called an “**acknowledgement**” letter....simply notifying you that your case is under investigation. If you still see the negative items listed on a generic letter from the credit bureau.....do NOT assume that the dispute is over or the credit bureaus have completed the investigation....this is customary. **Most of these do NOT require a response....however, we will determine the necessity of responding in processing.**
- 7. **17-21** days after receiving your first responses ( **acknowledgements** ) .....you will begin receiving the Results of Investigation, Investigation Results or Outcome of Investigation.....each bureau calls it something different! **WE NEED THAT CORRESPONDENCE as quickly as possible.**
- 8. **ANY time the client receives correspondence** from ANY of the credit bureaus.....they are instructed **to immediately forward that information to our Processing Center.** We instruct the client to let us analyze the results and respond on their behalf to EVERY request. We have a proven system of proprietary responses that force the credit bureaus to remain focused on Section 609 of the FCRA, the law we are disputing. They would gladly take your mind off the fact that NO verifiable proof accompanied the RESULTS just received!

# Timeline continued.....

- *If anything remains unchanged....we simply re-address section 609 in a follow up dispute letter and force a re-investigation to take place!*
- **10. If 60 days EVER goes by without a response....**we must know immediately from the client so we may address a DELAY of Investigation letter to that credit bureau failing to respond.

We have become experts at researching & analyzing the credit report. We know the reason code system ( factor codes ) used to calculate credit scores.....we know how to maximize your credit scores.....all on an individual case by case basis.....we can teach you how to attain a positive account on your credit report as a trade line in 60 days or less.....how many of what types of accounts do you need for the highest score.....do my open credit card accounts that I pay off monthly....hurt or help me? What is an authorized User????? All of the answers to these questions are included in our eBook..... the 65 Part Educational Series.

- We have an email-based customer service that virtually allows us to communicate with hundreds of clients simultaneously.
- If you do not have email access simply leave a message on our messaging system and we will address your questions with a general mail delivery response. We save everything as a physical record for your file.