

# The Complete Credit Repair Secret and Why You Will Succeed

By

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The Fair Credit Reporting Act was put into law in 1970, which was prior to the computer age, to protect the American people from misinformation that the Credit Reporting Agencies (i.e. Equifax, Trans Union and Experian) reports every day. This law REQUIRES the CRA's (Credit Reporting Agencies) to have PHYSICAL COPIES of the contract documents we signed with creditors that they are reporting but they DON'T because everything they are reporting is transferred to them from the creditors electronically - not face to face or by mail. This means the CRA's do not ever review and or verify any credit applications, signed contracts or any documents whatsoever before they report the items on your credit report.

The FCRA requires all CRA's to VERIFY all information received from the creditors BEFORE adding them to your credit file but since it will be time-consuming and costly, they are taking the shortcut by doing everything electronically which is not how the FCRA says it should be done. To help you know exactly where in the Fair Credit Reporting Act it says the Credit Reporting Agencies must provide copies of your signed documents that verifies the accuracy of your accounts in their files, I have provided you with 4 paragraphs (along with my paraphrasing of them for your understanding) so you know that your disputes are in 100% compliance with the law. Pay special attention to the italicized section of each clause. It reads:

1. (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. (Page 39)

What it means: This section is stating that if you ask in the right way, the CRA's must grant your request by providing you with the copies of the original documents you signed with the creditor(s).

2. (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agency is not required to remove accurate derogatory information from the file of a consumer, unless the information is outdated under section 605 or cannot be verified. (Page 39)

What it means: This section has two parts - one is stating that your adverse items must be removed if they are outdated and the other part, which makes this process very easy for you to succeed (smile), is saying the CRA

must "verify" that the accounts are valid. The next clause describes how your account must be verified.

3. (1), a business... shall provide a copy of application and business transaction records in the control of the business entity, whether maintained by the business entity or by another person on behalf of the business entity. (Page 40)

What it means: This section is stating that the CRA's must provide you with a copy of the original application or document you signed when you made a business transaction or applied for credit. Note: THEY DO NOT HAVE THESE ON FILE BECAUSE THEY RECEIVED EVERYTHING ELECTRONICALLY!!!

4. (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. (Page 5)

What it means: This section is stating that in order for your account to be considered verified, your CREDIT APPLICATION (i.e. a copy of the original document you signed) must be provided in which the creditors and lenders have in their possession - not the CRA's.

(Fair Credit Reporting Act Site: <https://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0111-fair-credit-reporting-act.pdf>)

Proper verification according to Section 609 of the FCRA involves the CRA's 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 in order to place those items on your credit report, however, they don't ever review any documents or keep a copy of your credit application in their files.

The objective of these dispute letters is not to dispute whether your information that is being reported is valid or not, it is to dispute the CRA's RIGHT TO REPORT your negative items lest they provide you with a copy of the original documents you signed, in which they will never do because they never received them in the first place.

Therefore, according to the FCRA, all CRA's must provide must provide a copy of the verifiable original creditor documentation IF IT IS REQUESTED PROPERLY BY YOU THE CONSUMER, and since they don't have proof that the negative items are yours, then according to the FCRA, those items are classified as "UNVERIFIED", and under the FCRA – all unverified accounts MUST BE DELETED. Approximately 99% of the American populace don't know about this TRUTH which is hurting you and keeping you from reaching greater heights in life. This is the SECRET the Credit Reporting Agencies and Credit Repair Companies don't want you to know. You have now been equipped with this POWERFUL knowledge. Now you must use it for your benefit and start disputing NOW!