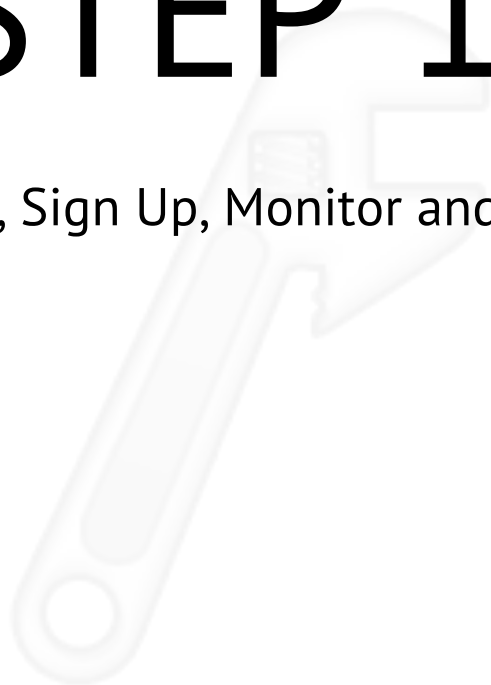


STEP 1

Get Report, Sign Up, Monitor and Identify



STEP 1

The first action you need to take in our 5 step “CreditLife - Credit Repair System” process is to pull up your credit report and sign up with a monitoring site to be able to monitor your credit. Your credit will be monitored both while you’re doing your repair and ongoing as you want to facilitate the good credit. You should always be on top of what’s going on with your credit. Personally, we recommend the monitoring sites below, they both offer free trials, but we utilize them because of their close proximity to actual bank credit scores, which can sometimes vary from the monitoring sites.

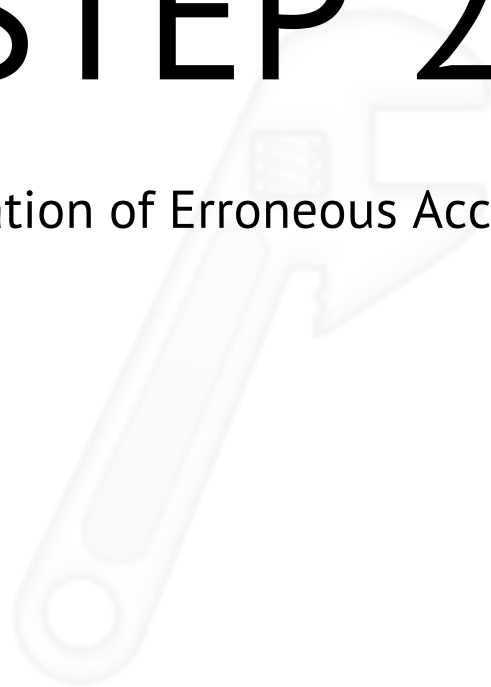
- www.equifax.com
- www.creditchecktotal.com

Once you sign up for either a free trial or for a full-blown membership, your next action will be to identify the negative accounts you want to remove or that you feel are inaccurate or erroneous. It is highly recommended that you review the personal information and identifying information to make sure that it matches accurately to the correct information, because any incorrect personal information (name, address, social security number, employment, alias, etc.), can cause inaccurate, erroneous, or incorrect information reports to your credit.

Once you identify the erroneous accounts that you feel should be removed, then it will be time to proceed to **Step 2** of the “CreditLife – Credit Repair System”.

STEP 2

Notification of Erroneous Accounts



STEP 2

Step 2, of the “[CreditLife - Credit Repair System](#)” will have you completing and sending out letters to three credit bureaus facilitating the removal of the erroneous accounts on your credit report. At the end of this section, **Step 2**, you will find an “Erroneous Account Template” that we provided for you to modify with your individual information. Beyond that you won’t be changing any of the information on any of the templates, EXCEPT for the account name, account number, all current personal information to reflect your personal information i.e. “Customer Name”, and the addresses that need to be removed, employment that needs to be removed as well as all aliases and telephone numbers that need to be removed. You will need to input your personal information in the upper left corner of the front page of the template. You will be inputting the addresses that need to be removed under the area(s) provided for such and you will be doing the same with the employment, aliases and telephone numbers. In regards to the accounts that you feel should be removed, all you will be changing is the creditor name and account number. You don’t change anything else, and you add as many of those fields as you have negative accounts and delete the rest of the generic fields we have placed on the template if there are more than you need. If there is a bankruptcy, lien, judgment, or other public record you feel is incorrectly reporting you would input that just like any other negative account. However, you don’t do anything special except instead of “Creditor Name” you would input Bankruptcy, Lien, Judgment, etc. and instead of “Account Number” you would enter in a docket number.

To elaborate on the “[CreditLife - Credit Repair System](#)” and the process, the key to the system is removing all old addresses other than your current address, remove all aliases, remove all employment, and remove all telephone numbers reporting on your credit report on each bureau. The only thing you want to leave, that the FCRA (Fair Credit Reporting Act) requires is your current address. All accounts, whether they are positive or negative are attached to your credit through identifying factors such as name, address, date of birth, employment, etc. and in most cases the credit bureaus require four of those points to match to justify reporting it to your credit. Well, there is nothing in the FCRA that states you need to have an old addresses, employment, aliases, or telephone numbers report on your credit. They only report because that is what creditor’s report. It’s actually imperative for individuals who have lived at more than one place in their life and have had negative accounts on their credit to remove these, because nefarious collection companies live off being able to buy old debts for very cheap and attach them to your credit through old addresses, employment, aliases or telephone numbers as a way to substantiate being able to legally report this new debt. You’re just seeing that you haven’t heard about it in five years. It’s almost like a spring cleaning and, more so, a protective measure because not only will it help you remove your erroneous, negative or incorrectly reporting accounts, but it will prevent any old accounts from re-reporting down the line, including the ones you’re removing with this process.

So again, you will start with the first template, which we have placed at the end of the **Step 2** section, and you will replace/add all the information outlined above, such as your personal

information, where it dictates in dark gray, as well as all the old addresses, employment and telephone numbers to remove in the allotted areas on the template. When replace/adding in the information for the accounts you are inclined to remove, make sure the account number matches as it reads on the credit report on the monitoring site you choose to use, and the creditor name matches.

Please note: If only the first 7-8 account numbers show on the monitoring site for the account you want removed, just put the account numbers as they read that you see on the report and if it has X's after to blind out the last couple digits of the account number, that's fine, the bureaus will decipher that for you.

Once you are completed after correctly adjusting the template from **Step 2**, you need to send one letter each to the three credit bureaus, listed below. So again, for **Step 2** you will be mailing out three letters to the addresses below and make sure to send each one certified, to confirm receipt by the bureaus and dates it was confirmed received so you know when to expect the results. By law, it's 30 days from the receipt of the package, is when they need to finish the dispute, so you know when to expect the results in the mail.

Credit Bureau addresses to mail completed **Step 2** letters:

- TransUnion, P.O. Box 2000, Chester, PA 19022
- Equifax, P.O. Box 740256, Atlanta, GA 30374
- Experian, P.O. Box 9701, Allen, TX 75013



On the following page you will find the “Erroneous Account Template” to be completed as **Step 2** of the
“[CreditLife – Credit Repair System](#)”

To modify the template for your individual account information copy and paste the template into your favorite document creation software and modify content according to the instructions outlined above in **Step 2.**

Customer Name
Customer Address
Customer Address Line #2
Date of Birth: Customer Date of Birth
Social Security Number: Customer Soc. Sec. Number

Credit Bureau Name
Credit Bureau Address
Credit Bureau Address Line #2

INPUT DATE HERE

Re: Letter to Remove Inaccurate Credit Information

To Whom It May Concern:

I received a copy of my credit report and found the following item(s) to be errors. Here as follows are items in error:

The following addresses are reporting incorrectly and must be removed immediately:

- INPUT YOUR OLD ADDRESSES HERE
- INPUT YOUR OLD ADDRESSES HERE
- INPUT YOUR OLD ADDRESSES HERE AS MANY AS YOU NEED TO REMOVE

The following employment info is reporting incorrectly and needs to be removed immediately:

- INPUT EMPLOYMENT INFO HERE
- INPUT EMPLOYMENT INFO HERE
- INPUT EMPLOYMENT INFO HERE AS MANY AS YOU NEED TO REMOVE

The following aliases are reporting incorrectly and need to be removed immediately:

- INPUT ALIAS HERE
- INPUT ALIAS HERE
- INPUT ALIAS HERE AS MANY AS YOU NEED TO REMOVE

The following telephone numbers are reporting incorrectly and need to be removed immediately:

- INPUT TELEPHONE NUMBER HERE
- INPUT TELEPHONE NUMBER HERE
- INPUT TELEPHONE NUMBER HERE AS MANY AS YOU NEED TO REMOVE

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately:

Creditor Name: Bankruptcy, Lien, Judgment, etc.

Docket Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately:

Creditor Name: Bankruptcy, Lien, Judgment, etc.

Docket Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

The following account needs to be removed immediately:

Creditor Name: Bankruptcy, Lien, Judgment, etc.

Docket Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not.

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 an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. I also request that you please send notices of corrections to anyone who received my credit report in the past six months.

Thank you for your time and help in this matter.

Sincerely,

(Customer Signature)

CUSTOMER NAME

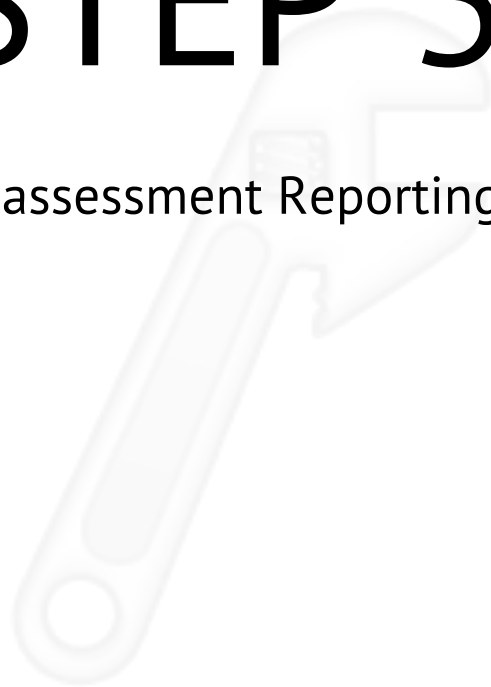




Proceed to **Step 3** of the “[CreditLife – Credit Repair System](#)”

STEP 3

Reassessment Reporting



STEP 3

Once you get back the results from the initial letters, **Step 2**, you sent out to the credit bureaus, you will see a number of accounts removed, and some of you may see all the accounts you desire to be removed off your report. If there are still erroneous accounts to be removed, you will use the template, we placed at the end of this **Step 3** section, which has the same format as the template from **Step 2**, to do so. You will need to review the report you get in the mail with the removals against the updated monitoring site you are using to determine if there are any old addresses, employment, aliases, telephone numbers, etc. that still need to be removed. REMEMBER, this is the key behind why these accounts are being removed. So, in some instances, not all the old addresses, employment, aliases or phone numbers will all come off with the initial dispute. This is why you locate which old addresses, employment, aliases and telephone numbers which are left after you get the first set of removals back and any accounts that are left that you feel should be removed, and you re-apply that information to the template provided in **Step 3**. You will input the information in the same way you did for **Step 2** onto the template of **Step 3**. Using the same idea, in 30 days after you send out the next disputed letters, one each to all three credit bureaus using the same addresses as before, you will get the results back with an updated report. It's important that you keep updating your monitoring site as well during the process because you will see the removals and score changes there first before you get the removals in the mail.



On the following page you will find the “Erroneous Account Template” to be completed as **Step 3** of the
“[CreditLife – Credit Repair System](#)”

To modify the template for your individual account information copy and paste the template into your favorite document creation software and modify content according to the instructions outlined above in **Step 3**.

Customer Name
Customer Address
Customer Address Line #2
Date of Birth: Customer Date of Birth
Social Security Number: Customer Soc. Sec. Number

Credit Bureau Name
Credit Bureau Address
Credit Bureau Address Line #2

INPUT DATE HERE

Re: Letter to Remove Inaccurate Credit Information:

To Whom It May Concern:

I received a copy of my credit report and found the following item(s) to be errors. Here as follows are items in error:

The following addresses are reporting incorrectly and must be removed immediately:

- INPUT YOUR OLD ADDRESSES HERE
- INPUT YOUR OLD ADDRESSES HERE
- INPUT YOUR OLD ADDRESSES HERE AS MANY AS YOU NEED TO REMOVE

The following employment info is reporting incorrectly and needs to be removed immediately:

- INPUT EMPLOYMENT INFO HERE
- INPUT EMPLOYMENT INFO HERE AS MANY AS YOU NEED TO REMOVE

The following aliases are reporting incorrectly and need to be removed immediately:

- INPUT ALIAS HERE
- INPUT ALIAS HERE AS MANY AS YOU NEED TO REMOVE

The following telephone numbers are reporting incorrectly and need to be removed immediately:

- INPUT TELEPHONE NUMBER HERE
- INPUT TELEPHONE NUMBER HERE AS MANY AS YOU NEED TO REMOVE

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not. I would like to be provided proof as per FCRA Sec. 605, 609, and 623. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt. Without, it must be removed.

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not. I would like to be provided proof as per FCRA Sec. 605, 609, and 623. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt. Without, it must be removed.

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not. I would like to be provided proof as per FCRA Sec. 605, 609, and 623. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt. Without, it must be removed.

The following account needs to be removed immediately:

Creditor Name: Bankruptcy, Lien, Judgment, etc.

Docket Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not. I would like to be provided proof as per FCRA Sec. 605, 609, and 623. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt. Without, it must be removed.

The following account needs to be removed immediately:

Creditor Name: Bankruptcy, Lien, Judgment, etc.

Docket Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not. I would like to be provided proof as per FCRA Sec. 605, 609, and 623. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt. Without, it must be removed.

The following account needs to be removed immediately:

Creditor Name: Creditor Name: Bankruptcy, Lien, Judgment, etc.

Docket Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not. I would like to be provided proof as per FCRA Sec. 605, 609, and 623. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt. Without, it must be removed.

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 an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. I also request that you please send notices of corrections to anyone who received my credit report in the past six months.

Thank you for your time and help in this matter.

Sincerely,

(Customer Signature)

CUSTOMER NAME





Proceed to **Step 4** of the “[CreditLife – Credit Repair System](#)”

STEP 4

One More Time



STEP 4

After you get the results back from your second round of disputed letters, and if there still are any accounts you feel should be removed apply those erroneous accounts to the template provided in **Step 4**. As with the template from **Step 3**, the template of **Step 4** has the same format as the templates in **Step 2** and **Step 3** however, the “Explanation” content varies from template to template and gets more aggressive in tone. At this stage, if there are any old addresses, employment, phone numbers or aliases left, you will want to fill that in as well and send out that template like you did in **Step 2** and **Step 3**. However at this time, I also would suggest you call the three bureaus at the numbers listed below and request they remove all the old addresses other than current address, as well as any remaining employment, aliases and or telephone numbers as this will help speed up the process. You will just ask for customer service and tell them you want the old addresses removed as well as employment, aliases, etc. and they will oblige because they know there is no reason these things should be reporting in the first place.

*Please Note: It's imperative when mailing in **Step 4** to input the remaining old addresses, employment, phone numbers and aliases along with whatever accounts are left you feel need to be removed. Only after you mail in **Step 4**, do I want you to call the three credit bureaus as well and verbally request the removal only of any remaining old addresses, employment, aliases and telephone numbers.*

Credit Bureau telephone numbers to call after mailing in **Step 4** letters:

- Equifax: 800-846-5279
- TransUnion: 800-916-8800
- Experian: 714-830-7000



On the following page you will find the “Erroneous Account Template” to be completed as **Step 4** of the
“[CreditLife – Credit Repair System](#)”

To modify the template for your individual account information copy and paste the template into your favorite document creation software and modify content according to the instructions outlined above in
Step 4.

Customer Name
Customer Address
Customer Address Line #2
Date of Birth: Customer Date of Birth
Social Security Number: Customer Soc. Sec. Number

Credit Bureau Name
Credit Bureau Address
Credit Bureau Address Line #2

INPUT DATE HERE

Re: Letter to Remove Inaccurate Credit Information:

To Whom It May Concern:

I received a copy of my credit report and found the following item(s) to be errors. Here as follows are items in error:

The following addresses are reporting incorrectly and must be removed immediately:

- INPUT YOUR OLD ADDRESSES HERE
- INPUT YOUR OLD ADDRESSES HERE AS MANY AS YOU NEED TO REMOVE

The following employment info is reporting incorrectly and needs to be removed immediately:

- INPUT EMPLOYMENT INFO HERE
- INPUT EMPLOYMENT INFO HERE AS MANY AS YOU NEED TO REMOVE

The following aliases are reporting incorrectly and need to be removed immediately:

- INPUT ALIAS HERE
- INPUT ALIAS HERE

The following telephone numbers are reporting incorrectly and need to be removed immediately:

- INPUT TELEPHONE NUMBER HERE
- INPUT TELEPHONE NUMBER HERE

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not and I would like to be provided proof the method for which you are verifying as well as the exact details that match because without exact matches this account must be removed immediately as per FCRA. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt and that all their details match the original creditor. Without, it must be removed as per FCRA.

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Account Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not and I would like to be provided proof the method for which you are verifying as well as the exact details that match because without exact matches this account must be removed immediately as per FCRA. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt and that all their details match the original creditor. Without, it must be removed as per FCRA.

The following account needs to be removed immediately:

Creditor Name: Creditor Name

Docket Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not and I would like to be provided proof the method for which you are verifying as well as the exact details that match because without exact matches this account must be removed immediately as per FCRA. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt and that all their details match the original creditor. Without, it must be removed as per FCRA.

The following account needs to be removed immediately:

Creditor Name: Bankruptcy, Lien, Judgment, etc.

Docket Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not and I would like to be provided proof the method for which you are verifying as well as the exact details that match because without exact matches this account must be removed immediately as per FCRA. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt and that all their details match the original creditor. Without, it must be removed as per FCRA.

The following account needs to be removed immediately:

Creditor Name: Bankruptcy, Lien, Judgment, etc.

Docket Number: XXXX

Explanation: Please verify and validate all data for this account, every notation, dates and balances, whether reported or not and I would like to be provided proof the method for which you are verifying as well as the exact details that match because without exact matches this account must be removed immediately as per FCRA. On top of it, this is a collection account and the collector needs to prove that this debt can survive collection, that they own this debt, and the extent to which they can collect this debt and that all their details match the original creditor. Without, it must be removed as per FCRA.

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 an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. I also request that you please send notices of corrections to anyone who received my credit report in the past six months.

Thank you for your time and help in this matter.

Sincerely,

(Customer Signature)

CUSTOMER NAME

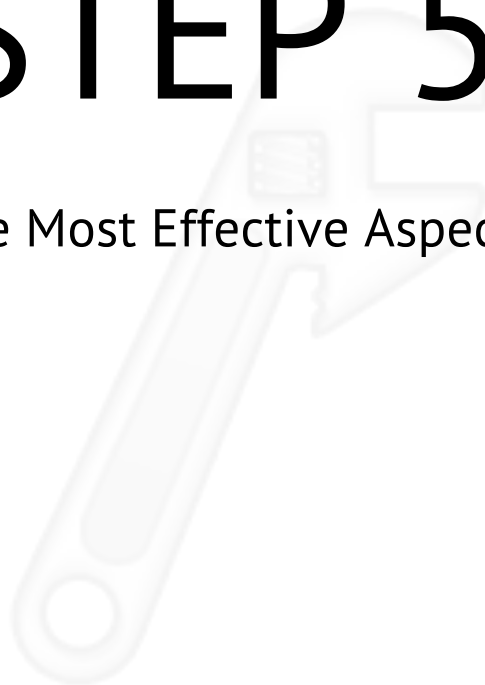




Proceed to **Step 5** of the “[CreditLife – Credit Repair System](#)”

STEP 5

The Most Effective Aspect



STEP 5

Once you let **Step 4** complete and those disputes finish and you get the results back, its important to confirm that any and all old addresses, employment, aliases and telephone numbers are removed, as that is the most important part of this system and the most effective aspect. With **Step 5**, we have included a “Debt Validation Template” for any remaining accounts, if there are any, that you feel need or should be removed. You should complete a separate debt validation template that we’ve included at the end of **Step 5**, for each account. So for example, if you have five erroneous accounts you still feel should be removed after **Step 4**, then you will send out five separate debt validation letters with specific creditor information. Correct creditor information, specific to your individual credit report, can be obtained from searches on-line for mailing addresses. If you need to do **Step 5**, you should also mail each debt validation letter out certified mail.

A few important things to understand here is if you are trying to remove a 30 day late-pay from an account you feel is reporting incorrectly, you would treat it like any other account, and wouldn't do anything differently with the templates. Typically, if there are only one or two 30 day late-pay's on an account, the creditor will remove the late-pay's, rather than removing the account, so it works itself out. Anything beyond a few 30 day late-pay's on the entire account if you are contesting will probably be removed. Again, as stated earlier, the “[CreditLife - Credit Repair System](#)” applies to EVERY SINGLE kind of account on your report and will be successful in removing any kind of erroneous or incorrectly reporting accounts including but not limited to...

- All public records (Bankruptcy, Lien, Judgment, etc.)
- Child Support
- Mortgages
- Charge-off's, repo's, any collection account
- School loans
- Late-pay's
- As well as, any other kind or type of account

CreditLife wishes you the best of luck in removing your accounts you feel are reporting erroneously or incorrectly and we appreciate your purchase of our system. Please understand, we believe in the “[CreditLife - Credit Repair System](#)” and we will provide on-going support for any and all questions relating to the system. Feel free contact us, either through the [CreditLife Forum](#) or by emailing us on the “Contact” page of our website at, “www.CreditLife.us”. We take pride in being able to help consumers level the playing field against the credit bureaus and we will be here to help all consumers who purchase the “[CreditLife - Credit Repair System](#)” with ALL their questions from the day they purchase the system, until they run out of questions. So please, feel free to ask questions if you are confused, and we will get back to you ASAP with a detailed and appropriate answer.



On the following page you will find the “Debt Validation Template” to be completed as **Step 5** of the
“[CreditLife – Credit Repair System](#)”

To modify the template for your individual account information copy and paste the template into your favorite document creation software and modify content according to the instructions outlined above in
Step 5.

To: CREDITOR NAME
CREDITOR ADDRESS
CREDITOR ADDRESS Line #2
ACCT #: Acc. # of Account to be Validated

From: CUSTOMER NAME
CUSTOMER ADDRESS
CUSTOMER ADDRESS Line #2
Date of Birth: Customer Date of Birth
Social Security Number: Customer Soc. Sec. Number

To Whom It May Concern:

I am sending this letter to you in response to a notice I received from you regarding the above referenced debt along with the negative reporting on my credit report you have been reporting associated with this above referenced account. Be advised, this is a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section. I respectfully request that your office provide me with competent evidence that I have ever owe(d) you this money and that you have the ability to negatively report on my credit report info associated with the above referenced account.

Please provide me with the following:

- What the money you say I owed is for.
- Explain and show me how you calculated what you say I owed.
- Provide me with copies of any papers that show I agreed to pay what you say I owed.
- Provide a verification or copy of any judgment if applicable.
- Identify the original creditor with copies from the original credit showing you purchased this debt and have the legal right to collect on this debt.
- Prove the Statute of Limitations for reporting in the state of NJ has not expired on this account.
- Show me that you are licensed to collect or negatively report the above referenced account in my state. And, provide me with your license numbers to do business in my state, New Jersey, and the Registered Agent associated with your account.

If your offices have reported invalidated information to any of the three major Credit Bureau's (Equifax, Experian or TransUnion), said action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company, or the company that you represent, I will not hesitate in bringing legal action against you for the following:

- Violation of the Fair Credit Reporting Act.

- Violation of the Fair Debt Collection Practices Act.
- Defamation of Character.

If your offices are able to provide the proper documentation as requested, I will require at least 30 days to investigate this information and during such time all negative credit reporting activity must cease and desist.

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel. This includes any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

I would also like to request, in writing, that no telephone contact is to be made by your offices, to my home or to my place of employment at any point. If your offices attempt telephone communication with me, including but not limited to computer generated calls or correspondence sent to any third parties, it will be considered harassment and I will have no choice but to file suit. All future communications with me **MUST** be done in writing and sent to the address noted in this letter.

This is an attempt to correct your records and any information obtained shall be used for that purpose.

Best Regards,

(Customer Signature)

CUSTOMER NAME



DISCLOSURE:

IT'S IMPORTANT TO NOTE THAT THIS SYSTEM WILL REMOVE ALL TYPES OF ACCOUNTS WITH THE HIGHEST EFFICIENCY, BUT IT'S INTENDED TO ONLY HELP REMOVE INCORRECTLY AND ERRONEOUSLY REPORTING ACCOUNTS FOR CONSUMERS. IF ANYONE WHOM PURCHASES THIS SYSTEM USES IT FOR REMOVING CORRECTLY REPORTING ACCOUNTS THAT THEY WANT REMOVED, THEY ARE DOING SO ON THEIR OWN ACCORD AND THIS SYSTEM OR THE MAKERS OF THE SYSTEM ARE NOT CONDONING THAT IN ANY WAY.

