

FREQUENTLY ASKED QUESTIONS

Updated: January 1, 2020

If you would like a refund please email me at info@factolifestyle.com within 60 days. And make sure to send your next round of disputes never stop disputing. THEY ARE TRYING TO SCARE YOU WITH ALL THEIR "WILL NOT RE-INVESTIGATE" OR "MEETS FCRA". THEY ARE LYING TO YOU.

I see my credit report on credit karma but I can't locate any account numbers?

- <https://www.identityiq.com/>
- <https://www.privacyguard.com/>
- <https://www.creditchecktotal.com/>
- <https://www.annualcreditreport.com/index.action>
- <http://www.myfico.com/>

Also remember credit karma is not very accurate and only shows you 2 reports

You just need your partial account numbers

How long do I wait for a response from the credit bureaus?

The Credit Bureaus have 30 days to postmark you a response from when they got the letters. So if you send your letters out and they get them on Jan 1 they have until Jan 31 to mail you a letter. Therefore, it may take a few extra days sometimes to get a response.

I disputed online can I still dispute or will this still work for me?

Yes it can. You want to wait until the dispute is finished (the 30 days) and then you can dispute with these letters.

I had a company dispute for me, will this still work for me?

Again Yes it can. You want to wait until the dispute is finished (the 30 days) and then you can dispute with these letters. Make sure only 1 person or company is doing the disputes.

I see the collector and the creditor on my reports as negative, do I dispute the collector or the creditor?

You will have to put BOTH the collector and the creditor with the partial account numbers on your letters to dispute with the credit bureaus.

I paid the debt or collector, can I still dispute?

Yes it is still possible to dispute unverified accounts from a collector.

I only included the original credit account and the account #.... Should I have also included the collection company that bought the account? Should I send another round for those as well?

Yes, you want to dispute both even if it is the same credit line because it is reported twice. Remember: DISPUTE ALL NEGATIVE ACCOUNTS.

Can I dispute student loans?

Yes.

What if I don't have the entire account number.

Use as much of the account number that you have. XXX's or's are fine. YOU WILL ONLY GET THE PARTIAL ACCOUNT NUMBER.

I sent my first round of letters but I noticed that I accidentally left one off. Should I submit another letter with only that one negative account that I accidentally left off?

No, just add it to your next round of dispute letters.

I just received an email from Equifax to do an online dispute after they received my first letter. What should I do?

Never do disputes online.

Okay so I got an update from Equifax. One account was removed but 3 others were only updated. Is this when I send the second round of letters? And where do I view them to see what they were updated to?

Yes send round two.

I'm awaiting my driver's license. I recently lost my wallet. I have an old one that has not expired but has my old address on it. Can I use that to start or wait for the replacement license.

Wait for the new one. Don't give them any reason to kick it back saying it's expired.

Does this remove judgements?

Yes, 100%. Many people report judgement removal. You may not have an account number. That is okay, just put as much information as you can so they can identify the judgement.

Does this work for repos?

Yes, 100%. People remove repos everyday. Make sure to dispute.

Do I put the original creditor or collectors?

BOTH! It's a terrible thing the creditors do but they leave all the negative reporting from the original creditor and then ADD negative reporting from the collector. So you need to remove both. DISPUTE ALL NEGATIVE ACCOUNTS.

What if the account is open can I dispute it and will I still have to pay?

You can dispute it. Sometimes you can remove it can be a little harder, but it is possible. If it is off your credit report you MAY still have to pay. The creditor or collector may still try to get you to pay. In my opinion, (not legal advice) I would not pay a collector or creditor unless they show you an original signed contract proving the debt is yours. IF YOU ARE SUED GET A LAWYER ASAP.

What if the account just has late payments, how do I remove them?

Use Goodwill letters for late payments.

They sent a statement showing what I owe, can I still dispute?

Yes. That is NOT proof of your debt. You must get an ORIGINAL SIGNED CONTRACT as proof of debt. And you have not gotten one yet.

Should I wait or send the letters all out at once?

You have to send the 609 dispute letters every 30 days, but you don't have to stagger them. You will send your first round all at once. And you can send your student loans and pretty much all your other letters all at once.

What about my apartment/lease debt?

You can dispute it. Sometimes the collector does have those lease agreements, but not all the time. Make sure you see a contract with your signature on it before you pay AND IF YOU PAY DO A *PAY FOR DELETION*.

If a student loan is in default or if paying through a collection agency currently can I still send the dispute letter to the credit bureau for the student loan? And will the kit that I purchased for 9.00 cover student loans?

Yes, to both questions.

If my accounts cannot be verified can the creditors come after me, or resubmit for another collection? How can I keep these from continuously being added to my credit report?

Once a collection or creditor or bank or loan or negative account is removed the credit bureaus keeps it off because it is

unverified and illegal so if it comes back you can SUE. or at the very least dispute again and if it does not come off hire an attorney and SUE. You have the rights, they are on your side. Be brave. You may have to sue if they are breaking the law. If you get a BRAND NEW COLLECTION on there that you never had and never disputed you have to dispute and you know the process.

There is also a public record debt that is now a 0.00 balance and showing on my report do I dispute this too?

Yes! ALL NEGATIVE ACCOUNTS. They all make your score worse.

I disputed and had stuff removed but my score WENT DOWN is this normal?

It happens to some. If you don't get all your negative accounts removed all at once and had your oldest credit line removed it could lower your score. If you have stuff still reporting every month as negative it will bring your score down. If you don't have many positive accounts it can bring your score down. BUT YOU NEED TO REMOVE ALL THE NEGATIVE ACCOUNTS and then your score will heal.

How do I increase my score?

Becoming an authorized user on someone else's credit cards THEY MUST HAVE GOOD OR EXCELLENT credit to bring you up. Also, once you remove your negative accounts apply for a shopping card like Target or another credit card and PAY ON TIME and NEVER CARRY A BALANCE. ALWAYS PAY IN FULL AT THE END OF THE MONTH.

The credit bureaus says they "verified" or "will not re-investigate" or "Meets FCRA" what do I do?

Remember you must send your next round of disputes. If you have not sent all 4 rounds of disputes you must continue.

"Verified" or "Will not re-investigate" or "Meets FCRA" or anything else besides getting a signed contract from the credit bureaus mean they are LYING TO YOU. THEY ARE TRYING TO SCARE YOU TO STOP. You must continue to dispute.

What about inquiries?

INQUIRIES DON'T AFFECT YOUR SCORE MUCH UNLESS YOU RAN YOUR CREDIT A BUNCH LIKE TO BUY A CAR OR HOUSE. The letters have a footnote that reads "Please remove all Non-Account Holding Inquires over 30 days". Therefore, if you don't have a line of credit or loan associated with the inquiry it will be removed.

Is it possible to remove inquiries?

Yes, but they can be harder so you may have to dispute they a few times with the inquiry letters or as stated before the 609 disputes have a footnote that reads "Please remove all Non-Account Holding Inquiries over 30 days". So it may just take a few

rounds.

Inquiries and Cars?

Still hung up on these inquiries, huh. Either you ran your credit a bunch or a company like a car dealer ran your credit without telling you. I would say make sure to get the inquiry removal letters and you may need to get a lawyer to fight those car/home lenders who broke the law.

Can this remove child support?

You can, but make sure it's all paid off or up to date with payments as if you dispute child support it can make them ask you to pay.

I recently purchased your credit repair system and I wanted to know do i include my student loans in my first letter to the 3 bureaus or do i send them to the department of education?

Dispute with 609 dispute letters. And send letters to the department of education found in the Student Loan Discharge Kit (Student Loan Pro).

I got a request from collectors or credit bureaus for "more information"

Ignore it. Wait for the official dispute summary in the mail.

I got a request to get my disputes online. What should I do?

Ignore it. Wait for the official dispute summary in the mail. Also NEVER DISPUTE ONLINE.

I got a request to remove myself from promotional offers. Do I need to fill that out?

No you can ignore it. Just wait for the official dispute summary via mail.

Is it normal for a creditor to send your past due account to a collection agency right after you send your first round of letters?

No, but if you have been past due for a while they may have just done so.

It's been 30 days since some of the bureau's responded or some of them didn't respond or they didn't get the letters. What do I do?

Send your next round of letters. ALWAYS SEND THE NEXT ROUND OF DISPUTES. DON'T STOP THAT'S WHAT THEY WANT YOU TO DO.

I have gone through all 4 rounds of disputes. What do I do now?

You have kept all your certified mail receipts and have given the credit bureaus written notice of pending litigation. Here are your options:

1. Start over from Round 1 and dispute again.

2. Hire a lawyer to sue the credit bureaus.

Where can I get my credit report for free?

<https://www.annualcreditreport.com/index.action>

Be very careful when answering their security questions to obtain your credit report. If you get them wrong you will have to write the individual CRA for your free credit report.

Where can I get my credit score?

The only true credit score out there is the FICO score. You can get it here: <http://www.myfico.com/>

How long should I wait for answers before I start sending second, third and fourth letters?

30 days.

I'm getting my letters ready and have a question can I dispute accounts that say "closed" payment "unknown".

Yes. Dispute ALL negative accounts.

It has now been almost 4 weeks and I have not received any responses from the credit reporting agencies.

What should I be expecting at this time? When do I send the next round of letters? Are they supposed to send me an updated report and when do they update the reports and fico scores?

If it's been 30 days from when they got the letters, send your next round of letters. They are SUPPOSED to send you an updated report but they get thousands of disputes every day. Fico scores update 30-ish days.

Will this work in my state?

This is a federal law, so yes, it will work in your state. It will work in all 50 states.

I have had my car repoed last year but got it back within a week and I still pay on it and am driving it today.

Do you have a letter to dispute this on my credit report?

Use goodwill letters for late payments and dispute the collection account if the account is back with the original lender.

Do these letters have to be notarized?

Yes. The ebook will explain how and why they should be notarized. Make sure to wait to sign your name in front of the notary of the public. They are confirming you are who you say you are and that you are signing the letters.

Do you leave the "Unverified Account" in the dispute letters in the Provide Physical Verification column?

Or do I leave it blank?

Leave the "Unverified Account" in the dispute letters.

My adverse/negative accounts say "verified" or "meets FCRA" what does that mean? What do I do?

Keep Disputing. These statements are designed to scare, confuse, and intimidate you. Did you receive an original contract with your signature on it? Of course not, so how is this "verified" or "meeting FCRA"? It does it. Keep disputing.

The credit bureaus says they will not re-investigate unless I send supporting documents. What do I do?

Again, keep disputing. These statements are designed to scare, confuse, and intimidate you. Don't be fooled, you can get rid of the negative accounts, but you must keep going.

Equifax sent me a letter, along with a copy of my credit report (inquiry) as they call it. 15 days after I sent first letter. Along with a dispute form. Saying I should go to their website and do it online for faster service.

Should I ignore this and send letter # 2 ?

Yes, don't do any disputes online. Yes, send letter 2

Will this work for a Bankruptcy?

It may. You will need to dispute the old, discharged accounts under the bankruptcy first. It may take all 4 rounds of letter writing but once you have removed the old, discharged accounts you can then dispute the bankruptcy. It may take all 4 rounds of letter writing to remove the bankruptcy so in total it would be 8 rounds of letter writing to all 3 credit reporting agencies.

Should I dispute an adverse account even though it's paid and closed?

Yes. Dispute ALL your adverse/negative accounts. Any account in the adverse/negative column of your credit report is bringing your FICO score down.

What if they verify an account after all 4 letters?

In the unlikely event that occurs you can send a dispute letter to the actual creditor and demand to see the original instrument of indebtedness in its original form to see if they do indeed have it.

If they don't remove it and don't have proof you can sue. CRAs and the creditors who supply information to them must provide and keep your credit information current. When your credit circumstances have changed and the information in your credit report is not updated to reflect these changes, this is a violation of the Fair credit reporting act. Each violation can be a \$1,000 fine, so it's money in your pocket. In addition, you are going to help make someone else's life better by suing someone who has broken the law. If everyone took action when their rights were violated, the credit bureaus would lose a fortune in legal disputes. It's time to protect your rights as a consumer as well as protecting the rights of your fellow United States citizens.

Should I pay my old delinquent accounts?

Having the delinquent account there will not change if you pay the account. If you call the creditor and negotiate a pay for removal first then it will help your FICO score, however, you can remove delinquent accounts using this system without paying a creditor. They may still try to collect on a debt and if it is still inside the statutes of limitation.

<http://www.nolo.com/legal-encyclopedia/the-statute-limitations-ran-credit-debt-can-the-collection-agency-still-contact-me.html>

What is a judgment?

A judgment is an order entered by a court of law indicating the court's findings. A judgment gives the creditor the right to use additional collection methods to collect the debt owed to them. For example, if the credit card company proves to the court that you owe \$5,000, a court may enter a judgment saying that you owe \$5,000 (plus costs and interest). The creditor may then use the additional collection methods to get paid.

Can this work for a tax lien?

HOW TO REMOVE TAX LIEN JUDGEMENT:

Step 1: Complete IRS Form 12277

This form serves as a request for withdrawal of the original tax lien. Before filling out this form, try to locate the Form 668(Y) you were sent by the IRS as notification of the original tax lien. This can help to expedite the process. However, you can still fill out this form if you don't have the 668(Y).

For questions 11 on the form, select the option that states:

"The taxpayer, or the Taxpayer Advocate acting on behalf of the taxpayer, believes withdrawal is in the best interest of the taxpayer and the government."

For question 12, enter the words "Fresh Start Program."

Step 2: Send Form 12277 to the IRS

Use IRS publication 4235 to determine the regional IRS where your form should be mailed. Send your form via certified mail.

Step 3: Wait for response from IRS

After 30-45 days, the IRS will contact the court-house where the lien was filed to notify them to withdraw it. You will also be sent a copy of this notification.

Step 4: Dispute the lien with the Credit Reporting Agencies

When you dispute a tax lien with Equifax, Experian or TransUnion, they contact the courthouse where the lien was filed to determine if the information is still accurate. Since the courthouse has been notified that your lien was withdrawn, by disputing the lien with the above Credit Reporting Agencies at their respective websites, you should be able to have the lien removed quickly.

Step 5: Final confirmation

Each of the credit reporting agencies will send you a notification of how your dispute turned out. If the lien was not removed from

any or all of your reports, file a second dispute in writing and include a copy of the notification from the IRS that your lien has been withdrawn.

Tax liens on a credit report can not only bring down your credit score significantly, but they can also be a deciding factor in a lender deciding to deny you a loan or credit card. Getting them resolved and off your credit reports as quickly as possible is imperative. If you have unpaid liens, visit IRS.gov to learn more about your options for settlement or payment plan.

Do the Student Loan Ebooks and Letters actually discharge student loans?

I hope so. Some ways are more effective than others in the ebooks. Your results may vary, but the ebooks are free so it's worth a shot. :-)

Collection Agencies keep calling me what should I do?

Collection agencies typically have old accounts that have been charged-off and sold from the original creditor. They typically don't have any proof the debt is yours. If they try to sue you, seek legal counsel, but remember to ask to see an original signed contract with your original signature on it. Make them prove it's your debt and never admit guilt. Ask them to prove it.

And remember paying a debt collector typically will not help your credit score unless you negotiate they remove the account from your credit report. But the video above explains reasons not to pay.

I sent out my first 2 rounds of letters and some of them were joint accounts and now my Ex is paying the collection agencies. Will this affect what happens? Will the collection accounts that have currently disappeared reappear as paid in full and if so what should I do? Wait until he is done paying off everything and then send my last two letters?

They will most likely not reappear on your report, but if they do THEN you dispute them and if they don't come off you have to dispute some a couple more rounds or you could hire a lawyer to help with this. A consumer protection lawyer may be able to help you.

Why do they send you a 5 year notice letter to have your name taken off a list? I have been just sending the letters and ignoring what they send. Am I doing the right thing?

Yes, you are. There is a footnote that removes you from pre-approved notices. It helps with the repair process.

If the public record is a judgement, I just put judgement on my dispute? If so, what about account numbers?

There may not be an account number. Put all the info you have. There may be a docket number or just put judgement or how ever it is identified

What if a credit bureau sends me proof?

Let's say for some reason there is proof of the account saying it's yours, either from a creditor or a credit bureau, you can negotiate a pay for removal with your original creditor. Remember, a collection agency NEVER has proof the debt is yours. This system will work every time on a collection agency so you don't need to pay a collection agency.

So I've mailed everything off, exactly how you said what do I do next? How effective is the dispute process?

You will track the letters and make sure they get them. After the 3 CRA's get them they have 30 days to respond. Keep EXCELLENT RECORDS. From you mailing the letters with tracking to the date they get them to when you get the response. If they mess up anywhere you got them and can sue.

The dispute process is awesome because if they fail to verify within 30 days they delete the negative accounts. If they fail to provide physical proof to you within 30 days the negative accounts are deleted.

And if they try to stall you send another letter. They might try to call your disputes frivolous so get my *frivolous response letter* if they call your disputes frivolous.

Go through all 4 rounds of disputing, keep excellent records and if they don't delete the negative accounts sue them in small claims court. I have an ebook on how to sue and win.

I recently went to court for a debt (a medical debt), and promised to pay on a payment plan. Can I still dispute this even though I promised to pay?

Yes. Again, always dispute ALL YOUR NEGATIVE ACCOUNTS.

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