CREDIT SECRETS

QUICK START GUIDE

SMALL GUIDE TO HELP YOU
START WORKING IMMEDIATELY

SCOTT & ALISON HILTON

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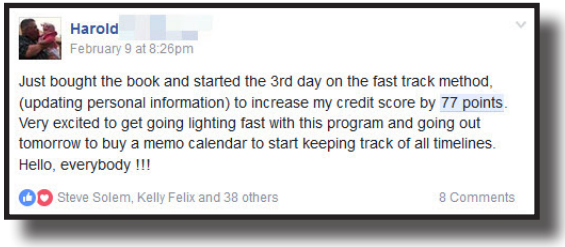
When you sign up for our referral program, you'll receive your special personalized link. Send people to the Credit Secrets website by sharing this link.

Every time someone purchases the Credit Secrets book, you'll earn a referral fee of $30!

Go To: http://CreditSecrets.com/getpaid to get started now!

#Jumpstart Your Success

How to Update Personal Information on Your Credit Report

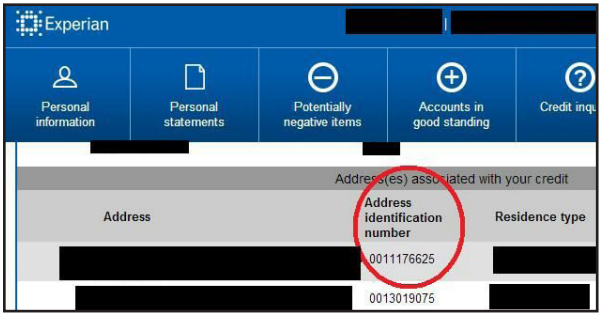


Removing old addresses and incorrect personal information such as variations of your name, social security number, birthdate, telephone numbers and employers could boost your score up dozens of points and increase the chance to remove any negative accounts associated with those old addresses.

This is a simple trick that will improve the odds of your letters working better.

Follow along and customize yours so you can send it out right away, and be on your way to your first #SMCWIN!

Look at the following image. You'll see a red circle that says "Address Identification Number". This is one of the ways the credit bureaus verify your account.



Now look further down on the second image on the next page.

As you can clearly see, the bank has the SAME address Identification number. If there is a mismatch, you are more likely to get the derogatory account removed.

Also, it is important to note that the entire disputing/challenging process is computerized. There are no human eyes that read your letters. In fact, your dispute/challenge letters are scanned by a computer, and a highly advanced algorithm attempts to are break it down into a two digit code through a system called e-Oscar. So if the computer notices a mismatch in the address ID, then you are also more likely to get the account removed. The same goes for your name. You may notice that your report has several versions of your name, last name first, middle initial, middle name, no middle name, etc. If you remove all of the variations, you are more likely to get the derogatory information off your report.

To update/remove change an address and other personal information, you can either mail a simple certified letter, or send a fax to one of the fax numbers below. Be sure to include a recent

utility bill showing your address, as well as a copy of your driver's license and your Social Security Card.

Equifax:
888-826-0573,
888-826-0549

TransUnion:
610-546-4606,
610-546-4771,
888-462-8009

Experian: 972-390-4918

A simple & free online faxing website you can use is **HelloFax.com**

If you get a busy signal, try again at another time - perhaps later in the evening.

IMPORTANT NOTE: Some people have also had positive results with Experian by uploading the letter to www.experian.com/upload

Here is a simple example letter you can send:

Change of Address Letter

Date

Credit Bureau Name

Credit Bureau Address

To Whom It May Concern:

I am writing to update/correct my personal information on file with your company.

Please update my address to: [Insert Address]

Please update my name to: [Full Name]

My only social security number is: [123-45-6789]

My only and correct date of birth is: [01-01-19XX]

My only employer is: [ABC Supply Company]

I do not wish to have any telephone numbers on my report.

Please remove all the other addresses off my report, as they are not deliverable to me by the U.S. post office, and they are not reportable as per the FCRA, since they are inaccurate.

Sincerely,
Name

Enc. Driver License, SSN Card, and Proof of Residence

Pro Tip: Credit Bureau Being Stubborn?

If a credit bureau is being tough and not removing any of the personal information you'd like to remove, consider going to a UPS store or any other notary. Take a bill with your current address, along with your driver's license, and get both notarized. Send this information to the bureaus and watch the old addresses disappear.

How to Remove Inquiries from Your Credit Report

Did you know that you can remove hard inquiries from your credit report and raise your credit score? To understand how this works, first, we need to talk about the difference between a hard inquiry and a soft inquiry.

Pro Tip: Soft Inquiries

In general, if an online store only asks for the last 4 digits of your social security number, they are likely doing a soft inquiry. But we'll talk more later about which specific companies are best for this method.

Hard inquiries (also known as "hard pulls") appear on your credit report when a company pulls your credit report and evaluates it. This happens when you apply for new credit: a new credit card, store loan, car loan, mortgage, or personal loan. Every time you get a hard inquiry, your score can drop by a few points.

Ashley ▸ Credit Secret
2 hrs

I just finished my first 31day! So far I raised my score almost 100points! I erased several names, addresses, numbers, 3 collection accts $412 timewarner $2642 Verizon $1678sprint also erased 4 hard inquiries!!!!! I'M SO HAPPY TO BE APART OF THIS GROUP! Thanks so much for all your help so far on this journey. This is a true life changer. I have far more to go. With 4 collection accts, 2 late payments, 4 hard inquiries. I'm at about 586 in credit score and hoping to get near the 700s in the next 30days! Starting my husbands repair in full go this week! I can't thank you all enough with all of you guys shearing advice and stories I knew I had to try 🙂 Wish me luck round 2 hopefully it's as successful as round 1!
— 😐 feeling accomplished.

Like Comment

Sheila Chris and 25 others

The amount of new credit inquiries account for about 10% of your credit score calculation.

That said, hard inquiries only damage your credit score temporarily. Inquiries that are over two years old don't affect your credit score and inquiries over six months old have one-half of the effect on your score compared to recent inquiries. This is why you should never apply for any new credit cards if you intend to get a major loan like a mortgage within a six month period.

A soft inquiry (also known as a "soft pull") does not damage your credit score. A soft inquiry is made on your credit report when you pull your own report.

Some companies pull a soft inquiry on your credit file to see if you're worthy of them sending you pre-approved credit card offers. Banks and other companies can also pull a soft inquiry to confirm your identity. Your prospective employer or landlord may pull a soft inquiry to assess your financial profile and risk. Credit card companies routinely perform a soft inquiry to check your credit report.

Inquiry Removal Letters

Inquiry Removal Letter 1

Send to the credit bureau to dispute unauthorized inquiries on your credit report.

Your Name
Your Address
Credit Bureau Name
Credit Bureau Address
Date
RE: Social Security Number: 000-00-0000

To Whom It May Concern,

While checking my most recent credit report, I noticed credit inquiries that I did not authorize, made by the following companies:

Inquiries:
1. (insert company name & inquiry date)
2. (insert company name & inquiry date)
3. (insert company name & inquiry date)

I did not authorize anyone employed by these companies to make any inquiry and view my credit report. This is a violation of the Fair Credit Reporting Act Section 1681b(c) and a serious breach of my privacy rights.

Please validate this information with these companies and provide me with copies of any documentation associated with these accounts bearing my signature, authorizing an inquiry. In the absence of any such documentation bearing my signature, I formally request that these fraudulent inquiries be immediately deleted from the credit file that you maintain under my Social Security number.

Please note that you have 30 days to complete this investigation, as per the Fair Credit Reporting Act section 611.

My contact information is as follows:

Your Name (printed or typed, not signed)
SSN
Address

Inquiry Removal Letter 2

Send to the credit bureau if you receive no reply or they say the inquiries were "verified" from Inquiry Letter 1.

Your Name
Your Address
Credit Bureau Name
Credit Bureau Address
Date
RE: Social Security Number: 000-00-0000

To Whom It May Concern,

This letter is a follow up to my original letter dated (insert date of original letter) regarding an inaccuracy in your credit reporting. Specifically as it relates to credit inquiries that I did not authorize, made by the following companies:

Inquiries:
1. (insert company name & inquiry date)
2. (insert company name & inquiry date)
3. (insert company name & inquiry date)

I did not authorize anyone employed by these companies to make any inquiry and view my credit report. This is a violation of the Fair Credit Reporting Act Section 1681b(c) and a serious breach of my privacy rights.

I am making this final goodwill gesture to allow you to correct your erroneous reporting, and I am maintaining a careful record of my communications with you for the purpose of filing a complaint with the Consumer Financial Protection Bureau and the Attorney General's office, should you continue in your non-compliance. I further remind you that, as in Wenger v. Trans Union Corp., No. 95-6445 (C.D.Cal. Nov. 14, 1995), you may be liable for your willful non-compliance.

Failure to respond satisfactorily within 30 days of receipt of this certified letter may result in a small claims action against your company, seeking $1,000 per violation for:

1.) Defamation
2.) Negligent Enablement of Identity Fraud
3.) Violations of the Fair Credit Reporting Act

(Letter continued on next page)

(Inquiry removal letter #2 continued)

My contact information is as follows:

Your Name (printed or typed, not signed)
SSN
Address

P.S. Please be aware that dependent upon your response, I may be detailing any potential issues with your company via an online public press release, including documentation of any potential small claims action.
Cc: Consumer Financial Protection Bureau
Cc: Attorney General's Office
Cc: Better Business Bureau

Requesting the Removal of Hard Inquiries Sent Directly to Creditor

The Fair Credit Reporting Act allows only authorized inquiries to appear on the consumer credit report. You can challenge whether the inquiring creditor had proper authorization to pull your credit file. Keep a copy for your files and send the letters registered mail.

Inquiry Removal Letter 3

Your Name
Your Address
Creditor Name
Creditor Address
Date

Re: Unauthorized Credit Inquiry

To Whom It May Concern,

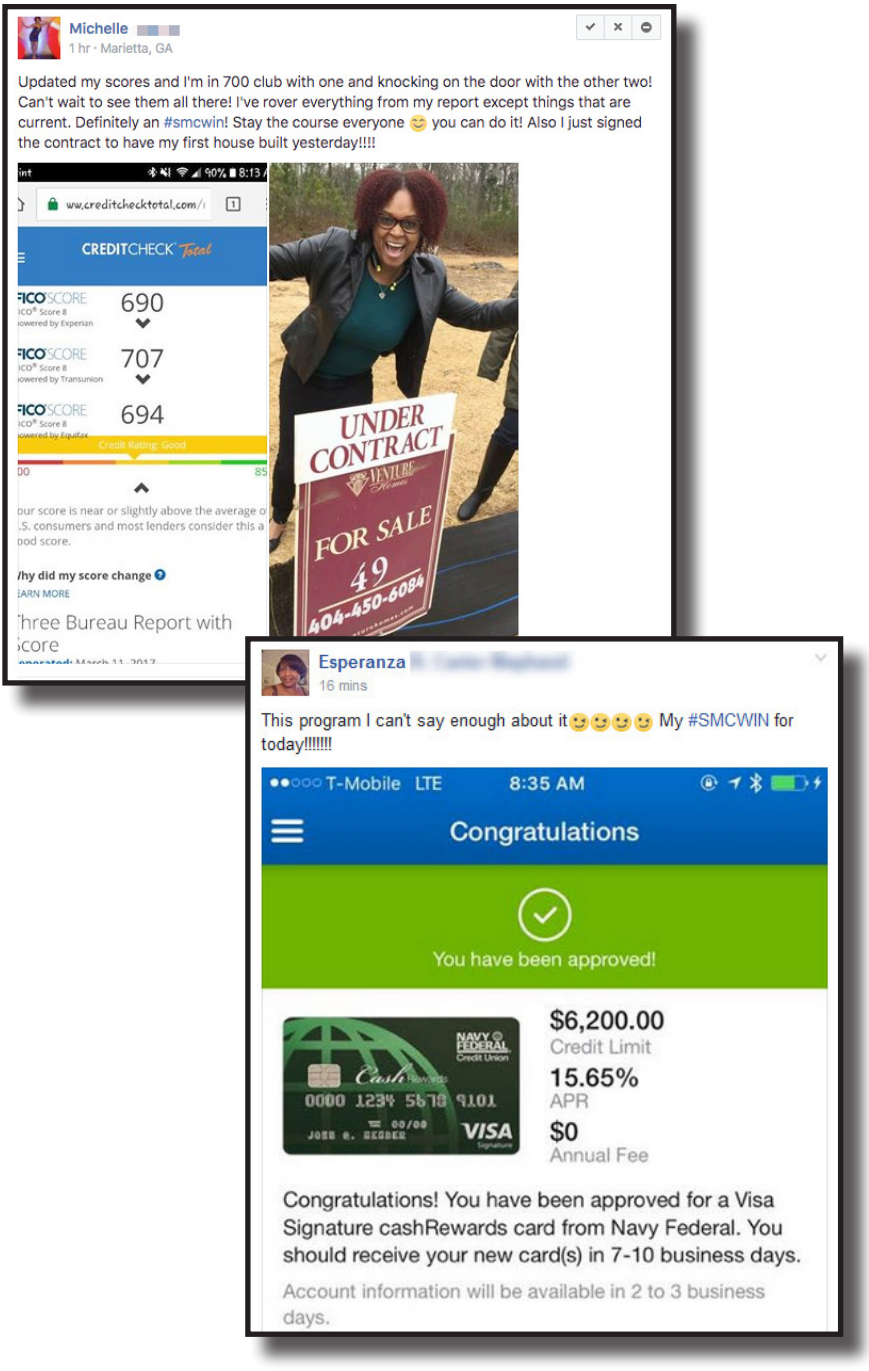
I recently received a copy of my credit report. The credit report showed a credit inquiry by your company that I do not recall authorizing. I understand that you shouldn't be allowed to put an inquiry on my credit file unless I have authorized it. Please have this inquiry removed from my credit file immediately because it is making it very difficult for me to acquire credit.

I have sent this letter certified mail because I need your prompt response to this issue. Please be so kind as to forward me documentation that you've had the unauthorized inquiry removed.

If you find that I am remiss, and you do have my authorization to inquire into my credit report, then please send me proof of this. Otherwise, please note that I am reserving the right to take civil action if necessary.

Thank you,

Your Name (printed or typed, not signed)


Michelle
1 hr · Marietta, GA
Updated my scores and I'm in 700 club with one and knocking on the door with the other two! Can't wait to see them all there! I've rover everything from my report except things that are current. Definitely an #smcwin! Stay the course everyone 😊 you can do it! Also I just signed the contract to have my first house built yesterday!!!!
CREDITCHECK Total
690
707
694
Credit Rating: Good
Why did my score change
LEARN MORE
Three Bureau Report with
UNDER CONTRACT
FOR SALE
49
404-450-6084
Esperanza
16 mins
This program I can't say enough about it😉😉😉😉 My #SMCWIN for today!!!!!!
T-Mobile LTE 8:35 AM
Congratulations
You have been approved!
$6,200.00
Credit Limit
15.65%
APR
$0
Annual Fee
Congratulations! You have been approved for a Visa Signature cashRewards card from Navy Federal. You should receive your new card(s) in 7-10 business days.
Account information will be available in 2 to 3 business days.

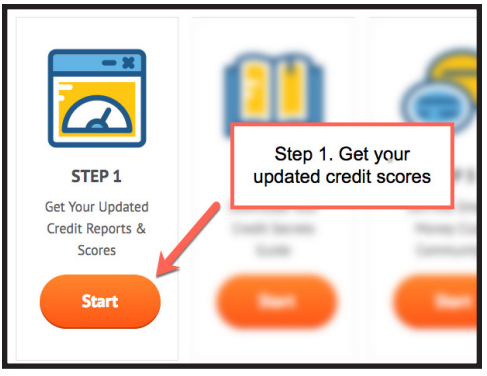
The Next Steps

In order to start improving your credit and enjoying the financial future you deserve, we've laid out 5 simple steps you'll need to complete.

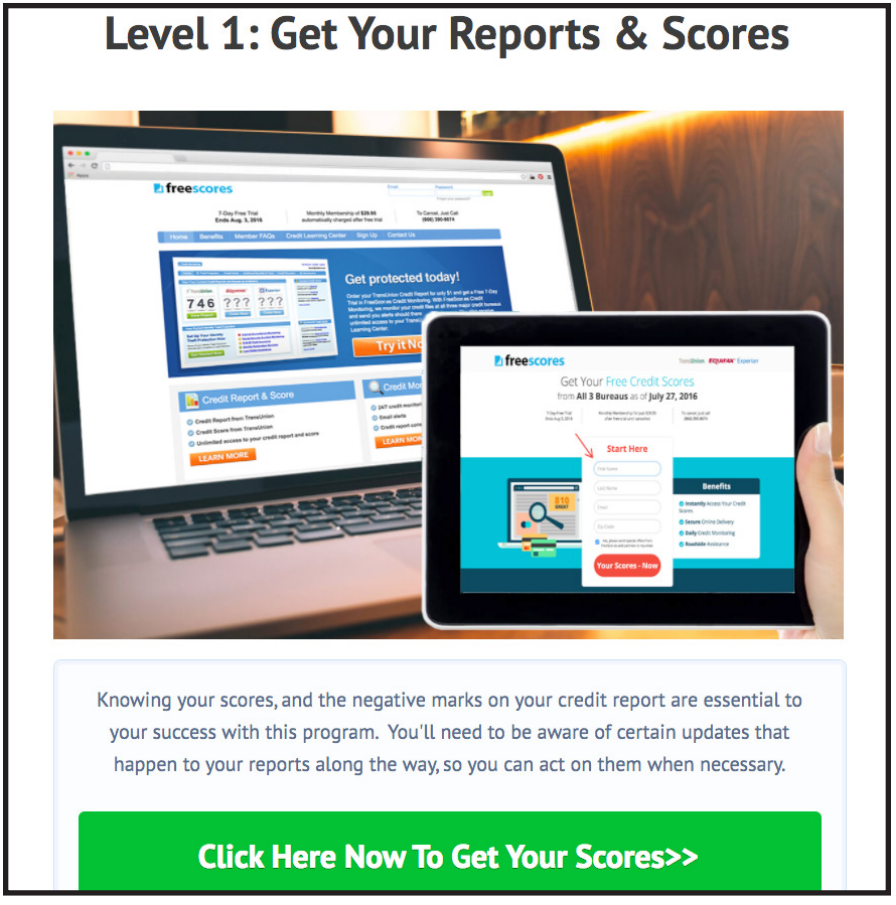
First, you'll need to login to your membership dashboard at https://creditsecret.org/login. Once you login with your credentials from your welcome email, you'll see a welcome screen like below. Scroll down until you see the five steps you'll do next.

Step 1

Get Your Updated Credit Reports & Scores



Knowing your scores, and the negative marks on your credit report are essential to your success with this program. You'll need to be aware of certain updates that happen to your reports along the way, so you can act on them when necessary. To get started with Step 1, go to this link http://creditsecret.org/step-1.

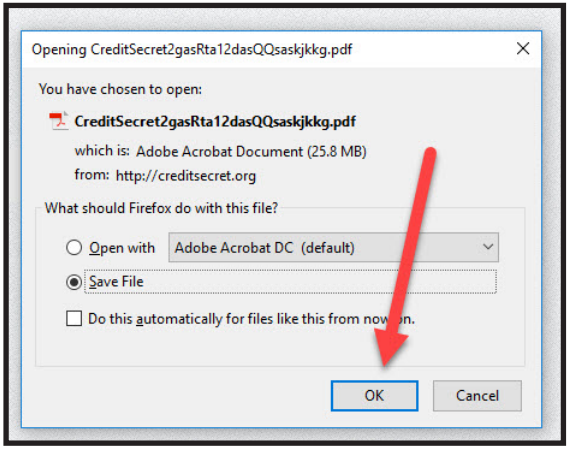


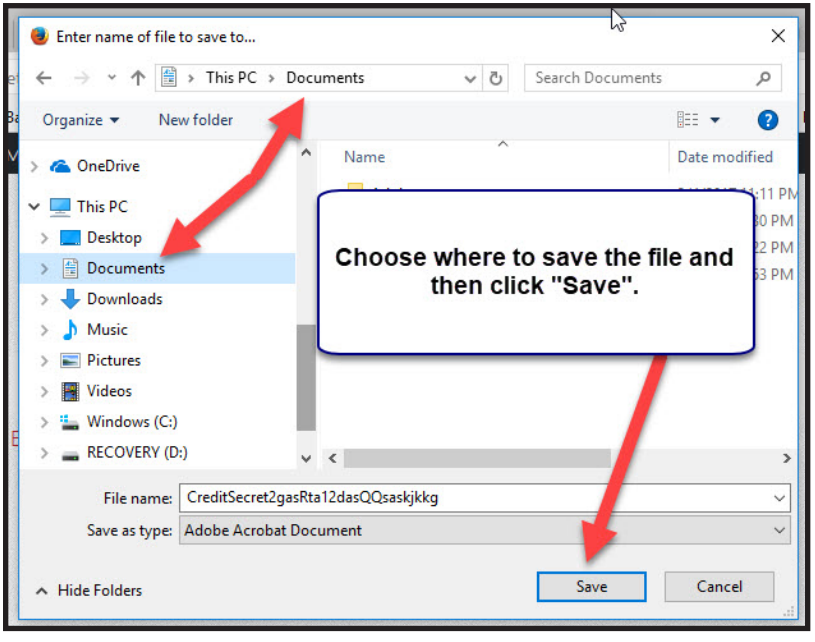
Step 2

Download your Smart Money Secret Guide

If you ordered the physical version of the book, then it's on its way to your door (if you haven't gotten it already)... But don't wait - get started now by downloading the digital version!

Once you click the Step 2 Start button, the next page will have a big green button to click for the ebook download. You'll be promted to save a .pdf file to your computer. Click "OK". Then on the next popup, choose where you want to save the file to and click "Save".





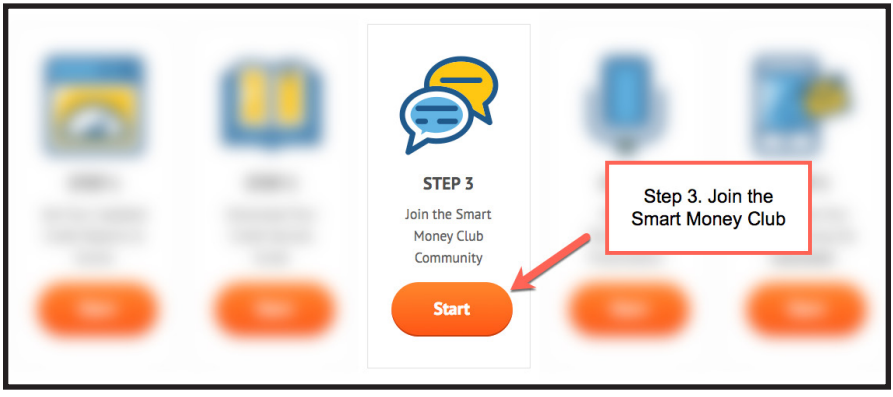
Step 3

If you haven't yet taken advantage of your free month of access to our world-famous Smart Money Club Community yet - you can do that on Step 3.

It is an amazing resource that has contributed to the success of all of our most successful members.

Smart Money Club is filled with 30,000 others like you, who are all helping each other through the program, and sharing their tips, strategies, and successes along the way.

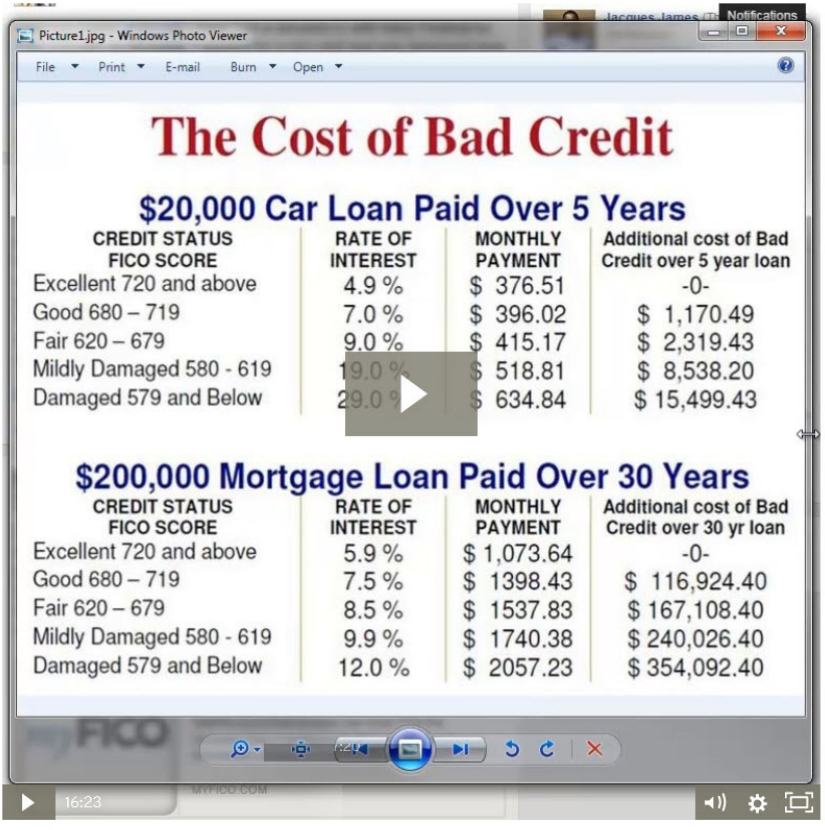
You'll be supported and helped by a collective community, to make sure you get the most benefits from using the program



You will also want to watch the short video on the Cost of Bad Credit.

Level 3: SMC Private Facebook Group

Learn from thousands of members who post success stories EVERY DAY inside this lively and active community! Ask questions and get all the help you need. Before you know it, you'll be posting your first #SMCWIN!

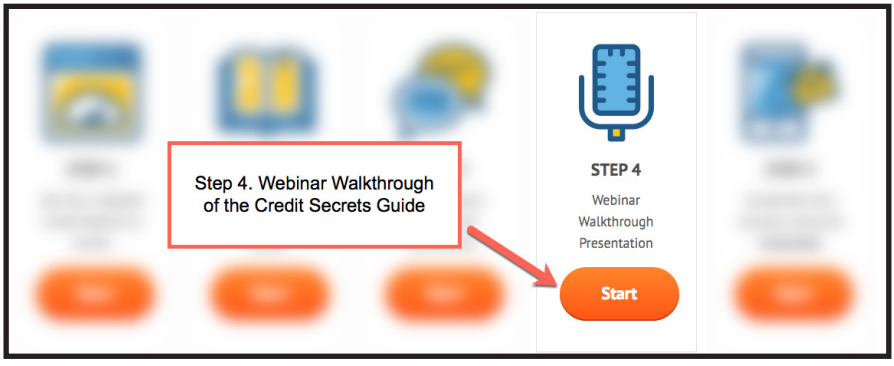


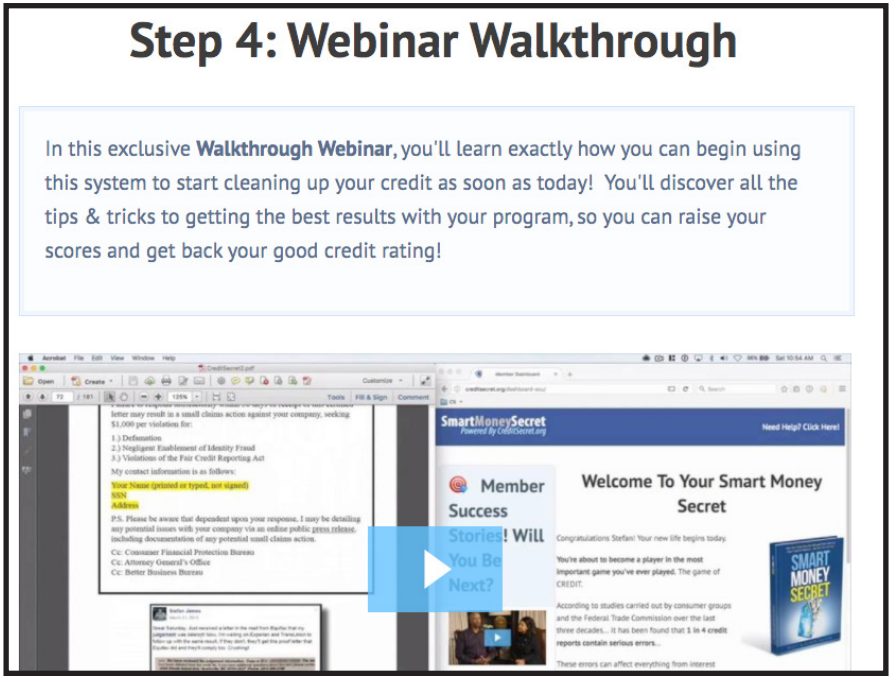
Step 4

Walkthrough Webinar of the Credit Secrets Guide

In this exclusive Walkthrough Webinar, you'll learn exactly how you can begin using this system to start cleaning up your credit as soon as today! You'll discover all the tips & tricks to getting the best results with your program, so you can raise your scores and get back your good credit rating!

To get started with Step 4, go to this link http://creditsecret.org/step-4 to get access to the Walkthrough Webinar.





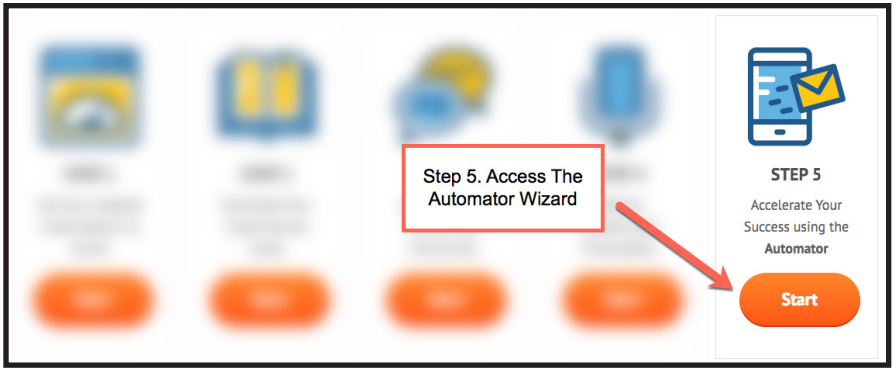
Step 5

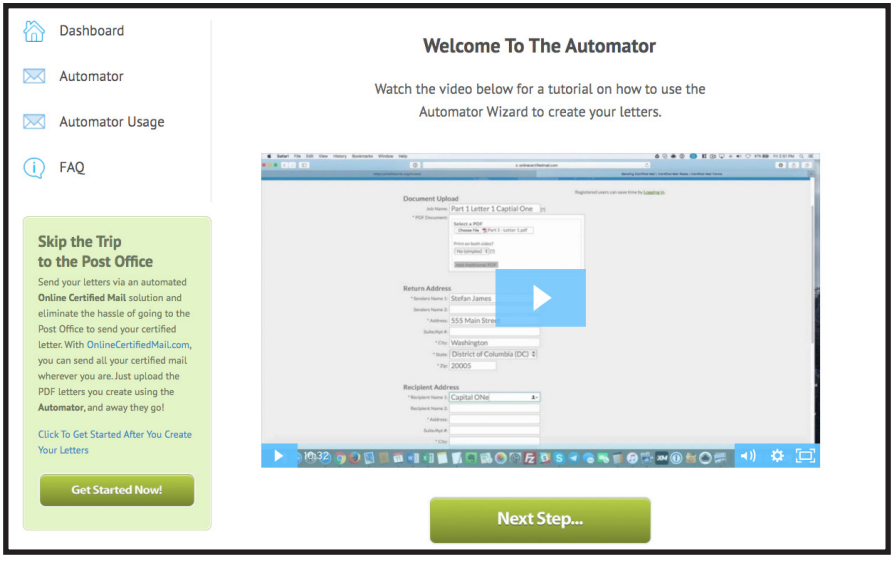
Accelerate Your Success using the Automator Wizard

Available as an upgrade from your Credit Secrets Members Dashboard, The Automator Wizard is a PDF generator on steroids. You answer a few simple questions pertaining to your situation and it automatically generates the right letter for you with a few clicks.

Once you are finished, you have the ability to edit the letter to your satisfaction and even send out the letters without ever leaving your home. Our members that use the Automator Wizard say that it's a huge time saver especially if you have a lot of letters to send.

To get started with Step 5, go to this link https://creditsecret.org/automator to access the Automator Wizard.





Conclusion

Congratulations!

You are now well on your way to creating the financial life you desire and deserve. But **DON'T STOP HERE!**

This Quickstart guide is only the beginning. It was meant to get you to begin taking action, and start seeing fast results...

But the best is yet to come!

Consider this guide as the appetizer.

And your Main Course is about to begin!

Now it's time to go ahead and open up your main Credit Secrets book to page one.

Strap on your seatbelt!

What you're about to discover could dramatically change your financial life for the better.

So sit back, grab a cold drink, and get ready.

Because you're about to discover the secrets almost no one knows about improving your credit.