

COMPREHENSIVE VERSION

# 2010 LEGAL CPN

“TELL ALL” CREDIT SECRETS

SIXTH EDITION



MATT COHEN

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**WELCOME**

Thank you for you for interest of learning more about alternative credit repair and credit repair. My name is Matt Cohen, cofounder Legal CPN, and I promise to illuminate every aspect of CPN's trade lines, credit repair, and the business credit world. Some people refer to me as the brains behind Legal CPN; I refer to myself as the hardest working man in the CPN and credit repair industry. During my tenure with Legal CPN, I have had the opportunity to work with the brightest minds in the credit repair and alternative credit repair industry. I promise to pass this knowledge on to you. The information contained within this e-book is firsthand knowledge gained from thousands of clients handled and serviced by myself as a Legal CPN senior account manager. Please be aware that some issues covered within this book may include speculative statements, topics, and procedures that I also will pass on to you in an effort to provide you every bit of information related to the subject matter listed above. The 2010 Legal CPN Credit Secrets has become the benchmark manual of its type and I plan to completely blow away any book of its type.

## FEATURED CONTENT:

- 📌 CPN's
- 📌 Credit Freezing
- 📌 Getting Around Chex Systems
- 📌 Chex Systems Dispute Letter Examples
- 📌 Different Methods of Setting Up a CPN Number
- 📌 The Correct Method of Setting of a CPN Credit File
- 📌 Seasoned Trade-lines
- 📌 Primary Trade-lines
- 📌 Assumable Trade-lines
- 📌 Building a Million Dollar Credit Profile
- 📌 How to Remove Inaccurate Credit Items
- 📌 Example of Dispute Letters
- 📌 How to Boost Your Score after You Have Deleted Inaccurate Items
- 📌 How to Obtain a Shelf Corp for less than \$100
- 📌 Corporate and Mega Corp Lender List

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## A SUMMARY OF YOUR RIGHT UNDER THE FAIR CREDIT REPORTING ACT

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). A summary of your major rights under the FCRA:

**You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

**You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- A person has taken adverse action against you because of information in your credit report;
- You are the victim of identify theft and place a fraud alert in your file;
- Your file contains inaccurate information as a result of fraud;
- You are on public assistance;
- You are unemployed but expect to apply for employment within 60 days.

In addition, as of September 2005, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

**You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

**You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate, unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.

**Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Such information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

**Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

**Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need — usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

**You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

**You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).

**You may seek damages from violators.** If a consumer reporting agency or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

- ✚ **Thank-you for viewing the 2010 Legal CPN “TELL ALL” Credit Secrets Table of Contents and Welcome Page.**
- ✚ **Chapters 1-11 (Which Includes Pages 7-90) and Lender List Are Now Available with Purchase!**
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