TOTAL P.O.W.E.R FINANCIAL SOLUTIONS

HOW TO REPAIR YOUR CREDIT

Step by Step DIY Guide

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ABOUT ME

Dr. Charcora Palmer

Financial Expert

Dr. Charcora Palmer, Ph.D is the founder and owner of Total P.O.W.E.R. Financial Solutions ,located in Milwaukee, Wisconsin, Through Nationwide financial services, she has taken the stance to empower the nations. Her company services range from credit repair, unsecured loans, and tax preparation. Its mission has been to empower the masses for change and provide them with the resources to do so. Helping individuals gain independence and entrepreneurs to establish and grow their businesses is her motivation. She often refers to her company as her ministry and she simply does what she is called upon to do; help others recover their P.O.W.E.R (Positioning our Wealth for Economic Redevelopment). Dr. Palmer, an award-winning entrepreneur, is committed to invoking change and bringing hope to the world. Dr. Palmer understands that it is imperative today more than ever, that individuals and businesses pivot, to position themselves as sustainable in an ever-changing world. With millions of impoverished around the globe, there is, much work to do.

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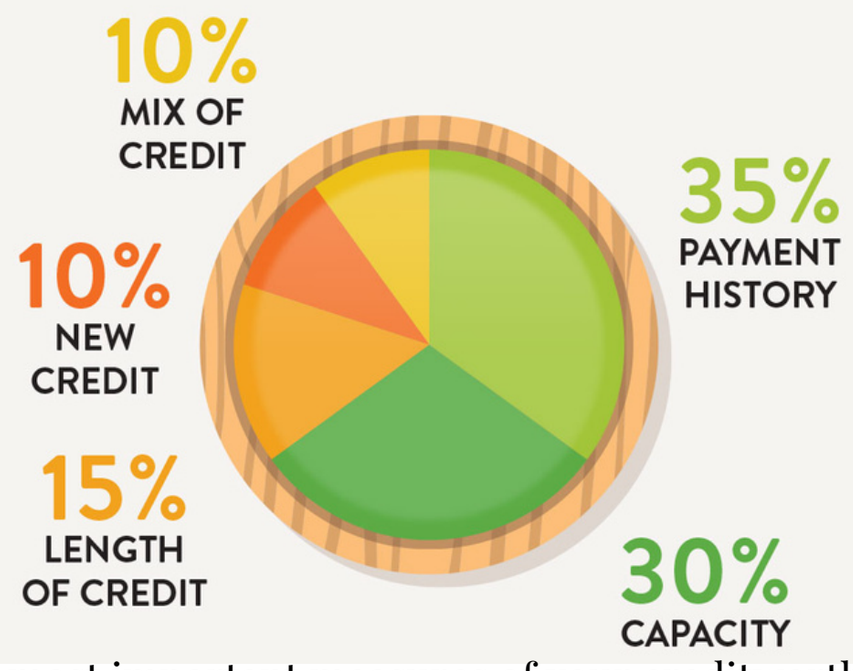
UNDERSTANDING CREDIT

How is my credit score CALCULATED?



Your credit score is one of the most important measures of your creditworthiness. For your FICO® Score, it's a three digit number usually ranging between 300 to 850 and is based on metrics developed by Fair Isaac Corporation. By understanding what impacts your credit score, you can take steps to improve it.

Your credit score is based on the following five factors:

1. Your payment history accounts for 35% of your score. This shows whether you make payments on time, how often you miss payments, how many days past the due date you pay your bills, and how recently payments have been missed. Payments made over 30 days late will typically be reported by your lender and lower your credit scores. How far behind you are on a bill payment, the number of accounts that show late payments and whether you've brought the accounts current are all factors. The higher your number of on-time payments, the higher your score will be. Every time you miss a payment, you negatively impact your score.
2. How much you owe on loans and credit cards makes up 30% of your score. This is based on the entire amount you owe, the number and types of accounts you have, and the amount of money owed compared to how much credit you have available. High balances and maxed-out credit cards will lower your credit score, but smaller balances may raise it – if you pay on time. New loans with little payment history may drop your score temporarily, but loans that are closer to being paid off may increase it because they show a successful payment history.
3. The length of your credit history accounts for 15% of your score. The longer your history of making timely payments, the higher your score will be. Credit scoring models generally look at the average age of your credit when factoring in credit history. This is why you might consider keeping your accounts open and active. It may seem wise to avoid applying for credit and carrying debt, but it may actually hurt your score if lenders have no credit history to review.
4. The types of accounts you have make up 10% of your score. Having a mix of accounts, including installment loans, home loans, and retail and credit cards may help improve your score.
5. Recent credit activity makes up the final 10%. If you've opened a lot of accounts recently or applied to open accounts, it may suggest potential financial trouble and may lower your score. Credit scoring models are also built to recognize that recent loan activity does not mean a consumer is necessarily risky.

Ultimately, one way to potentially improve improve your credit score is to use loans and credit cards responsibly and make prompt payments. The more your credit history shows may be able to responsibly handle credit, the more willing lenders will be to offer you credit at a competitive rate.

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LET'S GET STARTED

KEEP IT ON THE LOW

Hey There Winner! I know you are excited and ready to start disputing all the bad stuff right? Well before we do that, there is are some very important steps you need to take. Step 1- Ooo they are talking about you...Let's stop them! The credit bureaus communicate with 3rd parties to retrieve your personal information.

Please request freezes at EACH of the following links:

https://optout.lexisnexis.com/

https://www.innovis.com/securityFreeze/index

https://forms.consumer.risk.lexisnexis.com/#/freezeself

https://www.ars-consumeroffice.com/add

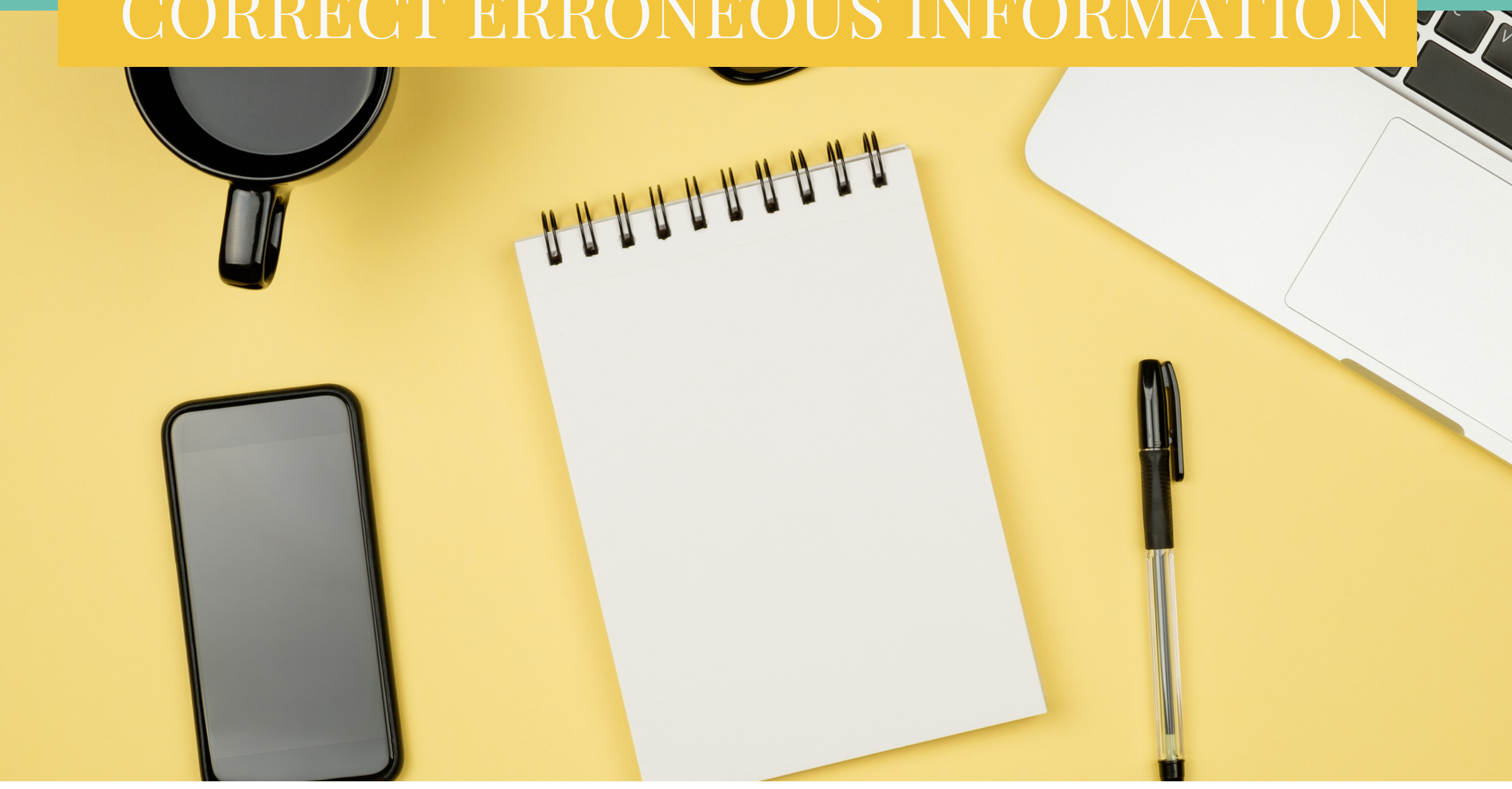
Taking time to do this will lend to better results in your dispute processes!

LET'S GET STARTED

GRAB YOUR CREDIT REPORTS

Access your credit reports (all 3) and review them thoroughly. It is important to have access to all 3. If you do not have access to Credit Monitoring, register for https://www.smartcredit.com/TotalPOWER.

CORRECT ERRONEOUS INFORMATION



If you notice any of the following on your credit reports:

Old or misspelled names
Old Employers
Old addresses/contact information

They need to be deleted IMMEDIATELY! You can go about this 2 ways:
Call the credit bureaus to request the erroneous identification or contact information be removed or access the “Identity Dispute Letter” template

DISPUTE LETTER INSTRUCTIONS

Each letter is to be duplicated three (3) times addressed separately to each of the three main credit bureaus (Equifax, Experian, TransUnion).

It is highly recommended that you send these letters via "Certified Return Receipt".

Each letter has a place for a notary to notarize your letter. This is not essential but can be helpful. Most local banks offer free notary services to their customers. Do not sign the letter until you are in the presence of the notary public.

Include a copy of two forms of ID when sending dispute letters. Proper forms of ID are listed below:

- Driver's License
- State ID Card
- Bank or Credit Union Statement (not electronic)
- Cancelled Check
- Government Issued ID
- Signed Letter from Homeless Shelter
- Stamped Post Office Box Receipt
- Utility Bills (Water, Gas, Electric, or Telephone)
- Pay Stub

It is EXTREMELY IMPORTANT to send the correct forms of ID. If they are not sent, the bureaus will ignore your requests or reply with a request for you to send the correct information. Either of these will increase the time needed to get you back on the right road to the best possible credit for your situation.

DO NOT dispute more than 20 derogatory items at one time, otherwise the credit bureaus might mark your disputes as frivolous.

In the dispute templates, be sure to complete with your personal information.

Keep good records. Date and record everything you send and everything you receive.

Do not give up or get scared in the process. Regardless of what the credit bureau sends you, if the derogatory item is not removed from your report, proceed with the next letter.

IDENTITY DISPUTE LETTER

Your Name
Address
City, State, Zipcode

Date

Credit Bureau
Address
City, State, Zip Code

To whom it may concern:

Upon inspection of my credit report, I noticed the following information is incorrect:

My full name is:

There should be no other names listed on my report. Please remove all the other names you have listed as they are incorrect.

My current address is:

Any other addresses are undeliverable, and I have no access to them. Please remove these incorrect addresses immediately.

Attached is the supporting documentation to validate my dispute. Please update your records promptly.

Thank you,

DISPUTE LETTER #1

YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP
SSN: xxx-xx-xxxx | DOB:

Month Day , 20XX

CREDIT BUREAU
ADDRESS
CITY, STATE ZIP

To whom it may concern:

Please accept this letter as my formal written request for the following items on my credit report to be investigated.

According to the Fair Credit Reporting Act, 15 U.S.C. §1681 Section 611 (a)(1)(A), you are required by federal law to conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file before the end of the 30 day period beginning on the date you received this notice.

I demand to see Verifiable Proof (This should be hard evidence that goes all the way back to the original creditor, not verification from a third-party database.) you have on file of the accounts listed below. Your failure to positively verify these accounts has hurt my ability to obtain credit. Under the FCRA, unverified accounts must be removed and if you are unable to provide me a copy of verifiable proof, you must remove the accounts listed below.

I demand the following accounts be verified or removed immediately:

Name of Account	Account Number	Provide Verification
		Unverified Account
		Unverified Account
		Unverified Account
		Unverified Account
		Unverified Acoount
		Unverified Account

*Please remove all non-account holding inquiries over 30 days old.

DISPUTE LETTER #2

YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP
SSN: xxx-xx-xxxx | DOB:

Month Day , 20XX

CREDIT BUREAU
ADDRESS
CITY, STATE ZIP

To whom it may concern:

Please be advised that this is my SECOND WRITTEN REQUEST for you to remove the unverified accounts listed below that remain on my credit report in violation of 15 U.S.C. §1681. The unverified items listed below remain on my credit report in violation of Federal Law.

According to the Fair Credit Reporting Act, 15 U.S.C. §1681 Section 611 (a)(6)(B)(iii), you are required by federal law by request of the consumer, a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher. You must provide this request by no later than 15 days after receiving this request for that description as according to the Fair Credit Reporting Act, 15 U.S.C. §1681 Section 611 (a)(7).

In the results of your first investigation, you stated in writing that you "verified" that these items are being "reported correctly".

·Who in your company verified these accounts?
·How did they verify them?
·Please provide me with the name of the individual, business address and telephone number of the person or business contacted during your reinvestigation.
·Include the documentation that was used to verify the dispute.

You have NOT provided me a copy of ANY hard copy documentation showing that you have properly verified these accounts. Under Section 611 (5)(A)(i) of the FCRA – you are required to "…promptly DELETE all information which cannot be verified."

The law is very clear as to the Civil liability and the remedy available to me for "negligent noncompliance" (Section 617) if you fail to comply. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.

I demand the following accounts be verified or deleted immediately.

Name of Account	Account Number	Provide Verification
		Unverified Account
		Unverified Account
		Unverified Account
		Unverified Account
		Unverified Acoount
		Unverified Account

*Please remove all non-account holding inquiries over 30 days old.

ORIGINAL CREDITOR DISPUTE LETTER #3

YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP

Month Day , 20XX

ORIGINAL CREDITOR
ADDRESS
CITY, STATE ZIP

To whom it may concern:

This letter is to inform you that I am disputing your company's references on my credit report because of the lack of accuracy.

I recently disputed this account with the credit reporting bureaus, and the information was reported as verified and accurate.

I am disputing the following information directly with you, the furnisher of information, and I am requesting that you investigate as outlined in the FCRA Section 623 for the inaccurate DESCRIPTION OF NEGATIVE ACCOUNT.

If you are unable to perform a reasonable investigation, or you are unable to locate the necessary documents to investigate my dispute; then you are required by the FCRA to remove the negative information from my credit reports.

If you were able to conduct a proper investigation of the records for this account and have identified the information that was being incorrectly reported, please update that information on my credit reports to reflect the accurate information found during your investigation.

I am also requesting that you send me an explanation of the investigative methods you used to verify my account so I can conduct my own investigation into the accuracy of your records and verify that a reasonable investigation was completed.

All correspondence should be sent to my attention at the above address.

Thank you.

YOUR NAME

VIOLATION OF FCRA RIGHTS DISPUTE LETTER #4

YOYOUR NAME
YOUR ADDRESS
CITY, STATE ZIP
SSN: xxx-xx-xxxx | DOB:

Month Day , 20XX

CREDIT BUREAU
ADDRESS
CITY, STATE ZIP

To whom it may concern:

Please be advised this is my THIRD WRITTEN REQUEST and FINAL WARNING that I fully intend to pursue litigation in accordance with the FCRA to enforce my rights and seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 regarding your continued willful and negligent noncompliance.

Despite two written requests, the unverified items listed below still remain on my credit report in violation of Federal Law. You are required under the FCRA to verify that this information is mine and is correct. In the results of your first investigation and subsequent reinvestigation, you stated in writing that you "verified" that these items are being "reported correctly"; but have not provided a reasonable method of verification?

I request for the third time that you provide the method of verification you used. Your response should provide:
·The name of the individual business address and telephone number of the person or business contacted during your reinvestigation.
·The name of the person who verified the dispute with the original creditor
·The documentation that was used to verify the dispute

To date, you have NOT provided me a copy of ANY documentation (Hard evidence that goes all the way back to the original creditor, not verification from a third-party database). Furthermore, you have failed to provide the method of verification as required under Section 611 (a) (7). In fact, under Section 611(a)(7) you were required to provide a description of reinvestigation procedure by no later than 15 days that included information as described in Section 611(a)(6)(B)(iii). Please be advised that under Section 611 (5)(A) of the FCRA – you are required to "…promptly DELETE all information which cannot be verified."

The law is very clear as to the Civil liability and the remedy available to me (Section 616 & 617) if you fail to comply with Federal Law. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.

I demand the following accounts be verified or deleted immediately

Name of Account	Account Number	Provide Verification
		Unverified Account
		Unverified Account
		Unverified Account
		Unverified Account
		Unverified Acoount
		Unverified Account

*Please remove all non-account holding inquiries over 30 days old.

INTENT TO LITIGATE LETTER #5

YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP
SSN: xxx-xx-xxxx | DOB:

Month Day , 20XX

CREDIT BUREAU
ADDRESS
CITY, STATE ZIP

NOTICE OF PENDING LITIGATION SEEKING RELIEF AND MONETARY DAMAGES UNDER FCRA SECTION 616 & SECTION 617

Please accept this final written OFFER OF SETTLEMENT BEFORE LITIGATION as my attempt to amicably resolve your continued violation of the Fair Credit Reporting Act regarding your refusal to delete UNVERIFIED information from my consumer file. I intend to pursue litigation in accordance with the FCRA to seek relief and recover all monetary damages that I may be entitled to under Section 616 and Section 617 if the UNVERIFIED items listed below are not deleted immediately.A copy of this letter as well as copies of the three written letters sent to you previously will also become part of a formal complaint to the Federal Trade Commission and shall be used as evidence in pending litigation provided you fail to comply with this offer of settlement.

Despite three written requests, the unverified items listed below still remain on my credit report in violation of Federal Law. You are required under the FCRA to have documentation on file to verify that this information is mine and is correct. In the results of your investigations, you stated in writing that you “verified” that these items are being “reported correctly”.

I request for the third time that you provide the method of verification you used. Your response should provide:

- The name of the original creditor
- The address and phone number of the original creditor
- The name of the person at your who verified the dispute with the original creditor
- The documentation used to verify the dispute

You have NOT provided me a copy of ANY original documentation (a consumer contract with my signature on it). Furthermore, you have failed to provide the method of verification as required under Section 611 (a) (7) which under Section 611(a)(7) you were required to provide a description of reinvestigation procedure by no later than 15 days. Please be advised that under Section 611 (5)(A) of the FCRA – you are required to “…promptly DELETE all information which cannot be verified.”

The law is very clear as to the Civil liability and the remedy available to me (Section 616 & 617) if you fail to comply with Federal Law. I am a litigious consumer and fully intend on pursuing litigation in this matter to enforce my rights under the FCRA.

Name of Account	Account Number	Provide Verification
		Unverified Account
		Unverified Account
		Unverified Account
		Unverified Account
		Unverified Acoount
		Unverified Account

*Please remove all non-account holding inquiries over 30 days old.

DISPUTING INQUIRIES

YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP
SSN: xxx-xx-xxxx | DOB:

Month Day , 20XX

CREDIT BUREAU
ADDRESS
CITY, STATE ZIP

To whom it may concern:

The reason for this letter it to dispute an unauthorized inquiry on my credit report. On (insert date of report), I retrieved a copy of my credit report (insert credit report number) and discovered an inquiry that I have no knowledge of.
Because I did not apply for credit with (insert creditor or lender), I have also reached out asking that they remove the inquiry from my credit profile. Please launch an investigation into (creditor's name) inquiry to determine who authorized it. Upon completion, please provide written correspondence that details the results of your findings. If you find that the inquiry is invalid, I am requesting that it be removed from my credit report immediately. But if (creditor's name) is able to prove that the inquiry is indeed valid, please provide written proof and a description of how the investigation was conducted.

Thanks in advance for your prompt attention to this matter.

Sincerely,

YOUR NAME

HIPPA DEBT LETTER (MEDICAL/HOSPITAL ONLY)

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YOUR NAME
YOUR ADDRESS
CITY, STATE ZIP
SSN: xxx-xx-xxxx | DOB:

Month Day , 20XX

COLLECTION AGENCY NAME
ADDRESS
CITY, STATE ZIP

Dear (Collection Agency Name):

After reviewing a copy of my credit report, i noticed a collection account placed on my credit report from you in (whatever year). i am requesting that you allow me to validate the alleged debt. I am unaware of any outstanding medical bills that I posess, and I am seeking the name and hospital/medical provider to which I owe the debt and a detailed breakdown of the fess I owe.

Additionally, I am allowed under the Health Insurance Portability and Accountability Act (HIPAA) to protect my privacy and medical records from third parties. I did not give permission to any of my current medical providers to release any of my medical information to any third party. I am aware that HIPPA does allow the release of limited information about me, but anything more is to only be revealed with the patient's authorization. Therefore my request is two-fold-validation of debt and HIPAA Authorization.

- Please provide breakdown of fees including any collection costs and medical charges
- Provide a copy of my signature with the provider of service to release my medical information to you
- Cease any credit bureau reporting until the debt is validated by me

Please send this information to my address listed above and accept this letter sent, certified mail, as my formal debt validation request which I am allowed under the FDCPA. Please note that withholding the information you received from any medical provider in an attempt to be HIPAA compliant can be a violation of the FDCPA because you will be deceiving me after a written request. I request full documentation of what you received from the provider of service in connection with the alleged debt.

Additionally, any reporting of this debt to the credit bureaus prior to allowing me to validate is a violation of the Fair Credit Reporting Act , which can allow me to seek damages from a collection agency. I will await your reply with above request proof. Upon receiving it, I will correspond back with certified mail.

Sincerely,
Your Name