

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.

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 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:

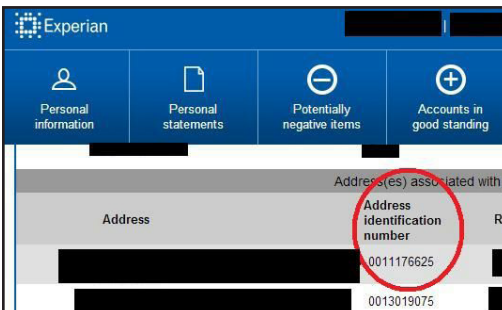
404-885-8078

888-826-0549

TransUnion:

Complete the dispute request form and fax your request to

Attention: CCD (Consumer Contact Department) at 610-546-4771



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

①	Account name BANK OF AMERICA	Account no 5466320114
	PO BOX 982238 EL PASO, TX 79990 800 421 2110	Type Credit Card
	Address identification number 0011176625	Terms NA

phone call method to update your addresses. You may need to speak to more than one agent to get what you want, but if you are persistent, you should have no problem making this important update to your consumer record.

Here is a simple example letter you can send:

Experian:

Experian no longer accepts faxes. You will have to mail in documentation for personal information changes, or use their online dispute form located at:

<https://usa.experian.com/#/registration>

Experian, P.O. Box 4500, Allen, TX 75013
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:
the credit bureaus often change their fax numbers. If you find you're having trouble getting the fax to work, we suggest using the

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.

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.



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.

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)

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.

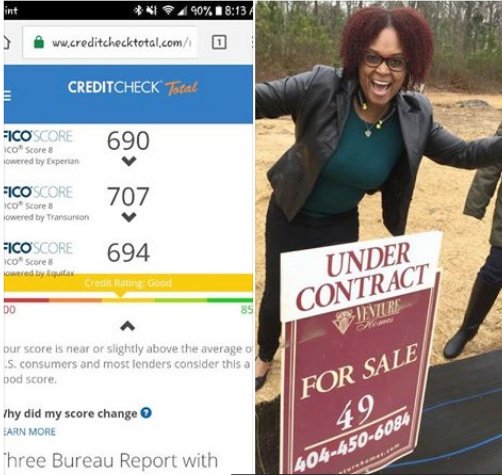
If you find that I am remiss, and you do have my authorization to inquire into my credit report, then please send me proof of this. Otherwise, please note that I am reserving the right to take civil action if necessary.

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!!!!



The screenshot shows a mobile phone screen with a browser displaying credit scores from CREDITCHECK Total. The scores are: FICO SCORE 690 (powered by Experian), FICO SCORE 707 (powered by Transunion), and FICO SCORE 694 (powered by Equifax). A credit rating of 'Good' is shown with a green bar. Below the scores, it says 'Your score is near or slightly above the average of U.S. consumers and most lenders consider this a good score.' To the right of the phone screen is a photo of Michelle, a woman with red hair and glasses, holding a red 'FOR SALE' sign that says 'UNDER CONTRACT' and '49'.

Why did my score change? [LEARN MORE](#)

Three Bureau Report with score

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!



NAVY FEDERAL Credit Union
Cash Rewards
0000 1234 5678 9101
JOHN D. HEDDER
VISA Signature

\$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.

CREDIT SECRETS

Need Help? Click Here!

Member Success Stories!
Will You Be Next?



 Dashboard

 SMC VIP **NEW!**

 Audiobook

 Automator **UPDATED!**

 SMC Community

 Secret \$ Method

 Homebuyer Secret

 FAQ

Welcome To Your Smart Money Secret

Congratulations Erika! Your new life begins today.

You're about to become a player in the most important game you've ever played. The game of CREDIT.

According to studies carried out by consumer groups and the Federal Trade Commission over the last three decades... it has been found that **1 in 4 credit reports contain serious errors...**

These errors can affect everything from interest rates, to your ability to finance a car or get a mortgage.

This program is designed to empower you with the knowledge and ability to fight back against unfair and inaccurate reporting on your credit reports.

It is laid out in 5 simple levels you'll need to complete... in order to start **fixing your credit... and... enjoying the financial future you deserve.**

Don't wait - get started now with Step 1 below!



Your Smart Money Jumpstart Is Activated (Do this **FIRST**): [Click Here To Get Started >>](#)



STEP 1

Get Your Updated Credit Reports & Scores

Start



STEP 2

Download your Smart Money Secret Guide

Start



STEP 3

Join the Smart Money Club Community

Start



STEP 4

Webinar Walkthrough Presentation

Start



STEP 5

Accelerate Your Success using the Automator

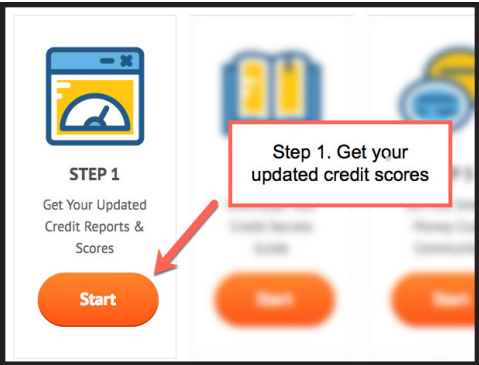
Start

Page 12

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>.



Level 1: Get Your Reports & Scores



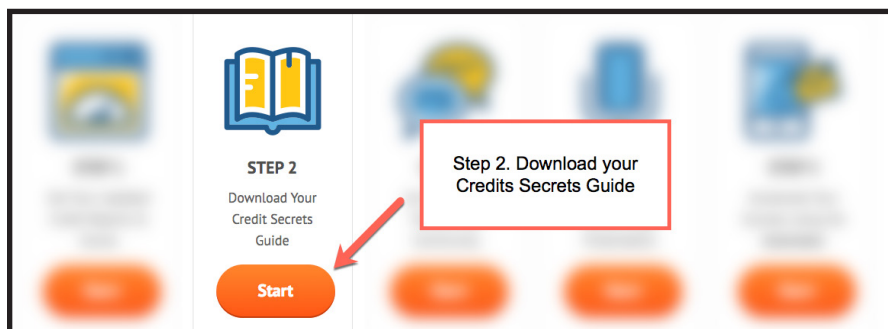
Knowing your scores, and the negative marks on your credit report are essential to your success with this program. You'll need to be aware of certain updates that happen to your reports along the way, so you can act on them when necessary.

Click Here Now To Get Your Scores>>

Step 2

Download your Credit Secrets 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!



Level 2: Your Credit Secrets 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 below!

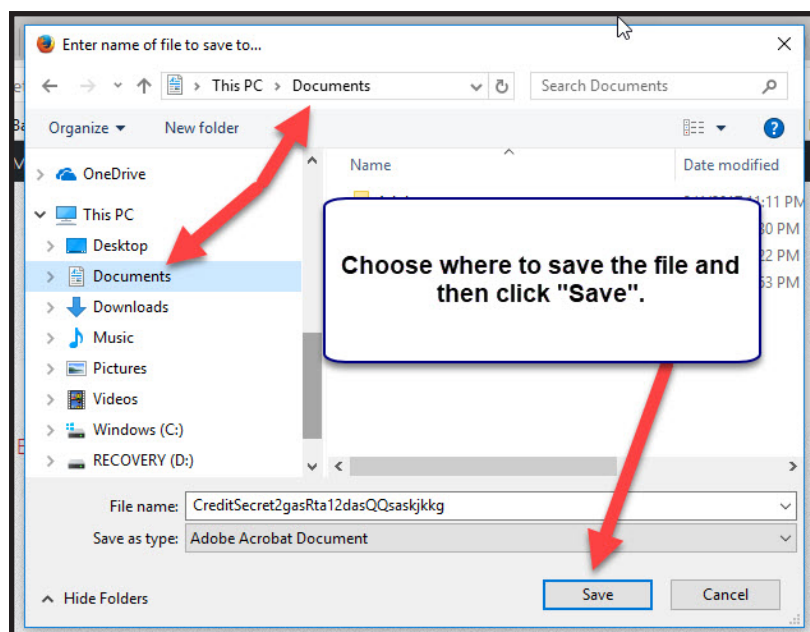
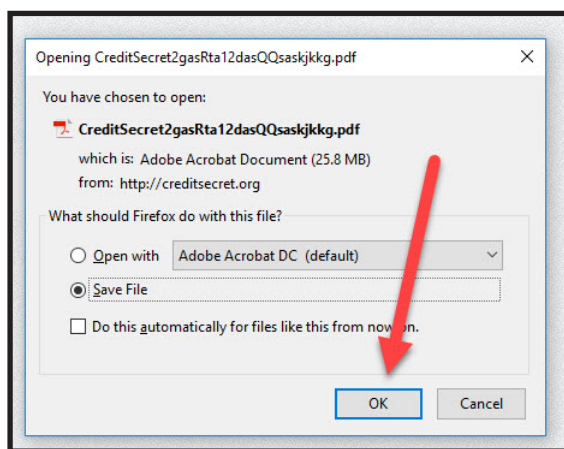


The Little Book That's Saving America's Credit...

Never did we ever expect the kind of response we've seen after releasing Credit Secrets to the world. Thousands of members have already seen success, and now it's your turn! Once you've read the book completely, feel free to ask questions in the Smart Money Club Private Facebook Group.

[Click Here To Download Your Book>>](#)

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 prompted 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".



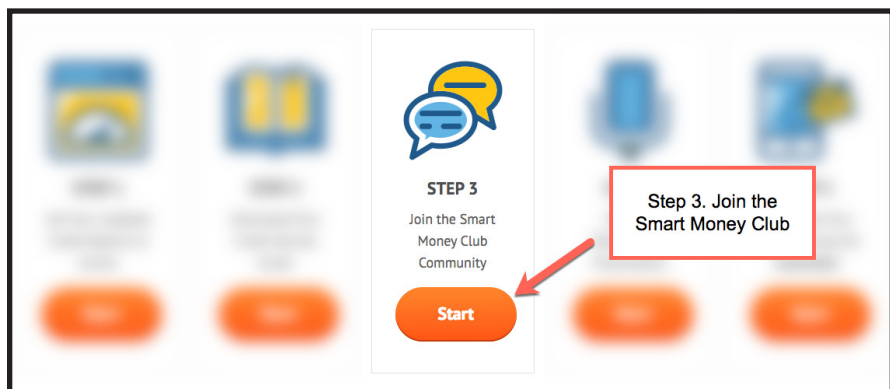
Step 3

If you haven't yet taken advantage of the 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.

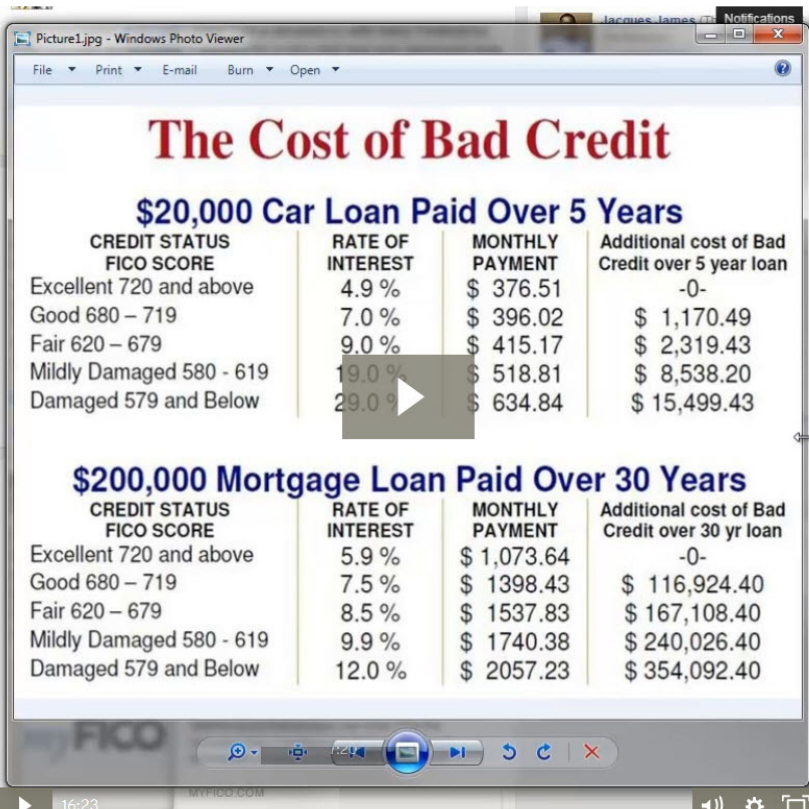
You'll be supported and helped by a collective community, to make sure you get the most benefits from using the program



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!



The screenshot shows a Windows Photo Viewer window displaying a document titled "The Cost of Bad Credit". The document is divided into two main sections: "\$20,000 Car Loan Paid Over 5 Years" and "\$200,000 Mortgage Loan Paid Over 30 Years". Each section contains a table comparing the cost of loans based on credit status and FICO score. The tables show that higher credit scores result in lower interest rates, lower monthly payments, and significantly lower additional costs over the term of the loan.

The Cost of Bad Credit

\$20,000 Car Loan Paid Over 5 Years

CREDIT STATUS FICO SCORE	RATE OF INTEREST	MONTHLY PAYMENT	Additional cost of Bad Credit over 5 year loan
Excellent 720 and above	4.9 %	\$ 376.51	-0-
Good 680 – 719	7.0 %	\$ 396.02	\$ 1,170.49
Fair 620 – 679	9.0 %	\$ 415.17	\$ 2,319.43
Mildly Damaged 580 - 619	19.0 %	\$ 518.81	\$ 8,538.20
Damaged 579 and Below	29.0 %	\$ 634.84	\$ 15,499.43

\$200,000 Mortgage Loan Paid Over 30 Years

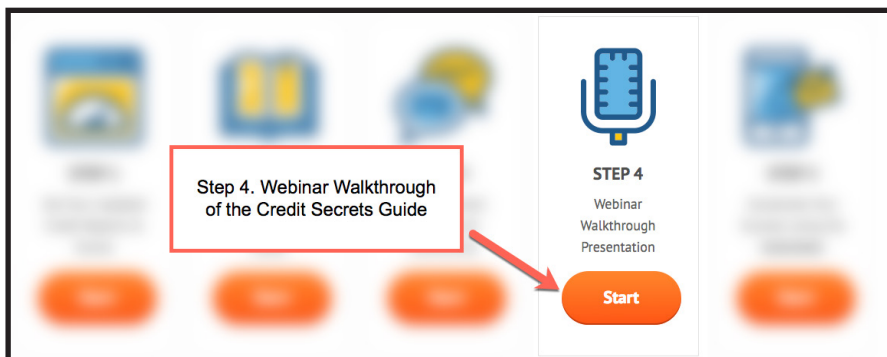
CREDIT STATUS FICO SCORE	RATE OF INTEREST	MONTHLY PAYMENT	Additional cost of Bad Credit over 30 yr loan
Excellent 720 and above	5.9 %	\$ 1,073.64	-0-
Good 680 – 719	7.5 %	\$ 1398.43	\$ 116,924.40
Fair 620 – 679	8.5 %	\$ 1537.83	\$ 167,108.40
Mildly Damaged 580 - 619	9.9 %	\$ 1740.38	\$ 240,026.40
Damaged 579 and Below	12.0 %	\$ 2057.23	\$ 354,092.40

Step 4

Walkthrough Webinar of the Credit Secrets Guide

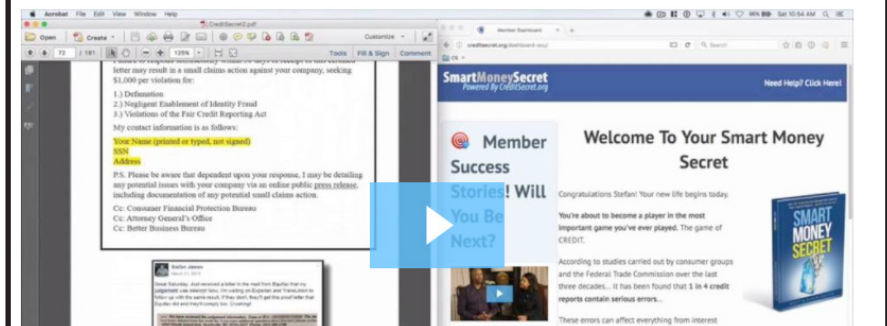
In this exclusive Walkthrough Webinar, you'll learn exactly how you can begin using this system to start cleaning up your credit as soon as today! You'll discover all the tips & tricks to getting the best results with your program, so you can raise your scores and get back your good credit rating!

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



Step 4: Webinar Walkthrough

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!



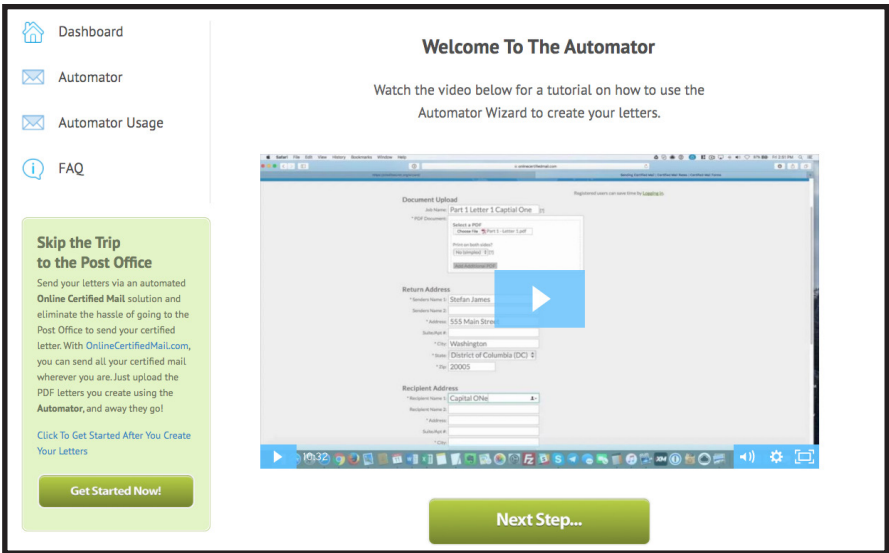
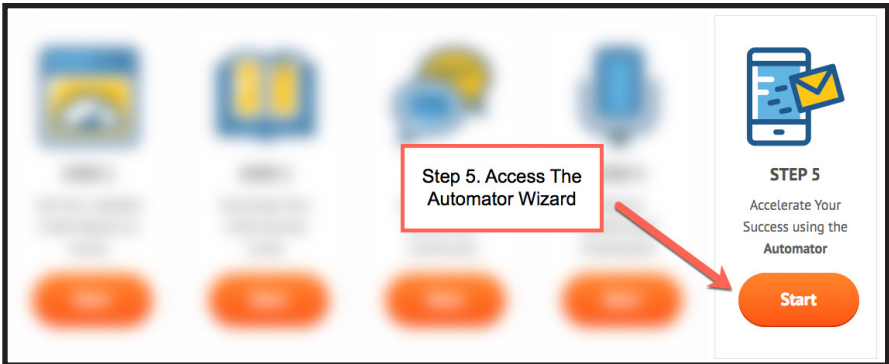
Step 5

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.

