

# HOW TO REMOVE COLLECTION ACCOUNTS FROM YOUR CREDIT REPORT

1. Request a debt validation letter to confirm the debt is legitimate.
2. Obtain copies of your credit reports to verify which bureaus the debt was reported to.

## If the information is inaccurate:

3. Send a dispute letter to the debt collector and the credit bureaus showing proof of the inaccurate collection account.

**Note:** Under the Fair Credit Reporting Act (FCRA), debt collectors are obligated to report accurate debts. Even if they agree to a pay for delete or goodwill deletion, they do not have to follow through with it.

## If the information is accurate:

- 3a. Send a goodwill letter that explains that an extenuating circumstance caused the debt and asks the collector to remove it out of goodwill.
- 3b. Negotiate a pay for delete letter to pay some or all of what you owe in exchange for the collector removing the negative item from your credit report.
- 3c. If the debt collector is unwilling to negotiate, you will need to wait for the debt to fall off your credit report, which can take 7 years. However, they can continue to pursue the debt.

# How To Report Credit Collection Abuses

**Sabine Zange**



## How To Report Credit Collection Abuses:

Fair Debt Collection Practices Act United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Consumer Affairs,1977    Federal Register ,2013-11    **Hearings, Reports and Prints of the House Committee on Banking, Currency, and Housing** United States. Congress. House. Committee on Banking, Currency, and Housing,1976    *How to Correct Credit Abuses* Morris Marks,1930    Use and Misuse of Social Security Numbers United States. Congress. House. Committee on Ways and Means. Subcommittee on Social Security,2001    *Cases and Materials on Consumer Protection* Frederick H. Miller,Barkley Clark,1980    **Congressional Record** United States. Congress,1982 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in 1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States 1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873    *Personal Finance Law Quarterly Report* ,1977    United States Code Annotated United States,1992    Suing Abusive Debt Collectors Allen Harkleroad,2011-06-27 This book is written with consumers in mind primarily for those who have been harassed or abused by unscrupulous debt collectors Much of the information included are from the authors own real life experiences The author will show you how to identify illegal collection tactics how to prepare evidence and how to file a lawsuit against a debt collector The contents of this book are not for exacting revenge on legitimate debt collection companies it is for exacting justice for consumers that have been abused by debt collectors If you are reading this book then you are probably at wits end and have been on the receiving end of bad debt collection tactics It is time to turn the tables on illegal debt collections and hit them where it hurts in the wallet The big secret in the debt collection industry is that in upwards of ninety eight percent of legitimate consumer filed Fair Debt Collection Practices Act FDCPA lawsuits the collection company will settle before their case ever makes it to a courtroom Many times an offer of settlement is made as soon as the collection company files an answer to your complaint This is the collection industry Achilles Heel An easy to understand step by step guide with real world examples and with of tips and tricks on stopping debt collectors and profiting from their abuse The book covers fair debt collection practices act FDCPA fair credit reporting act FCRA and telephone consumer protection act TCPA violations that debt collectors frequently use to abuse consumers    **The Glovers Review** ,1924    American Law Reports ,2009    **Consumer Protection Reporting Service** Donald P. Rothschild,David W. Carroll,1973    United States Code Congressional and Administrative News United States,1978    **Mexico Financial and Commercial** ,1922    **Consumer Credit 1978** ,1978    **Digest of Public General Bills and Resolutions** ,1988    Prentice-Hall Business Digest Prentice-Hall, inc,1922    *New Mexico Law Review* ,2014    **Res Gestae** ,1978

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