

CREDIT REPAIR:
NAGGING TELEPHONE CALLS
FROM COLLECTION AGENCIES

WHAT THEY DON'T WANT YOU TO KNOW:

Are you receiving constant phone calls from Collection Agencies? There is a Federal Law, the Fair Debt Collection Act that prohibits them from calling if you do one simple thing. If you know you are not going to be able to make payments on any of your bills, immediately write a letter or a note and send it back with your bill that says: "I formally demand that you conduct all correspondence by mail only. DO NOT TELEPHONE ME. DO NOT TELEPHONE MY EMPLOYER OR ANY OF MY FRIENDS AND/OR RELATIVES." Keep a dated copy of this written demand with your bill paying records.

If you've neglected to write to them and they telephone you, ask very nicely for their fax number, and then fax them the above outlined written demand that they cease and desist from calling you again. Thereafter, if they telephone you or as most of them do, pass it along to another collection agency who then violates the "no telephone demand", then you very nicely ask them for their name, the name of their collection agency, their address and make sure to ask who the initial creditor is they are collecting for. Then very nicely inform them you'll be happy to include them in your law suit for violating the Fair Debt Collection Act for calling you when you've already put in your written demand for no phone calls.

If a Collection Agency or Credit Card Company or other Creditor violates this written request, then document the date, the time, and the name of the Creditor or Collection Agency which violated this demand.

If you find that someone else's information is appearing on your Credit Report, you should write a letter to the Credit Reporting Agencies, such as the following:

On Your Letterhead

Credit Reporting Agency

Their Address

Their City and State

RE: Your Name & Social Security Number

Greetings:

PLEASE BE ADVISED the account information regarding (Your Name Here), SSN: 000 - 00 - 0000, is being wrongfully reported. ADD STATEMENT ABOUT THE ERROR REPORTED>>>Please correct your records, and contact the reporting agencies. The credit you are reporting is for another person with a similar name and/or federal ID number. Please send verification as to the correction within the next ten (10) days to avoid the necessity for legal action. Please provide a copy of this documentation directly to: Your name, and address.

Please consider this my formal demand that you immediately contact the three reporting agencies as listed and remove the wrongfully reported information. I shall expect confirmation as to your action within ten (10) days of receiving this notice. Thank you. (Then sign your name).

HERE ARE THE NAMES & ADDRESSES
OF THE MAJOR
CREDIT REPORTING AGENCIES

Trans Union
Credit Reporting Department
2 Baldwin PL.
P.O. Box 1000
Chester, PA 19022

Experian
Credit Reporting Department
P.O. Box 2104
Allen, TX 75013

Exquifax
Credit Reporting Department
P.O. Box 740241
Atlanta, GA 30374

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