

If you want your credit report right...

Six months after your bankruptcy hearing, you need to dial three toll free numbers.



## Here's why...



Your bankruptcy is discharged (approved) three months after your bankruptcy hearing. The credit bureaus have two months after that to get your credit report right. We want to make sure they do. That's why we need to see your credit reports. One from each of the **BIG** three.

**Experian, Equifax and TransUnion.**

The best way to get credit reports is to call their 800 numbers. **(When you order them on line, they make you check a box that gives up some rights)** I'd like to get them for you, but I can't. They know what I'm up to—I've sued them hundreds of times. So, they block me!

**When you get the credit reports, send them to us.** We know what to look for. We've looked at thousands of credit reports. When I first started this, three out of four people had creditors who ignored the bankruptcy and kept hitting their credit reports. After ten years of suing (by me and a handful of other lawyers), things are better - but not good enough.

If you can scan the credit reports, **email them to:**

[janet@robertweed.com](mailto:janet@robertweed.com)

Otherwise, please mail copies to:

**Janet Robertson/Credit Report Paralegal**  
**Law Office of Robert Weed**  
**7900 Sudley Road #409**  
**Manassas VA 20109**

**(Please DO NOT mail your originals!!!)**

If you have comments, please send them on a separate sheet. Don't write on the credit report. They are evidence!

## What we look for:

All the debts listed in your bankruptcy and discharged, should show **“discharged in bankruptcy”** and they should show a balance of **\$0**. If they don’t, we will get after the credit bureaus to get those fixed.

The most common problem is **“transferred/sold.”** Many creditors, especially HSBC, sell your account when they get notice of bankruptcy. Then they claim they do not need to show the bankruptcy. They say that’s because it’s not their debt any more.

I say that’s not complete—and the law requires them to be **“complete and accurate.”** Saying **“transferred/sold”** leaves a debt out there unexplained. We fight those.

The second most common problem is Code Q. Code Q is credit reporting that says, **“bankruptcy does not apply to this debt.”** I see that often from mortgage companies, and that’s a really serious problem. There’s no justification. They just do it.

Sometimes they put a bankruptcy on a debt you paid off. Getting that fixed will help your credit score.

There are also other errors that pop up for no reason at all. We look for those too.



## **The three calls –**

Each of the three credit bureaus is required to give you one free credit report a year. They are also required to give you a free one every time you've been denied credit.

They'd rather charge you than give you one free. So, they try to trip you up when you call. On the next two sections of this brochure, I try to help you with the right buttons to push to get the free reports you are allowed under the law. **(If you do end up having to pay, it's \$10.50.)** Try to avoid buying something that costs more—like your credit score. **(Unless you want it)**

**Whatever you do, do NOT go to [freecreditreport.com](http://freecreditreport.com).**

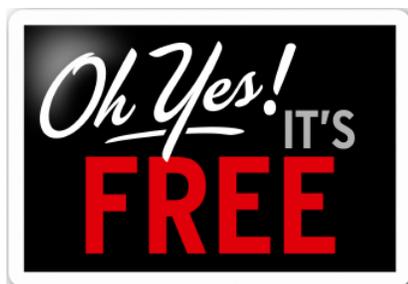
## **We're standing by-**

**Janet Robertson**, our credit report paralegal, will go over your credit reports when you send them in. She studies dozens every week. **Brian McMorro**, our consumer litigation lawyer, is ready to sue if they don't fix your report when we ask. As for me, **Robert Weed**, well - bankruptcy is my business. Suing credit bureaus is my hobby! Please call the toll free numbers and send in your reports so the three of us can go to work for you. **No charge to you for any of this.**

Besides being my hobby, I try to make the credit bureaus **pay you & me** for having to sue them. **(Laying out that money for being sued is why they have cleaned up as much as they have)**

**Peace of Mind** Maybe your credit report is one of the ones they get right. This happens more & more since they've been sued so often. But, you'll want to know that, too. So, make the calls & send them in.





## **Instructions for ordering your FREE credit reports:**

### **TransUnion - Call 800-888-4213**

1. Enter 5 digit zip code
2. Enter 9 digit social security number
3. Enter date of birth in this format: 11 11 1980
4. Enter numeric portion of street address & press #
5. Press 2 – no score
6. Press 2 – no score again
7. Press 2 – no monitoring
8. Press 2 – decline all offers

### **Equifax - Call 888-685-1111**

1. Press 1- to continue
2. Press 2- request a copy of credit report
3. Press 1- for credit report only
4. Say the state & press 1 if correct
5. Enter numeric portion of address
6. Press 1- if correct
7. Enter 9 digit social security number
8. Press 1- if correct
9. Press 3- to request report only
10. Press 2- to continue only with report
11. Press 1- if denied credit
12. Press 1- to show only last 4 digits
13. Press 2- to show complete SS#
14. Hold for confirmation #

**Experian** - Call 888-397-3742

1. Press 2 – decline offer for credit management tools
2. Press 1 – to obtain credit report
3. Press 1 – if you received notice or been denied credit
4. Enter social security number followed by #
5. Press 1 – if the social entered is correct
6. Enter date of birth in this format: 11 11 1111
7. Press 1 – if correct
8. Enter 5 digit zip code & press #
9. Enter numeric portion of address
10. Press 1 - if you're blind
11. Press 2 – if you're not blind
12. Write down your confirmation number
13. Press 1 - to repeat confirmation number
14. Press 2 – to continue
15. Press 2 - again to end the call

That's it! Your **TransUnion, Equifax & Experian** credit report should arrive within 2 weeks!

