

How to Get a Bankruptcy Off Your Credit Reports the Right Way! (v 4)
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This is a living document and is updated as I get new information

- 1) Do not skip or cut any corners in these instructions.
- 2) At this time, it is very difficult to get a bankruptcy off your TransUnion credit report. This will generally work for Equifax and Experian.
- 3) If an item on your credit report is inaccurate, incomplete, or unverifiable it must be corrected or removed according to the Fair Credit Reporting Act (FCRA).

Things change, and this is accurate as possible for this date. None of this guarantees your bankruptcy removed, but it works most of the time.

- 4) Write a letter to the Bankruptcy Court where your bankruptcy is recorded and ask them if they report bankruptcies to the credit bureaus or any third parties. Send them a self-addressed, stamped envelop for them to answer you. They will say they do not. Keep this letter.

- 5) Do the same with Pacer as in the Bankruptcy Court, except email them at this email address:
Pacer@PSC.USCourts.gov

- 6) Download your bankruptcy here:
<https://pacer.uscourts.gov> Get a Screen -shot of the case summary with the *Transaction Receipt*.

- 7) Download your LexisNexis Report Here:
<https://consumer.risk.lexisnexis.com/request>
(request everything available)

- 8) Compare LexisNexis Report to the Pacer report. Take note of ANY TYPE of inaccuracies. Send a letter USPS Certified Mail. Enclose a copy of your ID and your Social Security Card. Here is how the letter should read:

(Your Name only middle initial)
(Last 4 of Social Security Number)
(Date of Birth)
(New Address)
(Phone number)

The entry with reference number: (your bankruptcy reference number) filed in (Full date bankruptcy was filed) with this court appears to be inaccurate. This is an inaccuracy: (list inaccuracy, do not correct it, just say what is wrong)

Please verify and validate this information with the court and provide me with copies of any documentation associated with this account granting you authorization to report this information bearing my signature. In the absence of any such documentation bearing my signature I formally request that this information be immediately deleted from the credit file you maintain under my social security number.

Please also send me an updated Consumer Report that reflects the changes that you made.”

Name

Send USPS Certified Mail letter to:
LexisNexis Risk Management Inc.
P.o. Box 105615
Atlanta, GA 30348-5108

Once that dispute letter gets sent in they have 30 days for them to respond. If they take longer, you can take them to small claims court.

9) If they say they verified it with Pacer, send them this letter with a copy of the email Pacer sent you:

Write a new certified mail letter to them saying that this is not true. Say

(Your Name only middle initial)
(Last 4 of Social Security Number)

(Date of Birth)
(New Address)
(Phone number)

I DEMAND the bankruptcy be taken off my credit report or I will report you to the CFPB (Consumer Financial Protection Bureau). I am also contemplating legal action.

Please include a copy of my updated report.

Your Name

Include **COPIES** of:

- a) The the email from Pacer that says they do not verify bankruptcies.
- b) The letter you sent them asking for your bankruptcy to be taken off,
- c) the letter asking who verified the bankruptcy, and
- d) their responses to these letters with a new letter.
- e) Copies of all Certified Mail receipts.

10) Download your credit report from Innovis:
<https://www.innovis.com/personal/personalOverview>

Dispute the bad information like you did with LexisNexis. (same link)

11) Get your report and dispute like (LexisNexis) from ARS here:
Account Resolution Services
P.O. Box 459079
Sunrise, FL 33345-9079

ARS Phone #: 844-729-2772

Use this letter and include a copy of your State ID and Social Security Card:

(Your Name only middle initial)
(Last 4 of Social Security Number)

(Date of Birth)
(New Address)
(Phone number)

Please send My ARS free credit report to the address listed above.

First and last name

12) Freeze your accounts with each of these three companies:

LexisNexis: <https://consumer.risk.lexisnexis.com/freeze>

Innovis: <https://www.innovis.com/securityFreeze/index>

ARS: <https://www.ars-consumeroffice.com/>

13) Pull all three credit reports from <http://AnnualCreditReport.com> or other **NON-CREDIT BUREAU** source. **NEVER get your credit report directly from a credit bureau.**

14) DO NOT dispute anything online or over the phone. **ONLY USPS Certified Mail.**

15) If you have not moved since your bankruptcy, get a P.O. Box for your new address. If you have moved, and the court does not have the new address, then you can skip this.

16) Go through each credit report, and change every ACTIVE account to your new address or P.O. Box with the current creditors. **EVERY ONE.**

17) For steps 9-12, you can do it by printing one letter to each credit bureau. Insure you list your:

- a) Full Name
- b) Current NEW address / P.O. Box
- c) full social security number and
- d) your birth date,

- e) Your reason for dispute (worried about identity theft)
- f) Confirmation number found on Equifax credit report (Equifax Only)
- g) Copy of ID card (Experian only)
- h) bank or insurance statement sent to your address and bearing your name (Experian only)

Type/computer print out each letter in your words. Write as simply and directly as possible. Do not use legal jargon. There are sample letters that sell for sometime over \$100 each. These are scams. Your words are fine.

DO NOT SIGN THE LETTER, use “/s/“ as in: /s/ John Lee Doe.

You need to mail these via USPS certified mail to each credit Bureau.

Experian
P.O. Box 4500
Allen, TX 75013

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19016-2000

Equifax
P.O. Box 740256
Atlanta, GA 30374-0256

18) Change your **name** on your credit reports to only one actual name, i.e. John L Doe. Not alias, other partial names or anything else. First Name, Middle Initial and Last Name ONLY. It is best to use a variation of your name that IS NOT on your bankruptcy that you pulled from Pacer. Pacer will probably have your middle name spelled out.

19) Change your **address** in the credit bureaus to reflect your new address / P.O. Box. It is best to use an address that IS NOT on your bankruptcy that you pulled from Pacer.

20) Change your **phone number** in the credit bureaus to Your current phone number ONLY. Your phone number is probably not on Pacer, but you want a phone number that is NOT listed with any creditors except

your current creditors.

21) Change your **work history** to only reflect your current work address with the credit bureaus. It is best to use a variation of your current job's address that IS NOT on your bankruptcy that you pulled from Pacer.

22) Check all three of your credit reports to insure everything is done. Your credit report should only have one name, address and work place listed at this time.

23) The credit bureaus have 45 days to make these corrections. If they don't you can take them to Small Claims Court. No attorney necessary. Just keep the certified mail receipts and copies of the letters.

24) Computer print/type a letter to each of the credit reporting agencies and ask them to remove the bankruptcy from your credit reports. **NOT "your/my" bankruptcy, "THE" bankruptcy.** Say you dispute it. Use plain english. Insure you list your:

- a) Full Name
- b) Current NEW address / P.O. Box
- c) full social security number and
- d) your birth date,
- e) Your reason for dispute (worried about identity theft)
- f) Confirmation number found on Equifax credit report, if you can find it. (Equifax Only)
- g) bank or insurance statement sent to your address and bearing your name (Experian only)

25) If they take it off, you are done. They probably will tell you the bankruptcy was verified.

If they do, you need to send another letter, with a COPY of the letter they sent you and ask who verified it. The answer they give is almost inevitably a lie. They will probably say the court verified it. If they take more than 15 days answering you, you can take them to small claims court. **KEEP YOUR USPS CERTIFIED LETTER receipts.**

26) Write a new certified mail letter to them saying that this is not true. Say I DEMAND the bankruptcy be taken off your credit report or you will CFPB

(Consumer Financial Protection Bureau). Tell them you are also contemplating legal action.

(IF LexisNexis deleted your bankruptcy, provide a copy of your updated LexisNexis Report.)

Give dates you certified mailed them, as well as the dates they responded.

Include **COPIES** of:

- a) The the letter from the court that says they do not verify bankruptcies.
- b)The letter you sent them asking for your bankruptcy to be taken off,
- c) the letter asking who verified the bankruptcy, and
- d) their responses to these letters with a new letter.
- e) Copies of all Certified Mail receipts.

27) If the credit bureau doesn't comply, file a complaint with the CFPB and let them handle it.

<https://www.consumerfinance.gov/>

Tell them what the credit bureau is doing and include **COPIES**:

- a) The the letter from the court that says they do not verify bankruptcies.
- b)The letter you sent them asking for your bankruptcy to be taken off,
- c) the letter asking who verified the bankruptcy, and
- d) The letter of you demanding they take the bankruptcy off
- e) their responses to these letters with a new letter.
- f) Copies of all Certified Mail receipts.