



If you want your credit report right...

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. They block me if I try to get them for you.

When you get the credit reports, send them to us. We know what to look for.

If you can scan the credit reports, **email them to:**
Chapter13creditreports@robertweed.com

Otherwise, please mail copies to:

Brenda Melgar
Ch.13 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!

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 their toll free numbers. 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.



Brenda Melgar, our chapter 13 credit report paralegal, will go over your credit reports when you send them in. **Brian McMorrow**, 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.

Besides being my hobby, I try to make the credit bureaus **pay me** for having to sue them. **(Laying out that money for being sued is why they have cleaned up as much as they have)** When we can, we also try to **pay you** a few hundred dollars, too, for your trouble.

Peace of Mind

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

Instructions for ordering your FREE credit report from **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

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 #

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.

That's it! Your credit reports should arrive within 2 weeks!