

CreditFactors Knowledgebase

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CreditFactors Knowledgebase

Categories






- ▲ [FAQ](#)
How to use CreditFactors
- ▲ [Getting started and strategy](#)
Not everybody should dispute
- ▲ [Ordering credit reports](#)
Make sure you order the right reports for YOUR purpose
- ▲ [Disputing with CRAs](#)
Best in writing, save online disputes and record phone disputes
- ▲ [What to dispute](#)
Dispute only RELEVANT incorrect data
- ▲ [What NOT to do](#)
Many mistakes can't be undone - read BEFORE you dispute
- ▲ [FICO credit scoring & re-establishing credit](#)
It's NOT just about derogatory accounts. A little planning goes a long way!
- ▲ [Disputing with creditors](#)
Not usually recommended, but sometimes it's the way to go
- ▲ [Charged off accounts](#)
Not very important for FICO scores if reported as paid and OLD. FICO scores can be lowered substantially after deletion of a chargeoff that's your oldest (revolving) account.
- ▲ [Collections](#)
Disputes with collectors and CRAs, validation, SOL, the collector's dispute notation may be IGNORED by FICO scores, documenting FDCPA and FCRA violations, filing complaints, factual summaries and settlement offers, bonding and licensing, dealing with paid collections, 1099s, what NOT to send to collectors, ...
- ▲ [Judgments and liens](#)
Old public records and liens are NOT very important for FICO scores, choose your battles wisely.
- ▲ [You're being sued](#)
Don't IGNORE the summons! Most judgments are DEFAULT judgments for inflated amounts owed and/or with no documentation.
- ▲ [After bankruptcy disputes and scores](#)
2/8/04: TU FICO 24 months after Ch. 7 filing -- 726!!! Analyze your score factors, dispute re-aged accounts and discharged balances and re-establish credit
- ▲ [Inquiries](#)
"Hard" and "soft" inquiries, collection and promotional inquiries, \$1,000 demand per inquiry without permissible purpose.

 **ID theft**
Preventing ID theft and actions to take after your ID was stolen






 **Resources and regulators**
FCRA & FDCPA, filing complaints with the FTC, documenting violations, recording calls, call logs, call summaries, etc.

 **Legal resources**
Often you HAVE to sue to get the credit you deserve

Most viewed

-  [When accounts SHOULD be deleted from your credit reports](#)
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-  [Once a collector no longer has an account, it must be deleted](#)
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-  [Be CAREFUL if you owe a LOT, your debts are valid and still within the SOL](#)
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-  [How to mail collection disputes and other important documents](#)
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-  [Decide on a strategy](#)
06 Nov, 2007

Recent articles

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