

Bradley Ross Law Exposed!

November 11, 2007

A former Bradley Ross client provided me with the dispute letters below.

If you really want to look like an idiot, there's no need to pay Bradley Ross -- you can simply send your own moronic and obviously frivolous disputes.

Bradley Ross attorney Loren McCray should be disbarred, serve a few years in prison for fraud and misrepresentation and of course he should pay restitution. Every Bradley Ross client should get a full refund and additional compensation for damages to the credit rating due to deletions of beneficial derogatory accounts and due to subsequent CRA refusals to investigate factual disputes.

Many millions of unsuspecting consumers have been deceived and had their credit scores permanently lowered by Bradley Ross, Lexington and other credit repair scammers and their vile attorneys. [The Lexington moronic frivolous disputes.](#)

Bradley Ross and Lexington are at least partly responsible for the tremendous amount of incorrect credit data and the credit bureaus' awful investigation procedures. The credit bureaus are inundated with their FRIVOLOUS disputes.

If you want to learn about credit reporting and FICO scoring issues, please read [my submissions to the FTC, FRB and the House Financial Services Committee.](#)

MUST read: [Credit Scoring Basics](#) -- [AFTER deletion of the chargeoff: score went DOWN 18 points!](#)

Bradley Ross and Lexington (former) clients: [how to get your full REFUND and YOUR dispute letters.](#)

Please redistribute this UNALTERED file in its entirety. You may want to send this file to Bradley Ross with your refund request and/or post it at appropriate consumer and credit sites, etc.

And if you have documentation regarding Stephen Snyder's Bradley Ross ownership or compensation received by Bradley Ross, please [contact me.](#)

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<http://creditfactors.com/>
<http://creditsuit.org/>

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10/24/2007

[REDACTED]

Dear [REDACTED]

This letter is being sent per the request of Mr. Loren McCray.

Please find the enclosed copy(s) of the original dispute letter(s). We do not automatically forward these as we consider the letters proprietary. Because of our system we have to mail the letters to you rather than through e-mail.

Here are a few things you may notice about the dispute letters. First, there may be poor english or misspellings in the letters. These errors are all intentional because they need to look like what the credit reporting agencies normally see. Secondly, as explained in the Bradley Ross Law literature, the letters are in your name. This is because the disputes would be much less effective if sent under the law firms name. Lastly, the letters are post-dated because they are re-mailed from your locale.

Although Mr. McCray typically likes to contact individuals that request a copy of the dispute letters, his trial schedule has taken up much of his time during the last few weeks. However, if you have any questions, please feel free to contact our office.

Timing is a key issue to effectiveness. Therefore, it is very important that you send us all information received by you from the credit reporting agencies as soon as you receive it.

Sincerely,



Lisa Phillips
Operations Manager
lphillips@bradleyrosslaw.com

Working to improve your credit scores™

[REDACTED]

Equifax
P.O. Box 105518
Atlanta, GA 30348
10/24/2007

Dear Equifax,

I just wanted to inform you of some mistakes that you have accidentally placed on my credit report. I don't believe these belong to me or anyone else that I know.

lito mtg sv 1176
capital one [REDACTED] 8278

I am grateful for the service your company provides for the most part, but I need these off NOW!

Thank you very much, and I apologize for the trouble you might have to go through to correct it.

Sincerely,
Social Security # [REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Trans Union
P.O. Box 2000
Chester, PA 19022-2000

10/24/2007

Dear Credit Bureau

I am sure that you get hundreds of these letters a day. Here's one more. You may not understand this simple concept but you would save a lot of people grief, my self included, if you would get our credit reports correct. Mine is no exception. There is something in particular that doesn't belong on it. I don't recall ever signing up for it. I want it taken off.

chase corporation

[REDACTED] 4406

I am quite sure that you made the mistake here. I have had good credit in the past and have the right to an accurate and fair report.

Sincerely,

[REDACTED]

Experian
NCAC
PO Box 9701
Allen, TX, 75013

10/24/2007

Dear Employee of Experian,

You can imagine my surprise when I saw these

allianceone inc	[REDACTED] 8733
wfnnb/lane bryant	77015
cap one bk	[REDACTED] 8278

on my credit report and realized they probably weren't mine! I looked it over about ten times until I finally decided I better check my records. So I pulled out my beat up banker's box and went through everything I had. Nope. None of those are anywhere to be found in my stuff. So, next, I decided I'd better get in touch with you. Didn't really want to do that, but I couldn't see any other way to get this settled. I guess what I want, is for you to do the opposite of whatever you did to get those little mysteries on my account and get them off.

Let me know when that happens.

Yours Truly,

[REDACTED]
Social Security Number [REDACTED]
[REDACTED]
[REDACTED]

8/15/2007
Equifax
P.O. Box 105518
Atlanta, GA 30348

Dear Sirs at Equifax,

I could have broken into tears when I spotted these on my credit account:

verizon [REDACTED] 7390
chase manhattan mtg 1703

I have to assume my credit record is full of errors and it makes me sick at heart to think that people are actually seeing what's on it.

After checking to see if I could have forgotten something in the past, I have come to the conclusion that you simply made some mistakes and my credit report has paid for it.

Please take these off and please do so right away.

[REDACTED]
Social Security # [REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Trans Union
P.O. Box 2000
Chester, PA 19022-2000
8/15/2007

Dear Employee at Trans Union

Well I got my credit report a couple of days ago and, well lets see, I guess the question you got to ask yourself is, "Did I do a good job?" Because of all this false information that doesn't belong to me your answer has to be, "NO".

I want these eliminated NOW!

litton loan servicing [REDACTED] 4684
verizon wireless west [REDACTED] 00001
capital one [REDACTED] 0069

Sincerely,

[REDACTED]
Social Security # [REDACTED]

8/11/2007
Experian
NCAC
PO Box 9701
Allen, TX, 75013

Experian Member,

How's it going? I hope your day has been better than mine. I am sure you know how upsetting it can be to find out there is false information on your credit report. After all, you probably get hundreds of these letters every day. So, please remove these inaccurate listings from my report--

litton loan servicing	1176
verizon wireless	[REDACTED] 87390
chase manhattan mortgage	1703

Thank you so much for your time and effort.

Social Security # [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

6/1/2007

Equifax
P.O. Box 105518
Atlanta, GA 30348

Greetings,

I want the account from lito mtg sv 1176 removed from my record. get it off my report because its not mine. Send me proof if you insist that it is mine.

Thanks,

[REDACTED]
[REDACTED]
[REDACTED]
SSN: [REDACTED]

Trans Union
P.O. Box 2000
Chester, PA 19022-2000

To Whom It May Concern,

I am contacting you about some obvious errors on my credit report. The errors that I am referring to are with these allianceone 1210, and chase corporation 1703 accounts. I feel that these are errors because I do not remember dealing with them. I do not appreciate you reporting that I have these accounts. I think that you have gotten me confused with someone else. I am sure that you can see my point with all of this! I would appreciate it if you would have these items removed and send me a report that is correct.

Thank you

[REDACTED]
Social Security Number: [REDACTED]
[REDACTED]
[REDACTED]

6/1/2007

[REDACTED]
[REDACTED]
[REDACTED]

Experian
NCAC
PO Box 9701
Allen, TX, 75013

RE: [REDACTED]
[REDACTED]

The accounts from allianceone inc 1210, wfnb/lane bryant 77015, and cap one bk 41217426 are not mine and you had better be able to prove they are or else we have a problem. Your bureau does a shoddy job of verifying things and then consumers like me pick up the tab. Well, no longer. Show me proof or get them off of there. They are not mine.

[REDACTED]