

The 3-Round Knockout

Insider Secrets to Building a Winning Identity
Theft Case Against the Credit Bureaus

By: The Law Office of Bill Clanton, P.C.

Start **HERE!**

Two Simple Tricks That Destroy the Credit Bureaus' Best Defenses

Most people lose their disputes before they even start because they treat this like customer service. **This is not customer service. This is pre-litigation.** Here are the two secrets we use to bulletproof a case.

Secret #1: The "Magic Shredder" Defense

- **The Problem:** Credit bureaus process millions of disputes. Whether by accident or on purpose, incriminating documents often "disappear." If a document proves they broke the law, it might vanish from your file.
- **The Insider Fix: Scan or photocopy EVERYTHING before you seal the envelope.** We need an exact copy of the *signed* letter, the ID proofs, and the evidence.
- **Why:** In court, if you can't produce a copy of what you sent, it doesn't exist.

Secret #2: The "Empty Envelope" Trap

- **The Problem:** You send a letter via Certified Mail. The bureau signs for it. Later, their lawyer argues: "*Sure, we received an envelope... but it was empty.*" It sounds ridiculous, but they use this defense to claim you never sent a proper dispute.
- **The Insider Fix: Write the Certified Mail (CMRRR) Number ON THE LETTER itself.**
 1. Get the green "Certified Mail" sticker from the post office.
 2. **Write that long 20-digit number on the top of your dispute letter.**
 3. *Then* make your copy.
 4. *Then* mail it.
- **Why:** Now, your copy of the letter has the tracking number stamped right on it. You have just proved *exactly* what was inside that envelope.

Necessary Supporting Documentation

The "**Big 3**" Documents: Without these, your dispute goes in the trash.

Every single letter you send must include proof of your identity. It does not matter if you have sent them before. **Attach these three clear copies to EVERY letter:**

1. **Valid Driver's License** (or State ID).
2. **Social Security Card.**
3. **Current Utility Bill** (Gas, Electric, or Phone).

Critical: The address on the bill **MUST** match the address on your ID and the return address on your letter.

Strategic Overview

We aren't just fixing credit; we are building a lawsuit.

We advise a **3-Round Dispute Process**. This cuts down the time it takes to resolve your case and accelerates our ability to file a lawsuit if when they refuse to follow the law.

- **Round 1:** The "Stop the Clock" Letter. (Puts them on notice immediately).
- **Round 2:** The "Official" Dispute. (Triggers your legal rights with a Police Report).
- **Round 3:** The "Evidence" Dispute. (Overwhelms them with proof).

The Goal: By doing this work, you are manufacturing the evidence for your own lawsuit. When you hand this file to us, it is nearly ready for court.

The following will guide you through each of the three rounds.

Round 1 - The "Immediate Suspicion" Letter

TIMING: The moment you suspect fraud (e.g., you see a weird inquiry or get a card you didn't ask for).

GOAL: Freeze the timeline.

Do not wait for a Police Report. Do not wait to gather more evidence. You must alert them that you suspect fraud right now. This freezes the timeline and puts the legal burden on them.

Send the bureaus the following letter to put them on notice:

[You can copy and paste the following page and edit it into your Round 1 Letter]

Remember to enclose The Big 3 IDs with this letter.

Your Name
Street Address
City State, Zip

Credit Bureau's Name
Credit Bureau's Mailing Address
Via CMRRR # [Insert Certified Mail Tracking Number Here]

RE: SUSPECTED IDENTITY THEFT

To Whom It May Concern:

I suspect that I am a victim of identity theft. I recently discovered suspicious activity—specifically [DESCRIBE THE CARD/INQUIRY/LETTER/ETC]—that indicates someone may be using my personal information.

I am disputing the following items:

- **Account/Inquiry:** [Name of Bank]
- **Account Number:** [Unknown or Number]
- **Reason:** Not my account. I did not apply for this.

I am currently investigating this matter and intend to file a police report if my suspicions are confirmed. Please investigate immediately.

Sincerely,

Your Name

Round 2 - The "Official" Dispute

TIMING: As soon as you have your Identity Theft Report (FTC Report or Police Report).

GOAL: Trigger your "Blocking Rights" under 15 U.S.C. § 1981c-2.

Now that you have the police report, the law requires the bureaus to block the reporting of the fraud within 4 business days of receipt. Another important reason we send it CMRRR is that we can show when they received it.

Send the credit bureaus an official dispute with all of the evidence you have.

Here's a template to help:

Remember to enclose the Big 3 IDs + your identity theft report

Your Name
Your Mailing Address

Credit Bureau's Name
Credit Bureau's Mailing Address
Via CMRRR # [Insert Certified Mail Tracking Number Here]

RE: BLOCKING REQUEST

To Whom It May Concern:

I recently discovered suspicious activity on my credit report, specifically [DESCRIBE THE SITUATION IN GREAT DETAIL].

Because of this, I filed the enclosed Identity Theft Report. Please BLOCK the following fraudulent information from my credit report pursuant the Fair Credit Reporting Act.

[LIST THE ACCOUNTS AGAIN ADD ANY NEW ONES YOU'VE DISCOVERED]

This information is a result of identity theft. Please block it immediately.

Sincerely,

Your Name

Round 3 - The "Evidence" Dispute

TIMING: After you have gathered affidavits, creditor letters, and if they "verify" the debt after Round 2.

GOAL: The final nail in the coffin.

If they refused to remove the account after Round 2, they likely claimed it was "verified." Now, you should send them the absolute proof. When we help our clients with these letters, they are usually well over 100 pages. Don't hesitate to send a box of documents with your dispute!

Include:

- **Affidavits:** Signed statements that the signature is not yours.
- **Creditor Letters:** If a bank admitted it was fraud, include that letter.
- **Residency Proof:** Lease/utilities showing you lived elsewhere when the account was opened.
- **Past Letters:** Include copies of your past two letters to further cement in the record what you have sent to the bureaus.
- **Dispute responses:** Also include the letters the credit bureaus sent to you about your disputes, further supporting your story that they've unfairly verified the inaccurate information.

Here's a template to help:

Remember to enclose the Big 3 IDs, your identity theft report(s), all other supporting documentation available, the copies of your past two letters, AND the credit bureaus' responses to your past two disputes with your final letter.

Your Name
Your Mailing Address

Credit Bureau's Name
Credit Bureau's Mailing Address
Via CMRRR # [Insert Certified Mail Tracking Number Here]

RE: PROOF OF FRAUD

To Whom It May Concern:

I have written to you twice previously regarding [LIST ACCOUNTS] that I did not open and are listed on my credit report. You have verified them as mine, but that is incorrect. Enclosed is absolute proof that I did not authorize this account.

[List the new evidence you are attaching]

This information is inaccurate, and it does not belong to me. Continuing to report this inaccurate information is a willful violation of the FCRA. Please delete this information immediately.

Sincerely,

Your Name

Where to Send Your Disputes

It's important that you send a separate letter to each bureau reporting the fraud.

Here are the mailing addresses for the three major consumer reporting agencies in the United States:

Equifax Information Services LLC

P.O. Box 740256

Atlanta, GA 30374-0256

Experian

P.O. Box 4500

Allen, TX 75013

TransUnion LLC

Consumer Dispute Center

P.O. Box 2000

Chester, PA 19016

The Handoff (Call Us): When to Call The Lawyer

If the Credit Bureaus say "No" after Round 3 (or even Round 2), **STOP**.

You have done the hard work. You have proven they are willfully ignoring the truth.

Now, we take over.

Because you sent these letters via Certified Mail and kept copies, we can often skip the "waiting period" and move quickly to legal action.

If you're unsure about any of these steps and need help, give us a call **today**.

Contact Us for a Free Case Review:

Law Office of Bill Clanton, P.C.

(210) 226-0800

"We turn victims into plaintiffs."