Syndicate Subscription Legal Plans

CREDIT REPORT DISPUTE
CLIENT INTAKE QUESTIONNAIRE:

YOUR RIGHTS: You have the right to dispute inaccurate information directly with the credit bureaus and the companies that report it, at no cost. You can obtain free credit reports at www.annualcreditreport.com. Victims of identity theft can also get help at www.identitytheft.gov.

CONFIDENTIAL. This questionnaire covers errors on your credit reports with Equifax, Experian, and TransUnion (and other consumer reporting agencies), identity theft, disputes that were denied or ignored, and harm caused by inaccurate reporting. Some claims have time limits, so please complete this form promptly. If a question does not apply, write "N/A." If unknown, write "Unknown." Do not write full Social Security or account numbers on this form.

NAME OF THE CLIENT:

[__] Full Legal Name: ______________________________

Other names used (maiden, prior married, nicknames, misspellings on reports): ______________

Date of Birth: ______________ SSN (last 4 only): ______________

Current Address: ______________________________

City: ______________ County: ______________ State: _____ Zip: _______

Time at this address: ______________ Phone: ______________

Email: ______________________________

Prior address(es) in last 2 years: ______________________________

____

Syndicate Plan Member ID: ______________ Plan Start Date: ______________

Preferred method of contact:

[__] Phone **[__]** Text **[__]** Email

PART 1 — WHAT DO YOU NEED?

1.1 Check all that apply:

- **[__]** Correct inaccurate or incomplete information
- **[__]** Remove accounts that are not mine
- **[__]** Identity theft → Part 5
- **[__]** Remove outdated (obsolete) information
- **[__]** Someone else's information is mixed into my file
- **[__]** My dispute was denied, ignored, or the error came back
- **[__]** Unauthorized hard inquiries
- **[__]** Place a security freeze or fraud alert
- **[__]** Recover damages for harm caused → Part 6
- **[__]** Not sure — need advice

1.2 Is there an upcoming application (mortgage, car, apartment, job) that depends on this? Date: ___________

1.3 In your own words, what is wrong with your credit report? ____________________________________

____

____

PART 2 — YOUR CREDIT REPORTS

Credit Bureau	Have Report?	Date Pulled	Error Appears?
Equifax			
Experian			
TransUnion			
Other (specialty agency, tenant / employment screening):			

2.1 Where did you get your reports (annualcreditreport.com, credit monitoring app, lender)? ______________

PART 3 — ITEMS YOU DISPUTE

3.1 Types of errors (check all that apply):

[__] Account is not mine
[__] Wrong balance or credit limit
[__] Shows unpaid, but it was paid or settled
[__] Same debt listed more than once
[__] Wrong personal information
[__] Medical debt reporting error
[__] Authorized user / co-signed account errors
[__] Opened through identity theft
[__] Shows late payments I paid on time
[__] Discharged in bankruptcy but shows as owed
[__] Older than 7 years (10 for bankruptcy)
[__] Wrong "closed by" status
[__] Collection account errors
[__] Hard inquiry I did not authorize

3.2 Disputed Items:

Creditor / Collector Name	Acct (last 4)	Bureau(s)	What the Report Says	What Is Correct

3.3 Do you have proof that the information is wrong (statements, letters, receipts)? [__] Yes [__] No

If yes, explain: ____

____

PART 4 — DISPUTES ALREADY MADE

4.1 Have you already disputed any of these items? [__] Yes [__] No

Date Sent	Sent To (bureau or creditor)	Method (online, mail, phone)	Result	Date of Result

Credit bureaus generally must investigate and respond within 30 days (sometimes 45). Written disputes sent by certified mail create the best record.

4.2 Did a bureau call your dispute "frivolous" or refuse to investigate? [__] Yes [__] No

4.3 Was an item deleted and later put back on your report? [__] Yes [__] No

4.4 Did you add a consumer statement to your report? [__] Yes [__] No

PART 5 — IDENTITY THEFT

5.1 When did you discover the identity theft? ____________________ How? ________________________

5.2 Accounts or inquiries opened without your permission: ____

____

5.3 Did you file an Identity Theft Report with the FTC (IdentityTheft.gov)? [__] Yes [__] No

5.4 Did you file a police report? [__] Yes [__] No

If yes — agency and report number: ____

5.5 Protections already in place:

[__] Fraud alert [__] Extended fraud alert

[__] Security freeze (all 3 bureaus) [__] None yet

5.6 Do you know or suspect who committed the identity theft? [__] Yes [__] No

If yes, explain: ____

____

5.7 Are collectors contacting you about the fraudulent accounts? [__] Yes [__] No

Identity theft victims can request that fraudulent information be blocked from their credit reports by providing an identity theft report and proof of identity.

PART 6 — HARM CAUSED BY THE ERRORS

6.1 Were you harmed by the inaccurate reporting? (check all that apply)

[__] Denied credit / loan / credit card [__] Approved but at a higher interest rate

[__] Credit limit reduced [__] Denied rental housing

[__] Denied employment or promotion
[__] Higher insurance premiums
[__] Denied utility service / higher deposit
[__] Other

6.2 Denials & Adverse Actions:

Date	Company (lender, landlord, employer)	What You Applied For	Adverse Action Letter Received?

6.3 Out-of-pocket costs (higher interest, deposits, fees, postage, time off work): $ ____________________

6.4 Describe any stress, embarrassment, or other effects on you and your family: ____________________

____

6.5 Approximate hours spent trying to fix the errors: ____

PART 7 — RELATED CIRCUMSTANCES

7.1 Have you filed bankruptcy? [__] Yes [__] No

If yes — chapter, case number, and discharge date: ________________________________

7.2 Are any disputed accounts joint accounts from a divorce or separation? [__] Yes [__] No

If yes, explain: ____

____

7.3 Is a collector harassing you or suing you over a disputed account? [__] Yes [__] No

If yes, explain: ____

____

For collection harassment, please also complete our Consumer Disputes Intake Form. If you have been served with a lawsuit, contact us immediately.

7.4 Have you paid a credit repair company for help with these items? [__] Yes [__] No

If yes, explain: ____

____

PART 8 — DESIRED OUTCOME

8.1 What outcome do you want?

[__] Errors corrected or deleted
[__] Fraudulent accounts blocked
[__] Mixed-file information removed
[__] Outdated items removed
[__] Compensation for harm
[__] Collector contact stopped
[__] Security freeze / fraud alert placed
[__] Advice on rebuilding credit

PART 9 — DOCUMENT CHECKLIST

Please provide copies of the following, if available. Check each item you are including.

[__] Credit reports (all 3 bureaus)

[__] Certified mail receipts

[__] Statements proving payment

[__] Bankruptcy discharge order

[__] Police report

[__] Collection letters

[__] Dispute letters you sent

[__] Bureau / creditor responses

[__] Paid-in-full / settlement letters

[__] FTC Identity Theft Report

[__] Denial / adverse action letters

[__] Photo ID & proof of address

Certification:

I declare that the information provided in this questionnaire is true, correct, and complete to the best of my knowledge. I understand this information is provided to Syndicate Subscription Legal Plans in confidence for the purpose of evaluating my credit report dispute.

Signed and dated this ____ day of ______________________, 20___

Signature: ____

Print Name: ____________________________

Please Print and Email to STEVE@STEVEMUELLERLEGAL.COM, or save this document as a PDF and email to STEVE@STEVEMUELLERLEGAL.COM,
Your information will be reviewed within one hour.