



UNDERSTANDIGN THE NAME CHANGE GAME!

CONGRATULATIONS.....You are on your way to eliminating the stress that bad credit brings.

First of all, I want to get a quick disclaimer out of the way. We do not condone, recommend, promote or suggest using these files to walk away from previously accumulated and obligated debt or creating new debt for the purposes of walking away and never paying. These files are 100% legal to have and use provided you are NOT planning on racking up a ton of debt and never paying it. That will land you in a ton of trouble.

Disclaimer: This E-book is for informational purposes only. www.legalcpn.com makes no representations or warranties about the accuracy or suitability of this information. The information provided in this E-book does not constitute legal advice nor should it be considered as such. This E-book is for INFORMATIONAL PURPOSES ONLY; All responsibility for the use or misuse of this information lies solely on the user. LegalCPN nor any agent of LegalCPN, is the author of such material.

Brief Process Overview

You are going to be legally changing your name. This is an absolute must and what makes the credit files legal. You are simply going to be applying for credit under your LEGAL name, LEGAL social security number (your birth given social security number) and using your LEGAL date of birth. I will explain later how all this ties together.

You will need to get identification in the new name if you are going to be buying a car, home or applying for big lines of credit. If all you are looking for is credit cards, then you do not need new identification.

You are going to be using your current, birth given social security number on your new file. It is not the social security number that's holding all your bad credit, its other pieces of information that we are going to be changing so that bad credit won't show up any longer when your credit is pulled.

I need to clear one thing up right away. To create a new credit file you do NOT need to know anything more than what I am outlining in this book. There is no magic software or magic button to push, it is created by understanding how the repositories store and track their data, your data. When referring to "Creating a new file" all that means is simply pulling your credit and it being delivered from the repositories with no credit on it. Once a credit file is REQUESTED from the repositories and they don't have a record of that in their database, they deliver a clean file with the following message "No file found". That is what you are looking for and what has created the new file. They document every piece of information ever submitted to them. Now they will have a record in their databases and you have a new file.

Repositories – TU - EFX – EXP

The first thing you need to understand about these 3 companies is that they are not in any way affiliated with local, state or federal governments. They are a “FOR PROFIT” company that gets paid billions of dollars to store financial payment history for creditors worldwide. Their databases are so sophisticated that the entire world trusts them to keep accurate records so they can determine the credit worthiness of future applicants.

There are hundreds of million's of credit files in their databases at all times. When someone pulls your credit, the database starts to filter the information down and HOPES to end with a single file that has all the information that has been imported into their credit pulling portal. That rarely happens, but if enough of the information is a direct match then they provide the credit file. If enough of the information isn't a direct match, then they can't provide a file.

When filtering through the database they do the following check down:

1. First 5 digits of the last name
2. Entire first name
3. Middle Initial
4. Address
5. DOB
6. Social Security Number

I'm sure many of you are surprised that the first item checked is NOT the social security number. The reason that is, the repositories feel it's harder to run from your name and address than it is a social security number, especially since the launch of CPN numbers. If you move the first thing you normally do is forward your mail at the post office. When you do this, the post office sends a post card to every creditor that sends you mail to your old address informing them of your new address. Also, change of address forms, registered at the post office, are public information allowing collection companies to find

you through the “Mail Forward” you initiated at the post office. I’m sure many of you have moved and never told a collection company of your new address and have been amazed to find collection mail at your new address almost right away. The reason..... you forwarded your mail at the post office.

I am going to be telling you how to have a new credit file, what information needs to be changed and how to keep within the bounds of the law. Understand that this information is very powerful and nobody wants it to get out except people with credit problems. The repositories would cringe and the government doesn’t want people changing their name just to clear up credit problems. This is a strategy, method, loophole, whatever you want to call it, that has been around a long time and works 100% of the time provided you understand everything that goes into storing credit data.

Disclaimer: I am not telling ANYBODY to do anything in this manual. I am simply providing you with information that is accurate, and will give you a new credit file if you implement all the steps contained within. There are a couple of the steps that you need to figure out how to implement on your own. The steps will be outlined in DETAIL, but we are not going to suggest or recommend how to get them done. We will however, give you examples of what we have seen other people do. You are not alone on this journey.

I am going to be IMPLORING to you the importance of some aspects of this information, DO NOT take them lightly or think that you can short cut some of them...YOU CAN’T. They are HUGELY important and MUST be followed to the letter. We’ve seen every mistake in the world and are just trying to help you avoid them.

Step #1

Pick a new name, something that has ABSOLUTELY NOTHING TO DO WITH YOUR CURRENT LIFE. Do not try and use your mother’s maiden name: Do not try to use your middle name as your new first name: Do not try and use ANYTHING to have ever been tied to you or your family EVER.

You only have one chance at this, so don't mess it up by being stubborn. Your new name change should not be viewed as PERSONAL. You are not going to call your friends and family once you change your name and say "I changed my name to Bob Smith, as of today I want you to call me Bob Smith". You would never do that, NOBODY WOULD. It's simply a name that you are going to use to obtain credit and live without the constraints of the bad credit you have now. Nobody needs to know your business; it's between you and your new creditor.

Step #2

Create a new email address with the new name. Example: bobsmith@mailclient.com. That new email address will be used for EVERY application you fill out in the new name. The repositories log your email address as a secondary identifier of identity. DO NOT use your current email address for ANY application that you fill out with your new name.

Step #3

Get a new number. Go to www.vumber.com and get a new phone number. Vumber is a virtual number that you can have pointed anywhere to any phone. So when you give out your Vumber number, you can point it to your cell phone and your cell phone will ring when the number is called. It's about \$4 per month.

Step #4

You need a different address that you have **NEVER, EVER, NEVER EVER, NEVER NEVER EVER, USED IN THE PAST EVER, , EVER, NEVER EVER, NEVER NEVER EVER!!**

Do not try and short cut this step, it's as important as the first step, they BOTH go hand in hand. Remember the check down above.

This is where writing this book gets complicated. Technically speaking, any address you use should have a legitimate purpose in your life. Such as, if you need a new, secure mailing address, such as a UPS Store mail box, for security purposes, and millions of people have secure mailboxes all over the country. There is nothing wrong with it AT ALL.

The reason for this is, the repositories catalog EVERYTHING about you. If you have ever applied for credit, used or referenced an address in an application, they have that information in your file and if you ever use it again, they simply link you to your old file. If you are to use a UPS Store, get one in a DIFFERENT city and write down the address. You won't be able to open up a box in the new name unless you have identification, so for the purposes of getting a new file, just assume you will get the box at a later date and use it when creating the new file. They use a physical address for their boxes. Example: 123 main St, Suite 456 (box number), Miami Florida.

Step #5

Now that you have a new name picked out and a new address to use you are ready to create a new credit file.

For this step, you will need to be able to pull your credit. Many of you know someone in the mortgage industry, or know someone that knows someone in the mortgage industry that can pull credit. Have them pull a tri-merge credit report (all 3 repositories at the same time, if they're in the mortgage business, they'll know what you're talking about). This is BY FAR the best way to pull credit, but there is another way.

The above relationship is the best because you can see the file and hold it in your hands. We like to see the file in the event the customer has given us information to use on the new file that slightly cross references their old file. However, since it is you who is going to be doing the file from start to finish, heed my warnings and **DO NOT SHORT CUT OR TRY AND GET CREATIVE WITH THE NEW NAME AND ADDRESS.**

- They both have to be 100000000000% new and never used before.
- Now that you can see you have a BLANK credit file at the 3 repositories, you can now begin using your file and building credit. I'll discuss later.

If you don't have anybody that can pull your credit, go to www.roadloans.com and apply for a car loan using **ALL OF YOUR NEW INFORMATION THAT YOU HAVE CREATED** (they pull a tri-merge). Most of the time you will get denied due to lack of credit, but many times you will get approved for a \$19,000 car with a down payment of \$3,000 and a car loan for \$16,000 with no credit at all.

If you use road loans to pull your credit, and you get denied, be very aware of the reason for the denial, they tell you. A denial is okay provided it says "Denied for lack of credit history" or something in the same family. A denial for anything pertaining to Bad

payment history, too many inquiries, too many collections, or anything in THAT family means that you did NOT use 100% NEW information when creating your file and the repositories have now merged all the new information with all your accurate information. THAT IS A HUGE PROBLEM!!!

In the event this happens to you, you have to start all over, but now, it's much more difficult because the repositories database is sophisticated enough to know when someone is trying to create a new file and it'll be looking for you to do it again. It is sophisticated enough to know that you tried and that it caught you and didn't give you a new file.

Now if you are going to try it again, you need to move your address out of state. You have to use a NEW address in another state which presents more problems than I can explain, but that I'm sure you understand.

DO NOT USE ROADLOANS IF YOU HAVE A BAD LOAN THERE PREVIOUSLY!
If you have a bad loan with Road Loans, you will have to refer to the other method to pull your credit, or find a new one.

Do not take lightly when I say "YOU HAVE ONE CHANCE AT THIS". That is the truth. Once the repositories get a scent that you are trying to create a new credit file and they have a record of an unsuccessfully attempt in the database, it is going to be VERY difficult to pull it off again. It can be done, but ONLY if you follow the instruction above to the letter. You were unsuccessful because you DIDN'T follow the instructions fully the first time.

Once you have a clean credit bureau from all 3 repositories you have a successful file creation. You can now begin using the file for credit purposes. You need to understand

that now you have a clean file; it is still a blank file (no credit) which makes it difficult to obtain new credit. Think back to what it was like when you were 16 years old trying to get a credit card or a car loan.

- It wasn't easy,
- that's how it's going to be now.
- We have a bunch of tricks for you to speed up this process.

Step #5

Once you have a clean file from all 3 repositories you need to go forward with the name change. You do that at your county courthouse. You can download the paperwork from their website online in most cases and simply fill it out and walk it in to the clerk and file it. There will be a filing fee.

If you don't want to search for the form or fill it out, you can go to Legalzoom.com and have them do it for you. It cost \$139 for them to fill out all the information and send it to your house.

This task sometimes gets confusing for people because of all the warnings I gave prior. You are USING all your current information on the name change paperwork, including address. Don't worry about anything to do with the repositories at this point. Remember what I said, the repositories have NOTHING to do with the legal end of the file creation. You cannot mess anything up with your CREDIT file with this paperwork because one has NOTHING to do with the other right now.

Fill out the paperwork, put all your accurate information on it, it'll ask for the name you want to change to, place your new chosen name there, then you're done.

For the part where it asks why you want to change your name simply put “My chosen name fits me better and I would like to be known both personally and professionally by this name”. **End of story.**

Stay away from choosing a name that could raise eyebrows such as a movie star or a copy written name like DuPont. At this stage in the game, you want to fly under the radar, keep the name very basic and simple. You do not want a judge to deny your name change because he thinks you may be trying to profiteer off of someone else's fame and/or fortune.

- **WARNING:** If you are a registered sex offender, on probation, have pending legal problems involving a felony, litigation with a potential large settlement levied against you or are behind in child support/alimony/palimony (“Deadbeat Dad”) you won't be granted a name change by the court.

Okay, I have my new credit file...NOW WHAT

You need to file the paperwork with the country building for the legal name change. When you file it with the clerk they will give you a date to come back and pick up your paperwork.

In some counties you may need to see a judge, not in a court room, but in a simple room where he's signing all name change paperwork at the same time. If you have to see the judge in person, he may ask you a question or two.

DO NOT get nervous, a name change is perfectly legal and hundreds of thousands of people, nationwide do the same thing every year. Simply answer any question he asks, but leave out the part about ONLY wanting a name change for credit purposes, remember your statement on the application **“My chosen name fits me better and I would like to**

be known both personally and professionally by this name". Stick with that and all is well.

It takes between 2-4 weeks at the county level to have the application finalized. That is a variable number, as all counties are different.

Once you have the signed paperwork by the judge, go to the social security office

and tell them you changed your name and would like a social security card in that name. They are going to ask you for your old card, it's your choice if you want to give it to them or not. They WILL issue you a card because If you are going to be buying a car or house you are going to need ID in your new name.

You need to take the signed paperwork from the judge into the DMV and present it

to them while asking for new identification. They too are going to ask you for your old Identification, and again, it's your choice if you want to give it to them or not. You need to think this through as I cannot advise you what to do.

Understand that the government doesn't want people running around with multiple pieces of identification at one time. This opens up the door for many to commit criminal acts. Only you know your intentions and how you live, so it is a choice you need to make on your own. If you choose to not give up your ID, you cannot simply say "No I lost it, or I never had a copy". Okay, that's all I can divulge on that topic.

Once you have a new file, use it with care because you can mess it up. If you ever use any piece of your old information with your new information your old (bad) credit file will merge with your new one and there is nothing you can do to fix it. It is imperative that you keep your information separate from each other. The whole battle while using this new file is to keep the 2 "people" separated. Merging is the #1 reason these files go bad.

RECOMMENDATION

For the first several times you are applying for credit, I recommend you NOT do it in person with another person sitting in front of you. The information that you HAVE to use is not branded in your head yet and you may get confused and make a mistake.

Apply for credit in the comforts of your home while sitting in front of your computer. That way you can have a cheat sheet in front of you to reference for every question on the credit application to ensure that you DON'T make a mistake. After you've applied for several pieces of credit, the information will feel natural and then you'll be more comfortable applying in person.

TRADELINE TIPS

Tip #1: The fastest and easiest way to boost your credit scores are AU trade-line accounts. They are very easy to get and I have always used Legal CPN; at www.legalcpn.com or http://www.legalcpn.com/authorized_user_tradeline_combo.html. When buying authorized user you have 2 choices.

1. 2 small sized trade-lines
2. or 2 medium sized trade-lines

2 small trade-lines or 2 medium trade-lines; only, "Period!!"

The point here is you want your file to look "normal!" Avoid the temptation of their Super Large 96k trade-lines and their other Super Oversized trade-lines when starting a new credit file. The worst thing you can do if your file is manually reviewed is sitting their trying to explain a 830 credit score! Legal CPN has great trade-lines I use them for all my seasoned trade-lines needs, but when adding trade-lines to a new credit file only use small or medium sized trade-lines! The larger trade-lines are for people with

established credit histories who need a serious boost to move an entire credit report of accounts and balances. The credit card company will ask for the authorized user's name, DOB, ss# and address.

- MAKE SURE YOU GIVE THEM
- YOUR NEW NAME
- YOUR NEW ADDRESS
- YOUR NEW SSN
- YOUR DOB
- AND THAT'S IT!!

The entire process will take less than 30 days from payment to posting of trade-lines.

DO NOT use a family member for authorized user accounts if they share your same last name that you just changed from OR if you have EVER used the address with your birth given name EVER. If you do this you will merge your new credit file with your old one. Family members are dangerous to use for authorized user accounts.

Tip #2: Get a secured Visa or MC that doesn't report secured to the repositories. There is a ton of them on the internet. The credit card company has no interest in reporting your credit card to the repositories; their only interest is earning your business in an extremely competitive market. By reporting your card as Unsecured they become more attractive to the market place and earn more business than they would if they reported secured.

Bank of America is one and they also make your account Unsecured within 9 months. However, BofA will NOT give you a secured card until you have notified the SSA of the name change. They do a name to SS# validation before extending any credit, whether secured or unsecured. If they do that before you report to the SSA, the name and SS# won't match and they will send you back your deposit. Use Google for this, it's a wealth of information if you get creative.

Tip #3: Many furniture, bed and other stores have INSTANT CREDIT with no credit checks. They ONLY want to verify that you have a job. Those deals are funded by a finance company and report to credit as a primary trade UNSECURED. In Illinois there's a store by the name of Bedding Experts and they have that special. The finance company is Kahuna Financial. You may be able to call Kahuna Financial and ask them if they have any partner retail stores in your area that offer their financing.

Tip #4: Apply for the First Premiere Platinum card. You will be turned down online, but you'll get a letter in the mail in 7 days stating that if you call in right now and give them a \$35 processing fee you'll be approved. It is NOT a scam, they do it. The credit line is small, \$200-\$500, but it's a primary trade-line. Once you have that card apply for an Orchard Bank Card. **Right now Capital One isn't lending, but keep them in mind. They have always been the #1 for thin credit files.**

Tip #5: Go to www.wereportrent.com and contact them. They will get your rent payments to post on your credit file. You may have to be a little creative with this because everything is in your birth given name not your new one. However, even if you have to switch some things over, it's a great seasoned trade line to have.

- BE CAREFUL WHEN TRYING TO PURCHASE TRADELINES, THERE ARE A MILLION AND ONE SCAMS OUT THERE. DON'T BE FOOLED.....IF IT SOUNDS TOO GOOD TO BE TRUE....IT ALWAYS IS. WITH SOME GOOD „OL FASHIONED HARD WORK YOU CAN DO IT YOURSELF AND NOT BE A VICTIM OF ANOTHER SCAM. GOOD LUCK.
- Again if you need seasoned trade-lines try www.legalcpn.com. Fast accurate service and you will always receive a response via email.

DO'S AND DONT'S

- HOW TO AVOID HAVING YOUR NEW ALIAS FILE NAME CHANGE FILE AND YOUR CURRENT FILE FROM MERGING!!

DO NOT

1. **DO NOT** –Use any part of your current name or family member's names, choose a completely different name.
2. **DO NOT**- Apply or extend credit with a creditor if your current account is NOT in good standing, this will merge your files!
3. **DO NOT**- Open a new checking or savings accounts with anyone you have done business with in the past!
4. **DO NOT**- use any prior credit references on any new credit application
5. **DO NOT**- record prior addresses, phone numbers, vehicles, etc., on new credit application
6. **DO NOT**- be tempted to use old credit references, which were favorable to you, because you will be bridging them from your old file
7. **DO NOT**- put your Spouse on any applications
8. **DO NOT**- use personal checks from your bank accounts to pay creditors who are in your new file! Some businesses keep records of your checks and could create a link to your current file.
9. **DO NOT**- use your debit or credit card from a bank or account linked to your old credit file with any new account or potential new credit account or bank.
10. **DO NOT**- give anyone your Social Security Number whom you have any contact with in the past who could link you with your old file
11. **DO NOT**- give your new credit file information to services like lawn care services, garbage collectors and in particular, insurance agents and insurance co.

THIS IS CRUCIAL TO ASSURING THAT YOU ARE KEEPING THE TWO FILES SEPARATE!

1. **DO** - Say that you RENT on all applications!
2. **DO** - Use your SSN, original Name and address when dealing with Doctors, Dentist, Hospitals and etc., just as you always have
3. **DO** - Say that you have lived at your new address for the last 7 years; this eliminates providing an additional address, and shows stability
4. **DO** - Use your new credit file for any Government funding, Grants, School loans, SBA loans
5. **DO** - Go to your local DMV office and request updated I.D. or your new Drivers license and Social Security card when filling out the form for your replacement I.D or new drivers license use your new address! You will need a utility bill to that address for them to make the change. Make sure that you DO NOT mess this up, you only get one chance

If you have bad credit and you truly need a 2nd chance at credit; this is the best \$200.00 you'll spend.

- \$60.00 for the ebook
- \$140.00 to Legal Zoom for professional name change service;
http://www.legalzoom.com/legal-name-change/name-change-pricing.html?cm_mmc=affiliate-_-dt-_-CD1259-_-na%22%3E+NAME+CHANGE
- Once your name change is complete and you secure your new SSN card and drivers license, and you visit Legal CPN for fast posting seasoned trade-lines; you will experience your first loan, credit card, auto, or home approval!!
- Good Luck; and with my parting words: DO NOT MESS UP YOUR SECOND CHANCE AND DEFAULT ON YOUR NEW CREDIT ACCOUNTS!
- THIS IS A OPPORTUNITY THAT CAN LAST A LIFE TIME!

If this is something you need (I recommend you to begin, ASAP) **“Before [“They”] Close The Loop Hole!”**