

DAIGLE LAW OFFICE - *after hours*

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Cape Cod Office
☎ 866.263.5972
📍 1550 Falmouth Road, Suite 10
Centerville, MA 02632

Norwell Office
☎ 781.660.8665
📍 167 Washington Street
Norwell, MA 02632

How to Dispute and Correct Errors on Your Credit Report



DAIGLE LAW OFFICE

In deciding whether to give you credit and what terms to offer, most lenders put a lot of weight on your credit score. Your credit score is calculated from your credit report. So, as a first step to rebuilding your credit, you should fix errors on your credit report. Errors on credit reports are surprisingly common.

Everyone, not just those recovering from bankruptcy, should review his or her credit report to make sure it is free of errors that could cause a credit denial. You should review your credit report once a year and again before making a large purchase, such as a car or home, that requires you to get a loan. You want to make sure that there are no errors on the report that could cause you to be denied credit or prevent you from getting the best terms. If you find errors, you want to dispute the items and get them corrected. Here's how to do it.

**Contact Daigle Law Office and ask about our program
REBUILD YOUR CREDIT SCORE TO 720: (508) 771-7444**

1. GET YOUR CREDIT REPORT

You cannot clean up your credit record unless you know what is in it. You can get a free credit report every 12 months from each of the three major credit reporting agencies: Equifax, Experian, and TransUnion. Obtaining your credit reports yourself will not count against your FICO score as an inquiry. You can request them all at the same time or stagger your requests throughout the year as a way to monitor your credit and guard against identity theft.

Obtain one or more of the Big Three reports from the Annual Credit Report Service at AnnualCreditReport.com, 877-322-8228, or P.O. Box 105281, Atlanta, GA 3034-5281. You will need to provide your name, address, Social Security number, and date of birth, and will be asked several questions to make sure it is you asking for the information.





2. REVIEW YOUR CREDIT REPORT FOR ERRORS

When you receive your report, sit down with it and circle or highlight any inaccuracies.

Here's a list of common errors that you should look for:

- Incorrect personal information (misspelled name, or incorrect middle initial, address, employment information, or SSN. These could cause someone else's information to get on your report and vice versa).
- Late payments that you believe you made on time.
- Credit accounts that do not belong to you.
- Credit histories for someone with a similar name.
- Duplicate entries, e.g., sometimes a debt is sold to a collection agency and is listed separately from the original creditor so it looks like two separate debts.
- Closed accounts listed as open.
- Accounts closed by you that say they were closed by the lender; you want them to say "closed by consumer."
- Premarital debts of your spouse.
- Paid accounts listed as unpaid.
- Credit inquiries that you did not authorize.
- Debts that are too old (generally older than 7 years).
- More than one delinquent date on an account (important for determining when an account ages off your report).
- A Chapter 7 bankruptcy that is more than 10 years old or a Chapter 13 bankruptcy that is more than 7 years old.

If you find an error at one of the Big Three reporting agencies, check with the other two to make sure they do not have the mistake on their reports.

3. DISPUTE ERRORS

Disputing a credit report entry is free.

Make a list of the errors and collect any documentation you have substantiating the error. Although you can dispute errors over the phone and online, a letter is probably best. A letter will give you the opportunity to enclose supporting documents and it will give you a record of your communication. Addresses for the credit reporting agencies are available at AnnualCreditReport.com.

4. WHAT TO INCLUDE IN YOUR DISPUTE LETTER

Include in your dispute letter your complete name, and address, and the account number for any account you may be disputing. Identify each mistake, explain exactly what is wrong, and request that the item be removed or corrected.

Enclose a copy of your credit report with the disputed items highlighted or circled. Also enclose copies of any documents that support your position.

Send the letter certified mail, return receipt requested so you'll have proof it was received. And keep a copy of the letter and the original of your credit report and the originals of the supporting documentation.

You should also write to the credit furnisher asking it to submit corrected information to the credit reporting agency. Include the same supporting documentation.

5. SAMPLE DISPUTE LETTER

Here's a sample letter you can use to dispute errors on your credit report. It is taken from the Federal Trade Commission's Consumer Information website, www.consumer.ftc.gov.



[Your Name]
[Address]
[City, State, Zip Code]

[Date]
Complaint Department
[Company Name]
[Street Address]
[City, State, Zip Code]

Dear Sir or Madam:

I am writing to dispute the following information in my file. I have circled and highlighted the items I dispute on the attached copy of the report I received.

[The first/This item] [identify item(s) disputed by creditor's name, account number, and type of item, such as credit account, judgment, etc.] is [inaccurate/incomplete] because [describe what is inaccurate or incomplete and why]. I am requesting that the item be removed [or request another specific change] to correct the information.

[Repeat preceding paragraph as necessary until you have addressed all items.]

[Add if applicable]

Enclosed are copies of [describe any enclosed documentation, such as payment records and court documents] supporting my position. Please reinvestigate [this/these] matter[s] and [delete or correct] the disputed item[s] as soon as possible.

Sincerely,
Your name

Enclosures: [List what you are enclosing]

6. THE AGENCY'S OBLIGATIONS

The credit reporting agency must make a decision within 45 days (30 days if working from a paid-for credit report) and notify you within five days of making its decision. If the credit furnisher cannot verify the disputed information, it must block the information so it does not reappear on your credit report.

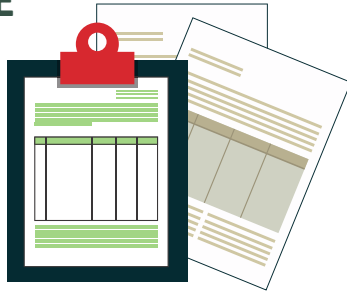
Each time your credit report is improved, obtain a corrected copy. Corrected copies of your credit report are free.

7. IF THE AGENCY OR CREDITOR REFUSES TO CORRECT THE DISPUTED INFORMATION

You can request that a statement of the dispute be included in your file and in future reports. Ask the credit reporting company to provide your statement to anyone who received a copy of your report in the recent past. There will be a charge for this.

8. REMOVING NEGATIVE ENTRIES THAT ARE ACCURATE

You don't have a right to have accurate negative entries removed. Be wary of credit repair companies that say they can remove such information. Only the creditor that reported the information can remove it.



A. Old entries. Eventually, negative entries will age off your report. Delinquencies, garnishments, repossessions, court orders, eviction for nonpayment of rent, missed child support, and Chapter 13 bankruptcies stay on your report for seven years. Chapter 7 bankruptcies stay on your report for 10 years.

B. Good will adjustments. A “goodwill adjustment” is a request to the creditor to do you a favor based on your past good relationship. It may work to remove a late payment notation. The creditor is more likely to do it if you have otherwise had a good payment history, you have a good excuse (e.g., vacation or illness), and the late payment appears to be an isolated incident. Similarly, a creditor may agree to make a goodwill adjustment and delete a past due notation if you paid off or brought current an account that was previously past due.

C. Settlements. You may be able to remove delinquencies by negotiating a settlement with the creditor. If you owe money, you have something the credit furnisher wants and thus something to bargain with. Don't pay the agreed-on number until you have received a satisfactory offer in writing. Make sure the writing clearly states your credit report agreement. You want the creditor to agree to report the account as “Paid in full,” or “Paid as agreed upon,” or to remove it. Merely saying “Paid Settlement” is an adverse entry that will hurt your FICO score. Some creditors are willing to remove adverse history in exchange for payment, so don't give up if the first person you talk to declines your offer. Ask to speak to a supervisor with authority to deal. You should be aware that forgiven debt could be taxable.

D. When the debt has been charged off. The task is more difficult when a third party has purchased your debt, but you can still get adverse items removed from your credit report. Try these tactics:

- Consider opening a new account with the original creditor. Keep it in good standing, and then appeal to the compassion of an understanding staffer.
- Dispute with the credit bureaus any debt that has been sold. Sometimes debt sellers will not bother affirming the debt since they receive no benefit.



Tips for the Reluctant Party Guest: Making Conversation and Mingling



There are two kinds of people in this world: those who thrill at the sight of a party invitation and those who cringe. If you belong to the latter camp, we have some tips to help you make sparkling conversation and mingle like a pro.

1. FIND SOMEONE TO TALK TO

You have crossed the threshold and are officially at the party. Now you need to find someone to talk to. Do you see someone you know? Great! Go say hello. If not, then try this: First, **take a deep breath** and exhale slowly. Now, smile and scan the room.

- **Look for the person flying solo.** Go say hello. He or she will be grateful for your effort and your company.
- **Approach a small group.** Look for an opening—literally. Is there physical space to insert yourself into the conversation? If so, go introduce yourself. You might say, “Excuse me. I didn’t mean to eavesdrop, but I heard you mention [the concert series in the park]. I’ve always wanted to go. How was it?”

If you’re not ready to approach others, then **make yourself approachable**. (Fair warning: This may be the most difficult part of the evening.)



- Find a central place to sit or stand.
- Put your phone away.
- Smile and make eye contact.
- Pay attention to your body language:
 - If you are seated, sit up straight.
 - If you are standing, practice your best Wonder Woman or Superman pose: Stand tall, with your chin up, shoulders back, chest out. When you strike a “power pose” like this you exude confidence (and may even feel more confident). See jamesclear.com/body-language-how-to-be-confident.
 - Don’t cross your arms. Put your hands in your pockets or wrap your hands around a drink (not your phone).

If no one approaches you, **find the food**. Wander over to the buffet or the bar or the kitchen. You will always find someone to talk to and something to talk about (e.g., “Have you tried the mushrooms?” or “I’m not much of a cook at home. How about you?” If you find the host scurrying around the kitchen, ask “What can I do to help?”

2. MAKE CONVERSATION

You don’t need to stir up controversy or get deeply personal to have an interesting conversation at a party. You just have to be open to meeting new people. Here are some easy ways to get a conversation started:

Ask a question



- “How do you know the host?”
- “What brings you here tonight?”
- “Can you believe this crazy weather we’re having?”
- “Did you see [the game last night] [that movie everyone is talking about]?”
- “Isn’t this a lovely [home] [garden] [venue]?”
- “This is my first time [in the city]. Have you been here before?”

Pay a sincere compliment (then ask a question)

- “That is a beautiful necklace. Where did you get it?”

Be honest about your anxiety (then ask a question)

- If you are really nervous about meeting new people, you could say something like, “Hi. I’m Jane. I always feel so awkward at events like this where I don’t know anyone.” Then, ask your question, e.g., “How are you doing tonight?” or “What brings you here tonight?” Almost everyone will relate to your anxiety on some level, and your vulnerability is likely to encourage conversation.

Once the ball is rolling, the key to being a good conversationalist is being a good listener. Make eye contact; ask follow-up questions; offer your opinion and then ask, “What do you think?”

3. MINGLE!

Part of being a good party guest (and having fun at a party) is mingling with the other guests. To do that successfully, you need to know how to extricate yourself from one conversation, so you can move on to another. This doesn’t have to be uncomfortable. All

you have to do is **assert yourself, politely** and with a smile on your face. For example:

- “It was really nice talking with you. If you’ll excuse me now, I’m going to: [get something to drink/freshen my drink/try the dessert/find the bathroom/find my spouse/call home to check on the kids/see if the host needs any help].

Almost any reason to excuse yourself will work. One note of **caution** here: Be authentic. Don’t just excuse yourself from the conversation and then move three steps away and stare awkwardly into space. If you say you are going to try the dessert, go try the dessert.

YOU’RE READY. GO!

Whatever the reason for your reluctance to get out and socialize, every time you pass on a party invitation, you pass on an opportunity -- to make a new friend, ignite a romance, make a business connection or, more generally, to expand your world and learn something about yourself. While it is hard to force yourself out of your comfort zone (it is, after all, comfortable), it gets easier with practice. So, say “yes” to the next party invitation. Tuck these tips in your back-pocket, strike your best “superhero” pose, and go forth and mingle!



HEALTHY EATING

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It can be hard to sort through the vast amount of dietary advice in the Information Age. Every day, we seem to be confronted with a new study disagreeing with the one released 24 hours earlier. Fad diets spring up and disappear constantly. We all want to be healthy, but what are we supposed to believe?

Thankfully, there are some common-sense opinions that most doctors, nutritionists, and dieticians share. In this article, we won't be promoting a specific diet like paleo, Atkins, South Beach, or keto. Instead, we will be offering sensible, general advice about healthy eating options that anyone can follow with minimum effort.

BACKGROUND: PYRAMIDS & PLATES

Most people are familiar with the Food Guide Pyramid. Originally created by the United States Department of Agriculture (USDA) in 1992, the Pyramid was incredibly widespread, appearing everywhere from boxes of cereal to evening news programs.

As our knowledge of the link between health and dietary choices increased, the USDA retired the Food Guide Pyramid in 2005 and replaced it with a follow-up suggestion called MyPyramid. This was relatively short-lived, lasting just eight years before being supplanted by the USDA's MyPlate, which was designed to offer practical, easy-to-comprehend

dietary advice and is the current government standard.

Certain educational institutes, including the Harvard School of Public Health (HSPH), have argued that MyPlate was partially shaped by the lobbying efforts of particular food industry groups. Thus, they claim, MyPlate's ratios and advice may be somewhat skewed. The HSPH has put forth a revised version of MyPlate called the Healthy Eating Plate that uses objective science to analyze how dietary choices affect overall health.

We make no claim as to which of these sources is more trustworthy, merely that both are worthy of examination and consideration. In general, they have similar guidelines and support the findings below.

BALANCE & VARIETY



A well-balanced diet has been a staple of nutritional advice for decades and is no secret. However, the quantities constituting the proper balance—and what foods make up those sub-categories—have been subject to more debate and revision in recent years, as noted above. In general, you should aim to follow these basic food group and proportion guidelines.

- **Vegetables and fruits** (in that order): roughly $\frac{1}{2}$ of your plate. Unsurprisingly, veggies

and fruits top the list. Go for a variety of both in multiple colors for maximum benefit, but remember that potatoes aren't counted in the vegetable category, which rules out French fries. This is due to the negative effect that potatoes have on blood sugar.

- **Whole grains:** roughly $\frac{1}{4}$ of your plate. There are many types of whole grains you can add to your daily meals, including quinoa, barley, regular oats, brown rice, and whole wheat pasta. These provide a healthier option than refined grains like white rice and white bread, along with regular pasta.
- **Proteins:** roughly $\frac{1}{4}$ of your plate. At this point, it is common knowledge that sausage, bacon, and other processed meats can be detrimental to one's health. Eating high quantities of red meat carries a similar warning. Instead, opt for chicken, fish, nuts, and beans.



NON-FOOD GROUP TIPS

- **Healthy plant oils:** so long as you have moderate intake, certain types of plant-based oils such as olive, sunflower, canola, soy, peanut, and corn can provide health benefits. Take care to avoid oils containing trans fats, specifically those that are partially hydrogenated.
- **Drinks:** liquids high in sugar will be counterproductive if you are trying to stay healthy. Therefore, it is recommended that you drink only a small glass of juice per day and skip soda altogether. Focus on water, coffee, and tea. Limit your dairy servings to a maximum of two per day.

FOODS VS. SUPERFOODS

You've undoubtedly heard the term "superfood" quite a bit recently. There is a lot of hype about these supposedly fierce foods that contain unbelievable levels of everything a healthy body should crave.

However, the actual term "superfood" is merely a marketing gimmick. It sells products, plain and simple, but that doesn't mean that certain types of foods aren't loaded with additional levels of healthy compounds. In no particular order, here are just a handful of diverse items one might consider "super."

- Blueberries – high in antioxidants, vitamin C, and vitamin K.
- Avocados – excellent source of potassium, healthy fats, and vitamins.
- Green tea – high in anti-inflammatory compounds and antioxidants.
- Dark leafy greens – may reduce the risk of diabetes, heart disease, and cancer.
- Salmon – high in omega-3 fatty acids that benefit a healthy heart.
- Garlic – a great source of vitamin C, fiber, and vitamin B6. May reduce cholesterol.
- Cinnamon – potential to lower cholesterol and blood sugar. High in antioxidants.
- Nuts and seeds – high in fiber and healthy fats. May decrease the risk of heart disease.

BONUS TIP

Remember that physical activity is a key component of a healthy lifestyle, particularly if you are interested in losing weight. Complement your dietary endeavors with a regular exercise routine to achieve maximum health benefits.

