

CASE STUDY: **I GOT A LEGAL** **NEW CREDIT FILE**

VIA THE GUIDENCE OF THE 1974 PRIVACY ACT LAW



FREE **GUIDE**

DOWNLOAD NOW!

LegalNewCreditFile.com

TABLE OF CONTENTS



1. WHAT IS A NEW FICO CREDIT FILE (pg 3)
2. CREDIT PRIVACY FILE INSTRUCTIONS (pg 7)
3. FURTHER INSTRUCTIONS AND GUIDELINES (pg 10)
4. LEGALITY OF A CREDIT PRIVACY FILE (pg 11)
5. EVICTION CASE STUDY (pg 13)
6. LEGAL NOTICE (pg 26)

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Without Recourse

A LEGAL NEW FICO CREDIT FILE

Hello and welcome to a Legal New Credit File!

Lets start aging your New FICO Credit Privacy File Today!

Getting a Credit Privacy Number is kind of like getting a domain name.

Once all the combinations of dot com's are taken you either get a really long and bad domain name or no dot com name at all.

A CPN number is 9 digits so there are so many sequences and permutations that can be issued before people start tripping on other peoples number and credit bureaus see multiple identities associated with a number.

Need to know the legalities of a CPN file before moving forward: The 1974 Privacy Act Law [HERE](#).

Since we are one of the very few trustworthy companies operating in the CPN / Credit Privacy Space that don't run off with your money once you pay, we can actually issue you a secured legal new FICO credit file with a solid number scanned by an attorney to not be any other entities.

Our numbers are not apart of the Social Security Administrations "Live Master File" or the "Death Master Index" (which is really a big deal in staying legal).

We can also register your Credit Privacy File with the IRS, if you like, to show and prove your status and standing as first mover on the number legally in commerce.

Just like registering your all caps TRADE NAME (we do that for free for you when [**we register your CPN with the IRS**](#)) you will own the rights to the trade name and trade number in commerce separating you from the thousands that are trying to make CPN files and CPN numbers that are initiating the wrong combination of events and not getting a positive result for all the time and money they are spending hoping the new FICO credit file will, “Be good”.

Time is not something you get back. We value your time and you should too. We appreciate the hard earned money people pay us for our services and the results show. If you check out our [**reviews page**](#) you will see copy and pasted comments from our clients emails and text messages they sent to us.

Anyone can write anything that owns a website, we get it. Since we are a privacy service on top of it we don't disclose peoples real names unless they let us, but the words that are written we can assure you are real.

Being able to transition a family from a seedy dump to a gated community so their kids can play with “relatively” well adjusted humans is a HUGE DEAL. When we move our genetics to a new location and mix with people who make better decisions with their time, money and family it rubs off and it literally changes the world of the people we help.

That is what we do here at [**LegalNewCreditFile.com**](#) change the ever loving world one client at a time.

Need to get in a new car cause the Repo Man just drove off with your ride, NO PROBLEM!

Need a bank account or get into an apartment because you have a crazy ex that is stalking you and you and your kids need to erase your trail and sent from the

current physical and digital reality since your ex knows your sensitive personal data? NO PROBLEM!

Are you planing on being famous, are famous, or want to be anonymous ASAP, NO PROBLEM.

We have worked with people from all walks of life, in all kinds of situations, calling us saying, “Hey I just got ripped off from this other company and only found your site after loosing a good chunk of change”, “Unfortunately we hear that to often and we are sorry for your loss but at least you found us now. Also we let you pay half down on our packages. You can see results first so you don’t have to put all your money on the line with a company and business relationship you only just made. We have been where you are, that’s why we started the company here at [LNCF](#)”

GET STARTED TODAY!

- Register online HERE: <https://legalnewcreditfile.com/registration/>
- Call us and tell us a few details we need to start your file (800) 597-2560
- We do 100+ Public Records to marinate your legal new FICO credit file data into the nations databases within 24 hours.
- You get your new file within 24 hours.

Check out [our packages](#) page so we can start building out your new FICO credit file TODAY!

Be sure to [check our Facts page](#) to understand more about getting a new phone number and email address as well as general management of the new FICO credit file.

The main rule of thumb with a new email and phone number is that they have never been used before with your current SSN profile.

In the next section we cover specific instructions for responsible new file usage.

We look forward to exceeding your expectations!

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VIA THE GUIDANCE OF THE 1974 PRIVACY ACT LAW

PRIVACY ACT OF
1974

FROM CORNELL LAW
SCHOOL

FROM
WIKIPEDIA

Disclosing Social
Security Numbers

Enacted by

Effective

Citations

Public law

Statutes at Large

Codification

Acts amended

Titles amended

U.S.C. sections
created

Legislative history

“(a)(1) It shall be unlawful for any Federal, State or local government agency to deny to any individual any right, benefit, or privilege provided by law because of such individual’s refusal to disclose his social security account number.

the 93rd United States Congress

December 31, 1974

93-579

88 Stat. 1896

Administrative Procedure Act
Freedom of Information Act

5 U.S.C.: Government Organization and Employees

5 U.S.C. ch. 5 § 552a

Introduced in the Senate as S. 3418 by Samuel Ervin Jr. (D-NC) on May 1, 1974

CREDIT PRIVACY FILE INSTRUCTIONS

<https://legalnewcreditfile.com/>

(lets assume you just received your new Credit Privacy File from us via your new email account)

You must take better care of THIS CPN number than you do your OWN SSN!!!

Purchasing a CPN number (Credit Privacy Number) can be one of the most freeing decisions of your credit life.

Having a CPN is a huge responsibility, but the rewards for developing a strong CPN and taking care of it are worth it! With this new file you are not only given a “second chance”, but when you have “fixed” your SSN Credit profile, you may continue to use this number. The CPN can add an extra layer of protection, allowing you to keep your SSN safe from fraud.

If your intentions are right, your life is going to get better! We have spent many years using and researching this amazing little number! With this number you can start a whole new credit life. You can rent in a safe neighborhood. You can get the credit you need. You can hold your head high once again!

Let's face it; we've all dropped the ball credit wise. You may even now be in a pickle. So in order to get a car, rent a safe home, get a simple credit card, you need good credit! There is no way around it! And as you know, you are not guaranteed that 100% of the negative items will be removed with ordinary SSN with credit repair.

This new Credit Privacy File will allow you to build a credit profile in a short amount of time. Depending upon your budget, you may have 670 to 770+ scores in as little as 30 days! Having a CPN number will also allow you, when you “Fix” your SSN, to keep it private and protected.

We always insist that you fix and repair your SSN. It is important to do so. Ask us how! Wouldn't it be nice to have double the borrowing power?

The SSN is your way to have a better job, and purchase a home. And if need be, receive government help from time to time. These are things that you cannot use your CPN for. Keep the information for your CPN separate from your SSN and your SSN info separate from your CPN info (we show you how easily).

We strongly recommend that you use your CPN while you work on your SSN, through Credit Restoration and paying off any outstanding debts? We offer Credit Repair to our clients at a discounted rate. Ask for more details or [CLICK HERE](#)

A few good moves with your new file:

1. Go to your local grocery store and sign up for their club card
2. Sign up for these magazines: Time, National Enquirer, Esquire or periodicals you like
3. Get a minimum of (1) primary account like The First Progress Card Secured Mastercard® (Ask us for our list of 23 starting primary accounts)

This is what you may use your CPN for:

1. Credit Cards
2. Automobile Loans
3. Apartment Rentals
4. Loans
5. Checking Accounts (Non interest bearing is best)

What the CPN is not to be used for:

1. Mortgages, unless it is a private mortgage
2. Employment, unless we register your number with the IRS [CLICK HERE](#)
3. Anything interest bearing (so get a non-interest bearing checking account)
4. Government programs such as Food Stamps, Section 8 Housing, and such

You also cannot use a CPN for:

1. Tax purposes, to include employment unless we register it with the IRS then your employer can 1099 your EIN
2. Any Government programs such as food stamps

In a nutshell, pay your bills, respect your new accounts relationships, pay your bills before the accounts closing dates, start good habits and you'll be fine. It would be wise to have your SSN Credit tip-top also and most of all, HAVE FUN!! ENJOY YOUR NEW FOUND FREEDOM!!!! (Click image below to register with us free)



FURTHER INSTRUCTIONS AND GUIDELINES

Once you activate a credit card please follow these steps:

1. DO NOT go and pull money off the ATM for your first transaction. (they will freeze your card)
2. DO NOT spend your entire limit in one day. (they will freeze your card)
3. Spend a small amount and make a small payment! We also suggest getting a prepaid card with Brinks, Go2Bank or CashAPP using your CPN information, so you may use this to pay for anything CPN-related.
4. Just remember that your CPN is NOT just for credit cards! Once your credit file is where you would like it to be, you can obtain an apartment, cell phone, utilities, personal loans, payday loans, bank account, auto loans, business loans..... It is up to YOU what you do with your new file! Do NOT apply for more than ONE credit line per week.

Your credit file is BRAND NEW!

Do NOT apply for one card after the next. We only recommend (3) application per month, and you MUST wait for things to post to your credit file before moving on to the next step. You will want to have 3 credit lines on your file before you move onto other lines.

LEGALITY OF A CREDIT PRIVACY FILE

STRAIGHT FROM THE FBI WEBSITE:

Remember the SCN/CPN is solely for credit purposes only. Currently, federal law allows individuals to legally use CPNs for financial reporting and protects those individuals who do not wish to disclose their SSN. Individuals who acquire CPNs are completely responsible for any debt they incur using this number. (<http://www.fbi.gov/stats-services/publications/>)

LEGALITY OF CPN: (ref: <https://legalnewcreditfile.com/facts/>)

Presently, federal law allows the ability for someone to legally use a private ID # for financial reporting purposes instead of a Social Security Number. Title 5, Section 7 of Publication Law 93-579 of Government Organization and Employees Act:

(a) (1) It shall be unlawful for any Federal, State or Local Government Agency to deny any individual any right, benefit, or privilege provided by law because of such individual's refusal to disclose his or hers Social Security Account Number. What this means is Federal Law protects those who do not wish to disclose their personal information (SS#) except where required to do so. Disclosure of your social security number is only required when dealing with the IRS, your employer, or when applying for a federally insured mortgage.

Instead of a Social Security Number, you now have the opportunity to establish a Credit Privacy Number (CPN). A Credit Privacy Number is a new 9 digit number established for financial reporting purposes. This number is NOT a new social. It is simply an available file number at the credit bureaus that can have financial information reported. You have the right to establish this number, so do not abuse it. The bureaus or the IRS can take part in this process to establish your CPN. YOU ARE LIABLE FOR PAYING BACK ANYTHING THAT IS BORROWED with this new CPN.

Further, in example, congress holds special privileges to the law; therefore, their privacy needs to be protected. In another example, witnesses under protection can be located if they use their true social security number for transaction. This is the reason why there is the existence of a Credit Privacy Number program. Reasons are not limited to the previous mentions, so why shouldn't you have a CPN?

Members of Congress plan to reintroduce a bill to restrict the availability and use of Social Security numbers, hoping the effort will reduce identity theft. A Social Security Subcommittee Chairman by the name of E. Clay Shaw, announced at a July 11 hearing that he and subcommittee ranking member Robert Matsui, plan to unveil legislation to restrict the sale and public display of Social Security numbers, establish penalties for violations, limit dissemination of numbers by credit reporting agencies, make it more difficult for businesses to deny services if a customer refuses to provide their social security number. The goal is to improve the integrity of the Social Security number assignment process.

"Congress must act this session to protect the very number it requires each of us to obtain and use throughout our lifetime," said Shaw.

So pay every debt you incur, be upfront, do not commit fraud, do not use your number for any government loans or programs and you'll be fine!

And have FUN! Enjoy your new freedom and life!

If you have any questions pertaining to the use of a CPN, please do not hesitate to ask us. If we can answer your question and help you, we will!

Thank you for reading!

Check out an SMS conversation from a recent client in the next section

LNCFC©

A CASE STUDY:

A RECENT CONVERSATION WITH A CLIENT

Hello! My name is (******) I want to get more info on how the process works

Sure, you need a new phone number and email you have never used before. Then we create your file. You verify all the data and then we send over for 100+ public records submissions. Scores take 3-4 weeks to post.

You get your new file within 24 hours

OK so it'll be 3-4 weeks before I can use the cpn number?

Yes

public records have to marinate for 10 days

The balance payment on the file pays for the tradelines that come with the package.

Ok got cha!

Why would I need a new phone and email?

They need not be connected with any other profile you have (social media, bank accounts etc).

Also be sure to check your email. We sent you a registration confirmation

Oh ok I get it. I also see on your website it says to pay half of what package you want but when do I pay the other half?

Yes I got the email

Typically people will pay the balance when the public records are complete. We allow half down since people new to our company that have not been referred to us from someone else have the opportunity to experience our service and performance before they make a full investment.

When people need the trade lines to post quicker they can opt to pay everything up front so we can put the trade lines on a week or two after the file has been created

I found you guys online no referral

Okay no problem

We simply provide the half down option so people can experience getting their file and having the public records completed etc prior to making their balance payment

The balance payment is used to pay for the authorized user accounts that are attached to the new credit profile

Liked “We simply provide the half down option so people c...” ...”

Depending on the value of the authorized use accounts on your package makes it more or less expensive depending on the package you get

I want the \$697 package

Yes that’s a good package to start with and you can always upgrade later by adding better trade lines.

You’re able to make your half down payment now and then you can provide us a new phone number and email address at your earliest opportunity

My situation is I have a filed eviction on me now and really in need of a CPN number so I can rent a house and get out this apartment

We have people getting into apartments and houses literally every week with our files. With a basic package you would solve that problem.

Thank you for your payment. It was a pleasure speaking with you (*****). Here is your confirmation code again just so you have it: (*****)

I have the new phone but trying to get it activated
SMH

OK

Got the info

ok

New number is (*****) and email (*****)

ok thank you. Check you new email within 24 hours.

OK thanks

Hello, we're just finishing up your file and the only other information we need is your drivers license number, issue state and expiration date.

Feel free to change the last four digits on your drivers license number. This information is exclusively only used for public records submissions and for nothing else. Thank you

DL (*****)

PM thank you, and the state?

(*****)

How do I change the last four?

We will do it. You will see the data changed on your file. Please check your new email account

Ok got cha

If your data is spelled correctly can we go ahead and do public records submissions?

I'm looking over it now... Everything looks good.

Ok we will send for public records submissions

Ok great

What do I need to do now?

The email we sent you explains whats next. Also we will be sending you your excel spreadsheet of all the submissions tomorrow. Next step, when your ready you can pay your balance so we can add the AU account tradeline on to your file so you can see scores post

Ok I can send the remaining balance today.

I'm about to go back and read the email carefully

Yes that is fine. That way we can get trades on asap

Thank you for your business!

When paying put your name in the comments

I should be thanking you!

Not yet :)

When you get into your new place feel free to thank us :)

LOL

Just sent the finally payment

Thank you, payment confirmed.

No problem, thank you!

When you get a minute go to listyourself.net and put
in your new phone number
use your new file data to fill out the form

Ok

To list my phone number I put the address that you
have for me, correct?

Yes, The CPN Home Address

Phone is listed

Number*

It said it will take a week

Yes, listing # takes a week to populate national DB

I'm reading the CPN instructions it say to apply for
brinks Mastercard. When do I apply for one or do I
have to?

How long do I need to wait to rent a house?

Hello, your file needs to post scores first so the property management company renting you the house will see your credit data

Your public records were completed and we will be sending you the spreadsheet in a bit.

Please provide the new address. We can add it to the file so you don't have to do an address forward.

Lets wait for 10 days before doing any account applications (brinks or otherwise).

I didn't. won't you apply for any credit cards or loans or anything of that nature. I just want to rent a house.

The address (*****)

You will do the applications on your new phone when its time. We cant fill applications out for clients

How long do I need to wait to apply to rent a house?

3-4 weeks. We need your scores to post first

You mean credit cards and loan applications?

Yes, you will manage your file and do any applications

Will you let me know when I can apply to rent a house?

Yes, when we expect you to have scores you go to identityiq.com or other credit monitoring app and when we see scores you can go rent

Ok that sounds good! Does it really take 3 to 4 weeks?

Yes the authorized user account needs to post to your file. so 7-10 days after the closing date of the credit card account you are on is when the tradeline/s will post to your file

We are waiting for public records to marinate so when we add the AU to your file it will pull your data through the credit databases

So on my new phone download credit karma now or wait?

Check you email for the public records submissions file. No, credit monitoring services will not see anything yet. We just made the file and submitted public records. The public records need to marinate for 10 days as mentioned in the email we just sent so any service will be able to even see your new file data.

in 2-3 weeks when we expect monitoring sites to see a score you will download a monitoring application

Ok got it.

On the POA (Power of Attorney) it says to put my ssn. Do I put my actual ssn or my CPN?

Actual SSN

Ok

I'm about to email you back the poa so you can register my CPN with the IRS

Here is the registration service with the IRS if interested: <https://legalnewcreditfile.com/how-to-register-cpn-with-irs/>

The cost is \$130?

Yes

Is that if I do it or if you do it?

We file and register your CPN with the IRS. That is what the POA is for as well as doing any email verification's from the public records if you would like.

So you do everything it's \$130??

Correct

If I do it will it cost me \$130?

Correct. You don't have to do it, but we recommend it.

We explain it on the register cpn with irs page here:
<https://legalnewcreditfile.com/how-to-register-cpn-with-irs/>

What's the purpose of it?

I remember reading it

We register your Credit Privacy File with the IRS, if you like, to show and prove your status and standing as first mover on the number legally in commerce. Just like registering your all caps TRADE NAME (we do that for free for you when we register your CPN with the IRS) you will own the rights to the trade name and trade number in commerce separating you from the thousands that are trying to make CPN files and CPN numbers that are initiating the wrong combination of events and not getting a positive result for all the time and money they are spending hoping the new FICO credit file will, "Be good".

last message was a copy and paste from a new guide we are editing

Ok

Yes register my credit privacy file for me

Yes, then we send you the IRS EIN registration document attached to your CPN file

But you don't do that to I pay the \$130, right?

Or you doing it now?

When you fill the POA and pay 130 we are then legally able to register your CPN with the IRS for you and then provide you the paper work

Do I need to pay the \$130 today? I don't have it today

When ever you want us to do it you can pay. Feel free to wait till the scores post in a few weeks etc

Ok that sounds good

So til then what's my next step now?

Nothing, you are good to go. Now we wait for the public records to marinate and your authorized user account to post to your new profile.

You said 7-10 business days, correct? I'm asking because I'm ready to get me and sons a house even though it's just til I can get my ssn back on track. This apartment I'm in has really screwed me over and I have a filled eviction on me with them here so I'm going to be paying that off after I move and I have to move soon

we wait 10 days for the public records and then we add the AU. The AU account will have a billing cycle closing date. Depending on the specific tradeline we add to your file will determine when the 7-10 days start. For example if the closing date on the credit card account is the 15th of the month then around the 23rd-ish you can download a monitoring app and see if your scores have posted

Then if they have posted I can apply for house to rent? 6:53 AM Correct

You will let me know when it does, correct?

Yes we will let you know when we are expecting the line/s to post so you can download a credit monitoring app and check the scores

Do you know what my scores will be?

On the Basic Package they will be 670+ you can see the different packages expected scores here: <https://legalnewcreditfile.com/cpn-packages/>

Awesome! I can't wait, I'm so ready to move

I bet :)

I really am. This is a tremendously big help

Yes we know that in a lot of peoples circumstances that there are very limited options and we want to be sure they stay legal and get what they need.

Exactly

Where did you hear about us?

All these random emails I got over night what do I do with these

I was online and came across you guys on FOX news I saw a press release

The 4 emails we sent are just for your reference. Helping you manage your new file.

Thanks so much for your help! This is really a blessing to me and my son. We have tried to get in different places and keep getting denied. It really takes a toll mentally you know.

Its reasons like this that we are in business. We know what we do really helps people. We just want to be sure they can transition safely. Let us know if we can help you further whenever you have a question we will be here.

OK thanks again!!

LEGAL NOTICE:

The Authors specifically invoke the rights of freedom of speech and of the press, without prejudice, in this guide. The information posted here is published for informational purposes only. Images, text and logic are copyright protected. ALL rights are explicitly reserved without prejudice, and no part of this document or our website may be reproduced unless by written consent. You hereby have written consent to share this document or our website post, any individual post from our guide or website containing this copyright to any other blog or email only if you post the whole and unaltered guide or article including this copyright, and give proper credit to the authors, and a link back to this website at <https://legalnewcreditfile.com>, or post the title of the article and a snippet with a link to the article on our website. Removing this notice forfeits all rights to recourse.

LNCF (c) programs are not intended to be used as a method of defrauding banks, creditors, or any other organization that requires your social security number as identification. This program is not a method to avoid paying your existing or future debts.

If you created the debt, you are responsible to repay that debt. However, we will not support, facilitate, nor condone any fraudulent activity. The information here is informational purposes only and for you to use at your own risk. We are not lawyers or any legal services. We have a non refund policy because of the work needed to give you the info.

Legal New Credit File has posted this message in plain sight here and on the front page of our webpage so consumers can be aware "CPN's" are defined as any 9 digit number which can be used for credit; such as a SSN, ITIN, TIN, or EIN and it is very clear the largest warehouse of converted 9 digit government issued numbers; such as, ITIN, TIN, SSN, and EIN ARE IN FACT FOUND THROUGH OUT THE BANKING WORLD AND WITHIN THE BANKS DATABASE and ATTACHED TO CREDIT AND LOAN FOLDER LEGALLY ORIGINATED BY THESE SAME BANKS.Ⓜ

IT IS OUR STATEMENT THAT Legal New Credit File IS NOT ENGAGING IN ANY PROHIBITED BUSINESS ACTIVITIES SUCH AS:

- A. Representing, expressly or by implication, that through the use of our products or services, consumers can alter their identifying information to conceal adverse credit information from consumers' credit records, credit histories, or credit ratings, including but not limited to the use of Employer Identification Numbers ("EINs"), Taxpayer Identification Numbers ("TINs"), or alternative Social Security Numbers in lieu of the consumers' own Social Security Numbers;
- B. Representing that the building of a new credit record by applying for credit using an EIN, a TIN, or an alternate social security number instead of a consumer's own social security number is legal;
- C. Misrepresenting any material fact concerning the ability of our products or services to perform or provide any credit-related function for consumers, including but not limited to improving consumers' credit reports or profiles, consolidating debt, obtaining or arranging a loan, or obtaining or arranging any extension of credit; and
- D. Misrepresenting any fact material to a consumer's decision to purchase our products or services.
- E. Representing, expressly or by implication, that through the use of our products or services, consumers can alter their identifying information to conceal adverse credit information from consumers' credit records, credit histories, or credit ratings, including but not limited to the use of Dun & Bradstreet Numbers ("DBNs"), Employer Identification Numbers ("EINs"), Taxpayer Identification Numbers ("TINs"), or alternative Social Security Numbers in lieu of the consumers' own Social Security Numbers;
- F. Representing that the building of a new credit record by applying for credit using a DBN, EIN, a TIN, or an alternate Social Security Number instead of a consumer's own Social Security Number is legal;
- G. Misrepresenting any material fact concerning the ability of our products or services to perform or provide any credit-related function for consumers, including but not limited to improving consumers' credit reports or profiles, consolidating debt, obtaining or arranging a loan, or obtaining or arranging any extension of credit; and
- H. Misrepresenting any fact material to a consumer's decision to purchase our products or services.