

Step 5 turns inquiry confusion into an organized evidence table.

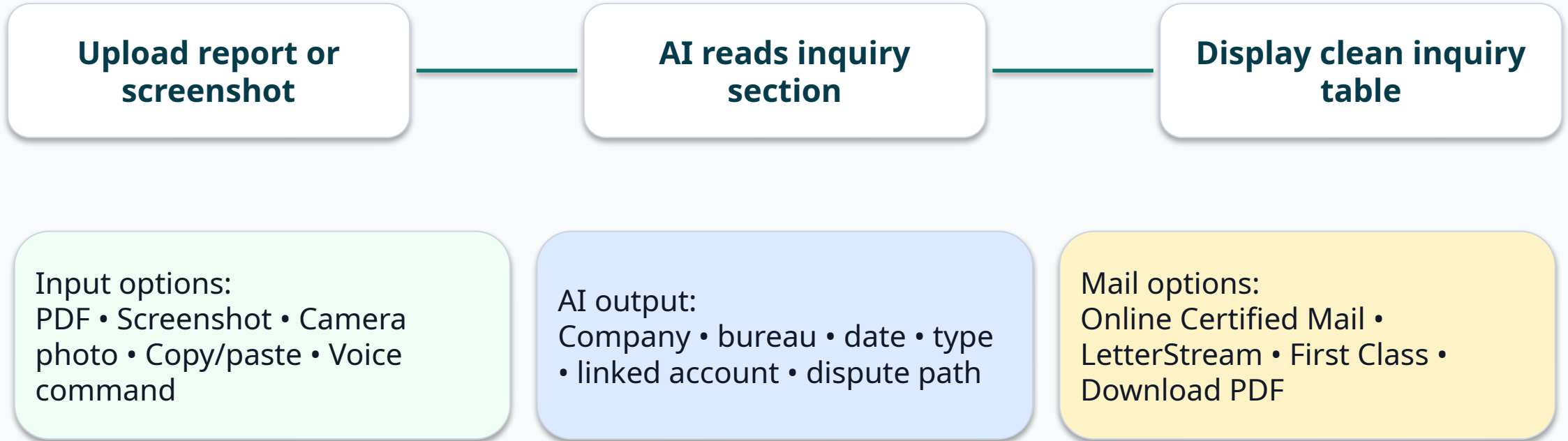


What came from a real application or account?

What is not attached to a positive open account?

What needs FTC, bureau, or furnisher dispute?

Where the tab starts: Upload and read the report



Permissible purpose asks: “What opened the door?”

Allowed examples

- Your written instructions
- Credit application
- Account review
- Collection of an account
- Court order

Questionable examples

- Unknown company
- No application
- Not tied to any open account
- Repeated pulls
- Tied to disputed fraud account

Dispute demand
Identify the permissible purpose, account, date, bureau, and records relied upon. Delete if unverifiable.

Inquiry sorting rule: dispute what is not connected

Keep / review only
Recognized inquiry tied to
an active, positive
account you use

Dispute path A
Inquiry not connected to
any positive open account

Dispute path B
Inquiry connected to
negative, fraudulent,
identity-theft, or
inaccurate account

Sorting fields

Company

Bureau

Date

Hard/soft

Linked account

Open positive?

Dispute reason

Next action

FTC report support: when identity theft is involved

**1. Go to
IdentityTheft.gov**

**2. Tell what
happened**

**3. Create account +
report**

**4. Attach when
accurate**

Do not rush a report with wrong account numbers or wrong amounts. Accuracy comes before speed.

Website tab: FTC report helper, account table, personal statement, evidence upload, PDF export.

What the inquiry dispute letter must say

Letter engine fields

Consumer info

Name, address, DOB, last four
SSN only if needed

Inquiry table

Company, bureau, date, type,
linked account

Legal demand

Identify permissible purpose
under FCRA §1681b

Evidence attached

Government ID, SS card, proof of
address, FTC report if applicable

Relief requested

Delete, suppress, correct, and
confirm in writing

Mail route

Bureau online, certified mail, first
class, or furnisher direct

Bureau paths: online, phone, and mail

Experian

**Online dispute • upload
docs • certified mail
option**

Equifax

**Online dispute • upload
docs • certified mail
option**

TransUnion

**Online dispute • upload
docs • certified mail
option**

FTC report route

**Use when inquiry is tied to identity theft
or unauthorized account activity.**

Mail output

**Generate PDF • Word • copy/paste •
Online Certified Mail • LetterStream •
First Class option.**

Website tab design: one simple command center

A. Upload / import report

B. Show inquiry table

C. Select dispute reason

D. Generate packet

Left panel

- all inquiries
- questionable
- attached to negative account
- FTC needed
- ready to mail

Center panel

Inquiry comparison:
Experian vs Equifax vs
TransUnion

Right panel

AI letter studio + mail
options + tracker

Class script: how to teach this step

Speaker flow

1. Read the inquiry section aloud.

2. Ask: what account opened this door?

3. Sort: keep, review, or dispute.

4. Build the letter with law and evidence.

5. Use FTC path when identity theft is involved.

6. Mail, track, and save proof.

Step 5 checklist: ready to generate

Inquiry list complete

**Permissible purpose
reason selected**

FTC report path checked

Bureau letters generated

**ID package attached if
needed**

Mail method selected

Tracking saved

Response deadline logged

Follow-up plan ready

Add this tab to Real Results:

Step 5: Inquiries & Permissible Purpose

Inputs

Credit report PDF, screenshot, voice command, copy/paste, FTC details

AI actions

Extract, compare, sort, select law, draft letter, build packet

Outputs

PDF, Word, online dispute, certified mail, first class, tracker

Teaching button: “Show me inquiries not attached to a positive open account.”