# SECRET TO LEGALLY CANCEL







# 5 Al Secrets to Legally cancelling Debt

# — No Coaching, No Fees, No Gatekeepers

(Use with ChatGPT, Claude, or any Al trained on legal formatting, Replace placeholders with your info.)

### → Forbidden Prompt #1: Dispute Inaccurate Personal Info

Use for: Wrong addresses, employers, aliases.

### **Prompt:**

Act as a consumer legal assistant. Draft a dispute letter under 15 USC §1681a(b) and §1681q requesting deletion of all inaccurate, outdated, or incomplete personal information including [wrong addresses, employers, aliases] from my consumer report. Demand full reinvestigation and correction. Cite the statute and close with my name and contact info.

### Forbidden Prompt #2: Dispute Unverified Collection Account

Use for: Collections that lack validation.

### **Prompt:**

Generate a dispute letter under 15 USC §1681i and §1692g(b) challenging a collection account reported by [collector name]. State that no proof of ownership or contract has been provided. Demand deletion within the 30-day FCRA reinvestigation window. Include citations and consumer rights language.



### → Forbidden Prompt #3: Dispute Charge-Off With Missing Contract

**Use for:** Charge-offs that lack the original agreement.

### **Prompt:**

Write a dispute letter citing 15 USC §1681s-2(b). Request deletion of a charge-off reported by [creditor name] because no original signed contract or assignment documentation was provided. Mention FCRA violations for reporting unverifiable data. Demand mailed response within 30 days.

## Forbidden Prompt #4: Dispute Re-Reported Item

Use for: Accounts that were deleted but came back.

### **Prompt:**

Draft a CFPB complaint citing 15 USC §1681i and §1681b against [consumer reporting agency]. State that they re-reported an account previously deleted. Explain harm, request deletion, and ask CFPB to initiate enforcement. Include case law if available.

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**Use for:** Getting unauthorized hard inquiries removed guickly by phone.

### **Prompt:**

\*Act as a consumer legal assistant. Generate a 24-hour call script for me to use when calling a consumer reporting agency to dispute unauthorized hard inquiries. The script should:

- 1. Begin with identity verification (name, DOB, last 4 of SSN).
- 2. Clearly state that the hard inquiries from [insert company name(s)] were not authorized by me.
- 3. Cite 15 USC §1681b, explaining that no permissible purpose existed for these inquiries.
- 4. Demand immediate deletion of the inquiries from my consumer report.
- 5. Request confirmation that a reinvestigation will be completed and a corrected report mailed to me within 30 days.\*

# **1987** How to Use These Prompts

- 1. Open ChatGPT, Claude, or your Al tool.
- 2. Copy + paste the prompt.
- 3. Replace placeholders (company names, your info).

- 4. Generate your letter, complaint, or call script.
- 5. Send, file, or use it immediately to enforce your rights.

**Pro Tip:** Always document your disputes, calls, and responses—you may have grounds for statutory damages.

# Next Steps

You now have **5 AI Prompts to Fix Your Credit for FREE and FAST!** But if you're serious about taking your credit to the next level, here's how:

### Invest in Our Course

Get the full training where I walk you step-by-step on using AI + consumer law to legally cancel debt, repair credit, and protect your financial future.

**ENROLL HERE** thttps://forbiddencredit.com/forbidden-credit-legal-ai-system-237816

# Just Need Specific Tools?

If you only need single products or playbooks, check out our Forbidden AI<sup>TM</sup> Collection. **SHOP HERE** thttps://shop.consumerlawsecrets.com/collections/forbidden-ai%E2%84%A2

Remember: Each tool was designed to save you time, protect your rights, and put YOU back in control of your credit.