

2 "EASY STEPS" TO GET YOUR OWN CPN NUMBER

Start Building Credit in as little as 24 hours ...are you ready?

CPN's for "Dummies"

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A true CPN Number is nothing more than a number that has a SSN Prefix that has not been issued. I have seen companies literally charging up to \$1000.00 for what we can give you here for a fraction of the cost.

Number 1 thing to do....

A. First you will need to pick your number. Visit: http://stevemorse.org/ssn/ssn.htmlThis website contains data on the construction of social security numbers. You will use this tool to assure you get a number that matches your state and that is most likely not assigned to someone else. You will be checking the strength of your chosen number in the next step.

B. Once on the site use the first section to generate the first 3 digits of your number. What you do is use the second drop down menu "was issued in" to pick your state. This will give you a range of numbers which we will carry on to the next step. For this example we will be using North Dakota as an example state- Use The State Which you will form a NEW Address in—For THIS example my first prefix range is 501 to 502 for N.D.

C. Now we will move to the second section on the website. Here is where we will generate the second prefix of numbers. Our first prefix will be 501. You will choose 501 in the drop down menu "SSN Starting with". Now we will pick the second prefix. Start by choosing a 2 digit prefix on the right side of your first prefix. Until you get the result "Not Issued" Our number is 89. So now we have a partial CPN 501-89-XXXX. Write this # Down.

D. Then go to: <u>http://SSNValidator.com</u> and enter in "501-89" for the first 5 numbers. Then you want to add 4 numbers in any sequence at the end in the 3rd box. It doesn't matter what you pick you just need to pick 4 random numbers. **Make sure you agree to the terms and conditions and fill out the "Captcha" as well. It is Cap sensitive...fyi. Then hit search.**

Now once you have done this you will see one of two messages.

- **1.The first message could be: THIS NUMBER HAS NEVER BEEN ISSUED.** This is good and you are ready to go. Write this number down and proceed to Step 2.
- 2.The second Message could be: STATUS: THIS SSN HAS BEEN VALIDATED! This message will be in Green. If you receive this message pick another number and repeat until you get the message: THIS NUMBER HAS NEVER BEEN ISSUED. The results should look like the photo below.



RESULTS:	
Social Security Number:	501-89-3892
Date of this report:	January 18, 2015
State of Issuance:	None Available.
Approx. Date of Issuance:	None Available.
Issuance Status:	According to Social Security Administration data this SSN has NOT been issued as of the Social Security Administration's switch to 'Randomization' on June 25, 2011. Sorry, this website is unable to verify social security numbers issued after this date.
SSA Death Masterfile:	No record as of 03-25-2014

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Congratulations you now have a new CPN, now we need to use it to build your credit to a credit score of 700 or better.....



E. Now you have a complete CPN number. Now we are going to need to gather some info for this file. First is going to be choosing an address that best fits. You will need to use an address where you have never received mail or had any bills under your name. This is very important, if you use an address that is linked to you, the credit files could mix, you don't want that. Choose an address where you will be able to pick up mail. But, not to close to your own address.

F. Now you will need a phone number for your CPN.
You can use Google voice by visiting
<u>http://google.com/voice</u> or apps on your smart phone
like Text Free+. You can use any app you want. But, like
the address you cannot be linked to the number, or you
run the risk of mixing your files.

G. Now you will need an email address. Like in the past 2 steps it cannot be linked to you. Please make sure this is a BRAND NEW EMAIL....Like: Gmail, Yahoo, MSN etc.

H. Now you will be writing down some very important information. You will be writing down you're Annual Income, Time at address, Type of job, Time on job and some other details. Please use only the specific ranges we provide.

Please be careful to have this info ready to fill in:

- Annual Income must range from \$50,000-\$80,000
- Your Time at Current Address is 5 Years 5 Months
- Your Type of job is = Self Employed
- Your Time on the Job Is 5 Years 5 Months

Always, Always, Always use identical information when applying.

#2 Now that you have a new number you need to establish credit. The fastest and easiest ways to do this is to apply for a *Capital One Loan*. In this section we will walk you through the <u>exact process</u> on how to do this. Again before you do any of this you will need to have or have access to a *new address and phone number*. You can use a Google Voice Number for the phone number. The thing is you <u>do not</u> want your current address and phone number.

So before you apply on Capital Ones' Website make sure you have your New Address, New Phone # and new CPN # ready to go. Once you have this continue below.

Here is how to apply for Capital One credit card.

- 1. First go to <u>www.capitalone.com</u>
- 2. Apply for an Auto Loan http://www.capitalone.com/auto-financing/ you will select your current State and you will select "Purchase". Use the following information when applying Used Auto Loan. Loan Amount \$17,500.00 72 Month Term and use the rest of the information which you created above.
- 3. Just so you know you will be declined for the loan. This is strictly done to <u>Register</u> your New CPN Number with all <u>3 Credit Agencies</u>. You need to do this to proceed.
- **3**. After receiving the decline in your email wait about an hour, then go back to <u>www.capitalone.com</u>

4. Choose the CAPITAL ONE PLATINUM WITH 24.9% APR

(MAKE SURE IT IS THIS ONE YOU CHOOSE)

You will find the Card Here That You Need To Apply For HERE: <u>Capital One Platinum</u>

(If this link does not work for some reason go to Capital One's Website and choose the Platinum Credit Card at 24.9% and apply for it)



Platinum Credit Card

Before filling out please read the following points below:

- Also you need to make sure you put in all the same information you put down for the car loan as you do for the Credit Card Application. Be Consistent
- Annual Income must range from \$50,000-\$80,000
- Your Time at Current Address is 5 Years 5 Months
- Your Type of job is = Self Employed
- Your Time on the Job Is 5 Years 5 Months
- Also make sure you check you have checking and savings accounts- that you own a home and your payments are \$500 a month.

(AFTER YOUR APPLICATION IS COMPLETE DOUBLE CHECK EVERYTHING AND PRESS SUBMIT) It should take a moment to process and say you have been approved and your card will be mailed to you in 7 to 10 business days. Nice Job and Congratulations.

Please Remember:

1) Never mix your old and new information used for creditors, cable, utilities, etc.

2) Don't go out and apply for everything under the sun just because you can. Building credit takes time. Plus 10% of your Credit Score is based on the number of inquiries on your credit file.

3) Never use old credit companies or references you have used in the past on any application. They could possibly merge your credit file. YOU DON'T WANT THAT.

4) Building credit the right way is hard work, so expect to be declined, don't get frustrated and give up, It took me around 8 months to gain a 720 FICO score, but it is mine for the rest of my life, so hang in there.

Your CPN can be offered in place of your Social Security number with proper notice to vendors/creditors. THIS IS NOT A SECOND SOCIAL SECURITY NUMBER. YOU ARE LEGALLY RESPONSIBLE FOR ANY MISUSE OF YOUR CPN. It will not replace your current social security. Your CPN will be assigned to you to establish credit only. You will continue to use your Social Security number for employment, taxes, state benefits, and for your driver's license. Additionally, you are still liable for any debts you incurred on your Social Security number. YOU ARE RESPONSIBLE FOR ANY AGREEMENTS YOU MAKE USING YOUR CPN.

Remember the biggest secret to all of this is to never lie on a credit

Although a CPN Number cannot be used for a mortgage, it can be used to get some credit cards, and a personal loan to maybe pay down some of those bad items on your primary credit report. Or negotiate a "Pay for Delete" so that you can clean up your primary credit so you can get that Mortgage under your Social Security Number with no problem. A "pay for delete" is basically a letter that states you will pay whatever amount you select of the balance you owe on the debt, ONLY IF THEY AGREE TO DELETE IT FROM YOUR CREDIT FILE.

Sometimes when you pay a collection it just shows paid collection, which won't help your credit score at all. Or if you chose to have a credit repair company fix your credit, you can use this number in the meantime. Either way is the 2 most positive ways to Use a CPN Number.

And there you have it the million dollar secret to where these CPN NUMBERS COME FROM? Everyone thinks that getting a CPN Number is long hard grueling work that takes hours upon hours. It really takes maybe 5 Good minutes. You see how these other companies have been lying to you all this time?

Thank you and I wish you well.

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