#### STEP BY STEP GUIDE TO CREATING A CPN

This tutorial guide will help you understand how the CPN process is done correctly for highest results.

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THERE IS CURRENTLY NO LAW IN EFFECT WHICH PREVENTS YOU FROM CREATING AND USING A CREDIT PROFILE NUMBER/SECONDARY CREDIT NUMBER FOR IDENTITY PROTECTION USE. YOU ARE 100% RESPONSIBLE FOR ALL DEBT OBTAINED THROUGH THE USE OF A CPN NUMBER.

#### **LIMITATIONS:**

- You can not use this number to file taxes.
- You can not use this number to apply for government assistance.
- You can not use this number to purchase a home with a federally insured loan.
- You can not use this number to register a motor vehicle.
- You can only use this number as a way to protect your social security number from theft when applying for credit.

#### The Process:

- First you will need to pick your number. Visit: <u>http://stevemorse.org/ssn/ssn.html</u> This website contains data on the construction and generation 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 status of your chosen number in the next step.
- 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 I will be using North Dakota as the requested state. So my first prefix range is 501 to 502.
- Now I will move to the second section on the website. Here is where I will generate the second prefix of numbers. My 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.
- In this step you will complete the cpn number. It is very important for you're to write this number down. You don't want to forget this. Visit: <u>http://www.ssnvalidator.com/</u>. Enter your partial CPN number on the screen. Now it's time to complete the CPN number.

There is no equation to resolve the last 4 digits of your CPN number. You just need to choose 4 number. We will be using 3892.My CPN Number is complete 501-89-3892. Now we need to make sure it doesn't belong to anyone. Enter the last 4 digits of the CPN. Your results should look like this.

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- Now you have a complete CPN number. Now we need to gather some basic info for this file. The first step 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.
- Now you will need a phone number for your CPN. You can use Google voice by visiting <a href="http://google.com/voice">http://google.com/voice</a> or apps on your smart phone like TextFree+. 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.
- Now you will need an email address. Like in the past 2 steps it cannot be linked to you. I cannot stress this enough. Gmail, Yahoo, MSN etc.

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• 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.

Annual Income must range from \$90,000 plus

## Your Time at Current Address is 5 Years 5 Months

## Your Type of job is = Self Employed or Supply name and address of employer

## Your Time on the Job Is 5 Years 5 Months

## Always use identical information when applying.

Now you're ready to tri-merge your new CPN number. Tri-merge basically means to merge the above information about you with the credit bureaus establishing a new credit file.

\_\_\_\_ PUT IN A CHANGE OF ADDRESS AT YOUR LOCAL POST OFFICE OR USPS.COM

GO TO <u>WWW.LISTYOURSELF.NET/LISTING.JSP</u> AND GET LISTED IN THE 411 DIRECTORY (Must have a valid phone to receive text )

\_\_\_\_\_ GO TO BANK OF AMERICA HOME LOANS

\_\_\_\_\_ GO TO CAPITIAL ONE AUTO LOAN

\_\_\_\_\_ GO TO ROADLOANS

## DO NOT DO ANYTHING FOR 72 hours (3 DAYS) No SOONER.

\_\_\_\_\_ Go to CapitalOne.com and apply for the secured card. It is a small \$49.00 to get it. This is one of the best ways to get that primary line reporting in the next 7-10 days

\_\_\_\_\_Go to CrownJewelers.com - Be sure to use an active email as your \$2500.00 approval goes to the email you put in the application - You buy one small thing, less than \$20.00 and you get a \$2500.00 line of credit that reports.

\_\_\_\_\_ Go to fingerhut.com apply

\_\_\_\_\_Buliding your profile (This builds you identity up for your CPN) https://www.aa.com/loyalty/enrollment/enroll?v\_locale=en\_US&v\_mobileUAFlag=AA https://www.spirit.com/FreeSpiritEnrollment.aspx https://www.delta.com/profile/enrolllanding.action https://www.united.com/web/en-US/apps/account/enroll.aspx

\_\_\_\_\_Sign up for the following rewards cards using your CPN information. https://www.jcprewards.com/Registration.aspx https://www.fuelrewards.com/fuelrewards/signup-details https://www.mypoints.com/emp/u/ma/join.vm? AID=10463505&PID=7381531&campaign=esobv4mMpS8\_7JJmjpMX

# ADD TRADELINES OR BUILD OUT FILE

(Add an Authorized User Card either 1 or 2 preferably over 2 years old and over \$2500 limits less than 30% utilization to your CPN either from a family member/friend or purchase. Wait two weeks after statement date for AU's to post.)

#### \_\_\_\_\_\_Sign up for credit karma or true credit ONCE YOUR AUS ARE POSTED TO YOUR FILE:

\_\_\_\_\_Go to <u>www.myjewelersclub.com</u> and sign up for membership \$99 using CPN information use real

driver's license number. Add Joint Person if you would like to sell \$5000 Primary Tradeline for

\$250 to \$300. Buy a piece of Jewelry for over \$100. You will need to pay  $\frac{1}{2}$  down plus tax. Item and Invoice will come to your CPN Address.

\_\_\_\_\_Also, Sign up for a Kohls Credit Card. (You should get approved for \$300-500 limit. Remember to make your payments on-time and DO NOT use a debit or credit card connected to your actual

Social Security. Linking it to a bank account to make payments is okay.)

#### \_ Get Care Credit Card and Department Cards

(Once your Authorized User Cards post and your \$5000 Carmel Financial (MyJewelryClub) post then immediately go to Care Credit and apply for their Credit Card, ask for a \$10,000 limit. You should try to apply for a few department cards such as BPs Gas Card, Walmart Card, Macys and ect. Try not to apply for more than 2 in a week's span.)

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