

## **EDITOR: Impermissible Purpose Doctrine (For False Pulls of Your Credit)**

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Under **15 U.S.C. § 1681b(f)**:

“A person shall not use or obtain a consumer report for any purpose unless—(1) the consumer report is obtained for a purpose for which the consumer report is authorized to be furnished under this section.”

### **EDITOR:**

Here are the only permissible purposes under the Fair Credit Reporting Act (FCRA) under 15 U.S.C. § 1681b(a) that allow a collector or creditor to contact your credit.

- In response to a **court order or subpoena**;
- For **credit transactions involving the consumer** (e.g., applying for credit);
- For **employment purposes** (with consent);
- For **insurance underwriting**;
- For a **legitimate business need** in connection with a **transaction initiated by the consumer**;
- For account **review or collection** of an **existing account** (not a purchased defaulted debt).

### **EDITOR:**

Here is what to do if a **Collectors or Creditors or Anyone that pulled your credit**

1. **Request a copy of your consumer report from the CRA** (Equifax, Experian, etc.); use [www.annualcreditreport.com](http://www.annualcreditreport.com)
2. Look for “soft” or “hard” inquiries from entities like Midland, Portfolio Recovery, or LVNV;
3. Send one of my “impermissible purpose letters” from [www.killdebt.com](http://www.killdebt.com)
4. File a claim under § 1681b(f) **if no permissible purpose exists or use as a defense**;
5. Add FDCPA claims under 15 U.S.C. § 1692e(8) and § 1692f as corollaries (if misrepresented or reported after a dispute);
6. If it was willful and caused damages (emotional distress, denial of credit, etc.), go for **actual + punitive damages** under **§ 1681n**.