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RESTORATION BATTALION

SHORT EDITION · 2026

An Ocean Full of Sharks

The credit repair scheme that gets people funded fast — then destroys their credit ninety days later. What it is, how to spot it, and what to do instead.

A five-minute briefing. Exhibit: **U.S. Department of Justice**, Northern District of Texas — federal grand jury investigation, July 27, 2026.
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What is happening

The whole scheme in one paragraph.

A funding company needs a fast approval. It partners with a credit repair company, which files a **false identity theft complaint** with the FTC claiming the client's own real accounts were opened fraudulently. The bureaus temporarily hide those accounts while they investigate. For a few weeks the credit report looks clean — and in that window the funding company rushes through a line of credit, a business loan, six stacked credit cards, and takes **10% to 15%** of the funding as commission. Sometimes 20% or 25%.

Then the complaint fails, because it was never true. Every account comes back. The score drops 100 to 150 points.

> **THE PART ALMOST NOBODY SEES COMING**
>
> Banks quietly soft-pull their existing borrowers to monitor risk. No permission needed, and the client never sees it. When that review shows the score collapsed, the bank **closes the lines and cuts the limits**. The funding is gone. The commission is not refunded. The client ends up with worse credit than they started with, no capital, and a federal identity theft complaint filed in their name.

> *It's just people taking advantage of people — just sharks. An ocean full of sharks.*
>
> — Michael, credit repair specialist

It is being prosecuted right now

U.S. Department of Justice, Northern District of Texas.

On **July 27, 2026**, the U.S. Attorney's Office began sending certified letters naming companies as **subjects of a federal grand jury investigation** into a third-party provider of credit dispute preparation services. The letters went not only to the vendor, but to the companies that **used** it.

> **The Government is investigating allegations involving:**
>
> - preparation and transmission of consumer credit disputes containing materially false identity theft allegations;
> - preparation of disputes based upon standardized or fabricated factual representations;
> - deceptive consumer marketing;
> - unlawful advance fee practices;
> - conspiracy and aiding and abetting offenses.
>
> **Evidence under review includes** contracts, communications, **referral arrangements**, payment records, quality-control practices, **management knowledge**, employee training, and **testimonials**.

Read that evidence list again. "We only referred clients to them" is precisely the relationship being examined — not a defense to it.

United States Department of Justice
United States Attorney's Office
Northern District of Texas
1100 Commerce Street, Third Floor
Dallas, Texas 75242

Via Certified Mail

July 27, 2026

[redacted]

United States

RE: Subject Status – Federal Grand Jury Investigation

Dear [redacted]

The United States Attorney's Office is conducting an ongoing federal grand jury investigation involving the activities of **Ninja Premium Outsourcing**, a third-party provider of consumer credit dispute preparation services.

At this time, [redacted] **LLC is considered a SUBJECT of this investigation.**

Under Department of Justice policy, a *subject* is a person or entity whose conduct falls within the scope of the grand jury's investigation but as to whom the Government has not yet made a determination that sufficient evidence presently exists to designate the person or entity as a target.

The Government is investigating allegations involving:

- preparation and transmission of consumer credit disputes containing materially false identity theft allegations;
- preparation of disputes based upon standardized or fabricated factual representations;
- deceptive consumer marketing;
- unlawful advance fee practices;
- conspiracy and aiding and abetting offenses.

The Government is presently reviewing evidence concerning the relationship between your company and Ni Outsourcing, including but not limited to:

- contracts;

U.S. Attorney's Office, Northern District of Texas — Subject Status, Federal Grand Jury Investigation, July 27, 2026. Recipient identity redacted in the source document. A subject designation is not an accusation of guilt.

Seven ways to spot a shark

If you see these, walk.

- ✕ **Identity theft is filed on accounts you actually opened.** The clearest line there is — a false statement to a federal agency.
- ✕ **The pitch is "sweep," "wipe," "erase," or "delete everything."** Accurate information cannot be lawfully removed. A clean slate means suppression.
- ✕ **The fee is a percentage of funding secured.** Their payday is tied to approval speed, not to your file.
- ✕ **Results are guaranteed.** Nobody can guarantee a bank's or a bureau's decision.
- ✕ **Money is collected before any work is done.** The DOJ letter lists *unlawful advance fee practices* among the allegations.
- ✕ **The method will not be put in writing.** Ask what gets filed, with which agency, on which accounts. Evasion is your answer.
- ✕ **Funding stacking starts immediately after a sudden "clean" report.** Speed is the tell. Real progress does not appear overnight.

> **THE ONE QUESTION THAT ENDS IT**
>
> "**Are you filing an identity theft claim on accounts I opened myself?**" Yes, hedged, or reframed — walk away.

What honest work looks like

The standard we hold — and the charge-off play we actually run.

- ✓ **Never file identity theft on an account you opened.** No deadline justifies it.
- ✓ **Dispute accuracy, not ownership.** If the debt is yours, the question is whether it is being **reported correctly** — dates, balances, status codes, duplicates. That is the legitimate lever, and it survives scrutiny.
- ✓ **Put the method in writing.** You should know exactly what is filed on your behalf.
- ✓ **Say so when you do not need credit repair.** Sometimes the real fix is payment history, utilization, or a credit builder — not a dispute.

The charge-off play: negotiate → document → rescore

1. **Negotiate with the furnisher** (Amex and Chase most often) — settlement, and deletion where they will agree to it.
2. **Get it in writing before you pay a dollar**, stating the terms and that the **balance will report at zero**. A verbal promise is worth nothing in thirty days.
3. **If they refuse to delete** — and large issuers often do — keep the written zero balance, then challenge how the tradeline is **reported**. A settled charge-off still showing a balance or a wrong date is inaccurate, and inaccuracy is disputable.

4. **Take the letter to your mortgage lender and ask for a rapid rescore** — roughly 3–5 business days instead of a 30–45 day cycle. Only the lender can order it, and only with documentary proof. That is why step 2 is non-negotiable.

STRAIGHT TALK

Deletion is a negotiation, not a right. Large issuers often say no. Anyone guaranteeing an Amex or Chase deletion is selling you something. The reliable win is a documented zero balance plus a rigorous accuracy review — and for most mortgage files, that is enough to move.

TALK TO PRBE CAPITAL

Free 15-minute review of your credit file — and a straight answer about whether you actually need credit repair at all. If you do not, we will tell you that.

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An Ocean Full of Sharks — Short Edition. PRBE Capital, August 2026. Condensed from the full briefing; source material is a working conversation with Michael, a credit repair specialist. The exhibit is a redacted U.S. Department of Justice letter dated July 27, 2026. Nothing here is legal advice. A grand jury subject designation is not an accusation or finding of guilt.