

1: Free Credit Repair Ebook

This eBook was created to provide educational information regarding credit repair. Before making financial decisions, please contact a qualified legal, accounting or financial professional.

I can personally say that the information he provides in his eBook is priceless. On top of that he and his staff are A-1 when it comes to customer service and making sure you understand exactly how the credit repair process works. How long does each round take? Each round takes 30 days. On the 30th day, we will pull your credit report and draft together the next round of disputes. Do we fill out anything we receive in the mail from the credit bureaus? No, do not fill out any correspondence you receive from the credit bureaus, collection agency or any creditors. How often should I expect to get mail from the credit bureaus? I received a credit report from Experian notifying me that they will no longer investigate items on my report without documentation to prove the items we are disputing are being reported incorrectly. I want to understand what the next steps? That is one of the various stall tactics the credit bureaus use in order to discourage consumers to continue disputing with them. My credit score went down after my dispute, why is that? There is a possibility that your score can go down while working on your file. There are a variety of reasons that this may happen such as new negative information reporting on your file, falling behind on payments, being above on your debt to credit ratio or not having enough positive tradelines on your credit report to make up for the negative accounts you have reporting. These are some of the most common factors. We cannot control these factors so we ask for your patience and after repairing your credit, we can work with you on ways to improving your credit score. My mortgage broker pulled my credit score and it is different than the one on the website I signed up for, why is that? That is because there are 49 different scoring models out there. That means you can have one credit score showing on Credit Check Total as a and show up on Privacy Guard as As confusing as it may sound, the only scoring model you need to focus on is the FICO model, which is used by almost every industry. You can get this scoring model on myfico. If I pay a collection account off, will it come off my credit report? Simply paying off an account or collection does not guarantee that it will be deleted from your credit report. You can get the collection account removed off your report legally if you catch the collection agency in violation. We can assist you with this process. How long is it going to take to repair my credit? Credit repair can typically finished between months on average if done right. Check out our testimonials for some of our client results. Will signing up with privacyguard. When you request your own report, which is considered a soft pull, it has no impact on your credit scores. When you are applying for financing and the company requests a hard pull, then that will generate an inquiry on your credit report. Too many hard inquiries will lower your credit score because it shows other companies that you are shopping around for credit and may be a risk. Should I just pay off my credit card and close the account? We do not recommend closing credit card accounts. This will NOT improve your credit scores. A huge part of your credit score is the length of credit history in your file so closing a credit card account will not help your situation at all. Pay off the cards and keep them open. After a year, they will not affect your score as much. Can I apply for credit during this process? If you apply for any new credit during the process, we are not responsible for any lack of results on our end. When should I expect everything to be removed and fixed on my report? Our goal is to complete your file as soon as possible, but there are factors beyond our control. This program is for 3 months but the best results usually take between three 3 to six 6 months. Do I still owe the debt once the account has been removed off my credit report? Once the account has been removed off your credit report and statute of limitation has been reached, legally the company cannot collect the debt anymore. Every state may vary. With that said, we are not consulting you to not pay the debt or to intentionally default on your bills. The company does have the right to sue you in certain situations. Please be sure to share our eBook with your friends! ClickBank is the retailer of products on this site.

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How does Credit-Aid software work? Credit-Aid Software automates the process of repairing credit. It was written by attorneys to address dispute items, negotiate with creditors and keep it all organized. Most people see scores improve within 30 days. To see how easy it is, you can watch the video tour, download a demo Is credit repair difficult? Credit repair is simple with our software. It creates all the dispute letters. It makes credit repair as simple as clicking your mouse and it guides you the whole way. Please watch the 4 minute video tour to see just how simple it is. How long will it take to fix my credit and what results can I expect? That depends upon your credit. Most people see positive results within 30 days. How many points can credit be raised by using your software? Most credit reports contain errors. Errors are easiest to remove. Accurate negative items can often be removed, as well, but they take a bit more finesse. Our software gives you all the tools you need to handle the process and it is a tremendous time saver. Do you make any guarantees that my score will be raised any certain amount? No, we cannot guarantee any certin number of points your score will increase. Here is our 90 day guarantee for home users: Are there ongoing or monthly fees? There are no monthly or ongoing fees on our credit repair software. Do free credit reports or credit scores come included with your software? Credit reports and credit scores do not come with our software but we do provide you the ability to order them easily with a mouse clicks from within our software. Credit scores however, usually must be purchased. We do provide links for easy to access credit scores, but please understand that we have no affiliation with the credit bureaus. Any transaction you make with a bureau or a credit report service is between you and them. We simply provide the link to their site or to print a letter. Our software is for automating the dispute letter process. We are not in the credit report business. Can you give me advice about my own credit? We are not allowed to give advice about specific credit issues, however we offer plenty of information in our software and in our credit repair blog. If you have general questions about running the software. Please visit this page for a support form. It will be received by a technician who can help you. Make sure to use the email address you used when making your original purchase and include any relevant details. Do I need a license to start a credit repair business? A license is generally not required to repair a clients credit. However, laws can vary from state to state. Click here for more information on credit law by state. What are your recommended products for starting a credit repair business? What is the difference between basic pro and turn-key packages? We no longer sell Basic Pro. All of our pro packages are identical. The only different is number of available client slots. The "turn-key" solutions have everything you need to start a credit repair business, including client contracts, power of attorney and many other necessary documents and additional letters. What additional materials come with the larger Corporate Pro turn-key credit repair business versions? Our Corporate Pro turn-key solutions handle far more clients at a much lower cost-per-client. They include paperwork required to start a credit repair business i. These packages are a much better value and will pay for itself with the first few clients. After that it is all profit. I want to use this for clients. Can I just buy the cheaper home version and copy the letters? Our "home-user" version is not useful to professionals. You cannot add more names, you cannot delete them. You also cannot copy or reuse the letters copying and pasting will not work. There is no way to track your clients. You will have no product updates, professional materials or support. Can I speak to a real person for more information? To contact a product specialist for a free consultation or to hear about our current specials , please call toll-free You can also contact us here. How do I contact Technical Support or customer service? Click here for a company contact directory Q: What is the difference between your home-user and your professional software? Our home-use software is limited and only suitable for a home user. The professional versions can handle multiple clients. Our turnkey credit repair packages have everything needed to start a credit repair business; advanced features, additional letters, support, and bonus materials that include client contract, rate sheet and power of attorney. For more

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3: Do it Yourself Credit Repair eBook - Credit On Point

Do-It Yourself Credit Repair Kit Page 10 of 77 For example, "The Smith Bank account from was a shared account with my ex-husband." This statement does not impact.

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credit reporting company, you can ask that a statement of the dispute be included in your file and in future reports. You also can ask the credit reporting company to give.

Fix Bad Credit 1. When payment is made on a collection account, collection agencies update credit bureaus to reflect the account status as "Paid Collection". When this happens, the date of last activity becomes more recent. Since the guideline for credit scoring software is the date of last activity, recent payment on a collection account damages the credit score more severely. This method of credit scoring may seem unfair, but it is something that must be worked around when trying to maximize your score. How is it possible to pay a collection and maximize your score? The best way to handle this credit scoring dilemma is to contact the collection agency and explain that you are willing to pay off the collection account under the condition that the all reporting is withdrawn from credit bureaus. Although not all collection agencies will delete reporting, removing all references to a collection account completely will increase your score and is certainly worth the involved effort. Credit score software penalizes you for keeping accounts past due, so Past Dues destroy a credit score. If you see an amount in this column, pay the creditor the past due amount reported. Therefore, paying an older chargeoff or a lien will neither help nor damage your credit score. Chargeoffs and liens within the past 24 months severely damage your credit score. Paying the past due balance, in this case, is very important. In fact, if you have both chargedoff accounts and collection accounts, but limited funds available, pay the past due balances first, then pay collection agencies that agree to remove all references to credit bureaus second. Be persistent if they refuse to remove the late payments at first, and remind them that you have been a good customer that would deeply appreciate their help. Since most creditors receive calls within a call center, if the representative refuses to make a courtesy adjustment on your account, call back and try again with someone else. Persistence and politeness pays off in this scenario. If you are frustrated, rude, and unclear with your request, you are making it very difficult for them to help you. When no limit is reported, credit scoring software scores the account as though your current balance is "maxedout". Otherwise, your score will be damaged as severely as if you were carrying a balance of the entire available credit. Credit scoring software likes to see you carry credit card balances as close to zero as possible. If it is difficult for you to pay down your balances, read the following guidelines to maximize your score as much as possible under the circumstances: There are different degrees that scoring software can impact your score when carrying credit card balances. In order to maximize your score without having to pay down your balances, evenly distribute your credit card balances among all of your credit cards, rather than carry a large balance on one credit card. Evenly distributing your balances will maximize your score. There are caveats to this rule: The magic number of credit card accounts to have in order to maximize your score is between 3 and 5 although having more will not significantly damage your score. For example, if a card was opened within the past two years and you have over six credit cards, you may close that account. If you have more than six department store cards, close the newest accounts. Otherwise, do not close any at all. Although this tactic is no longer effective for Experian, both Trans Union and Equifax consider authorized user accounts when calculating your credit score. If you have a short and limited credit history you can ask someone who is a primary account holder to add you to their account as a joint account holder or an authorized user. Credit scoring software will treat the added account as though it is your account and you will benefit from the low balance and the long payment history for that account. The longer the history, the better. Being an authorized user is potentially detrimental to your credit score if, for example, the primary card holder carries a high balance on the card and has had it less than five years. Use the old card at least once every six months to avoid the account rating to change to "Inactive". Keeping the card active is as simple as pumping gas or purchasing groceries every few months, then paying the balance down. The one thing all credit reports with scores over have in common is a credit card that is twenty years old or older. Hold onto those old cards! What About Professional Credit Repair? Repairing credit is a slow and time consuming process. Full knowledge of your credit profile and how it represents you to creditors and credit bureaus is pivotal to full credit restoration success. Credit bureaus always advise

individuals that they have a right to dispute their own credit files, but when the Credit Bureaus slow you down there are professional Credit Repair services that you can turn to for help. It is possible using some Prepaid Mastercards to improve your credit rating. Request a copy of your credit report from a credit bureau. If there is an error, write to the bureau and ask it to fix the mistake. It might also help to contact the creditor who reported the error. Some creditors will contact the bureau on your behalf. Pay off those with the highest interest rates first. A counselor will help you consolidate your debts and will contact your debtors on your behalf to reduce or eliminate finance charges. This can reduce your monthly payments by up to 40 percent. These companies will plunge you further into debt. Be suspicious of any company that advertises aggressively or sends unsolicited mail or e-mail. Sell valuables or liquidate assets that will help you repay your debts. Buy the bare essentials food and gas and use the rest of your earnings to pay off your consolidated debts. Meanwhile, live a life that will help you re-establish good credit. Pay rent and utilities or mortgages promptly, keep the same residence and job, maintain savings and checking accounts, set a budget and stick to it. It might be easier initially to get a department-store or gasoline credit card or one from an employee credit union. Use the card responsibly. With a secured credit card, you fund an account up front and then "charge" expenses on it. This card will show up as a credit card on your credit report and, if used responsibly, can help you build a good credit history. How to Fix Bad Credit Building or rebuilding a credit score seems like an impossible task. Homeowners who may be facing foreclosure think their scores will never recover. We posed these questions to Fair Isaac product support manager Barry Paperno, who has worked for the credit-score company since 1980. That would meet the requirement of being on the report for six months. In terms of the strategy to go about doing that, there may be some pitfalls to avoid and things to do to get the most bang for your buck. You would use it in the same way as you would a credit card, any bank card. It would be a Visa or MasterCard, for example, but the lender would require collateral from you, usually in the form of a deposit. If you default, they can just take the money you have on deposit. Ask the bank or the credit union. They should be able to tell you where they report. You do want to be aware of that. At what point would someone establishing credit be creating too many inquiries? For example, an inquiry is going to matter more on somebody that has a very short and minimal credit history vs. Not as bad as missing payments on that account or maxing out that one account -- those will trash your score, to use a technical term. Inquiries have a minimal effect, but they are something to be aware of. You want that to be spotless in terms of your payments and also in terms of your credit card utilization. You can have just as good a score if you have three accounts and your utilization overall is 25 percent as having that one account with your overall utilization at 25 percent, everything else being equal. There are Web sites out there where people talk about what credit card lenders require and what bureaus they pull and that type of thing. Well, they should definitely give it a lot of thought. I would definitely wait six months, keeping in mind that inquiries only are looked at by the score for one year. How many points will your credit score go down if you have a foreclosure? How much if you sell your house in a short sale? This gets into one of those "it varies" answers. If you had pristine credit and then you have that on your file all of a sudden, your score will easily drop more than points, probably quite a bit more. But then that all depends, too, on your credit card balances, your length of history and all that stuff. The idea here is how far does it have to fall? In terms of foreclosure vs. There really is no difference. Nothing on this site constitutes legal advice. This is not a credit repair law firm. By visiting this website, you agree to our terms. Seek a qualified attorney if you need legal advice. Articles on this domain unless otherwise stated are property and creation of Brandon Weaver Venture Great to see you here! I used the same legal letter writing system credit repair agencies and lawyers use to dispute negative accounts on credit reports. Get the secret to heal your credit now!

5: Section Credit Repair Secret Fix Your Own Credit

A. Credit repair can typically finished between months on average if done right. Results may vary depending on your situation. Results may vary depending on your situation. Check out our testimonials for some of our client results.

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