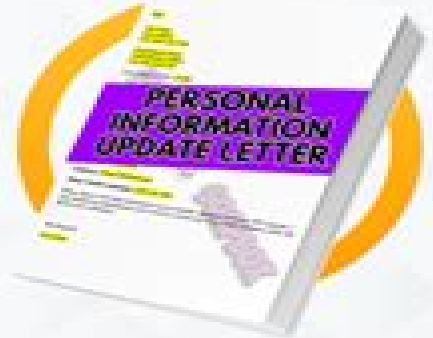


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How Can I Fix My Credit Stevenson J. Franklin, 2013-11 Credit Repair Self Help When it comes to credit repair when you have found yourself in a bad credit situation self help might be the best route for you to go It seems we are bombarded daily and often with companies who claim that they can help you repair your credit for a small fee and you won't have to worry about it at all However the truth is that self help credit repair is not only possible but really the way to go It isn't as difficult as many people might think going about repairing your credit yourself In fact the newest trend in credit repair actually the self help road All you need to do is start by pulling a copy of your credit report from all three credit reporting bureaus Experian Equifax and TransUnion You are entitled to one free credit report per year thanks to passage of the FACT Act The other two you'll have to pay for but the fee is usually small between 10 and 15 After you get your credit reports the next self help step is to go through those reports and check to see that the information is accurate Most of the time there are going to be errors of some type These errors can vary from a past due account that has been paid off to a debt that wasn't yours in the first place If you find errors you need to contact the credit reporting agency both by phone and in writing You'll be asked to provide proof of the error and then they in turn are required to notify you in writing of their decision to either remove it from your credit report or leave it due to insufficient proof Be diligent in this endeavor An accomplished self help credit repair program entails being aggressive when it comes to your information and the accuracy of that information Another part of a self help credit repair program includes the development of a long term plan that will help you keep your credit use under control and a plan for not getting into credit problems again Sure credit counselors can help you do this but why pay the money and take the chance that you are dealing with a less than reputable company Do a little research and you'll find that there is plenty of information available on the Internet as well as software programs that can help you with your self help credit repair program Repairing your credit yourself requires a commitment on your behalf but in the long run you'll be pleased with the results and knowing that you did it yourself How to fix your credit How to raise your credit score 700 credit score 600 credit score What is a credit score

The Ultimate Guide to Starting a Credit Repair Business Daniel Rosen, 2016-04-15 Credit repair is profitable It's a recurring revenue business that you can launch with just a computer and a phone Learn to repair credit for yourself and others and start your own profitable business from home Credit Repair Professionals are always in demand and can earn 10 000 to 20 000 per month or more The most successful credit repair businesses all follow the very same methods and this book breaks it down into easy to follow steps You'll learn Credit repair basics Legal ways to remove difficult items from Credit Reports How to work with clients who have a bankruptcy collections and other issues Advanced Tactics How to launch a business for under 100 How to get a lot of clients without paying for advertising Tips and tricks to grow a highly profitable recurring revenue business If you've been thinking about starting your own credit repair business this guide will drastically shorten your learning curve It's the most comprehensive book available on the credit repair business

How to Fix Your Credit in Just 45 Days Nigel Peterson, 2016-02-03 Fix your Credit in 45 Days or Less Understanding Your Credit Score What is Debt Bad Credit Free Credit Reports Credit Repair Secured Credit Cards and Loans for Bad Credit by Dr Nigel Peterson This book will tell you the insides and outs about fixing your own credit score What you will learn from an industry insider Dr Nigel Peterson is what the Credit Repair Companies Charge you thousands and thousands of dollars to do And you can do it on your own right now Here is what is covered in the book Introduction How do you fix your Credit Step 1 Research and Prepare all Background Info Step 2 Challenge the Credit Bureaus Step 3 Demand a Re Investigation of the accounts that remain Negative Step 4 Demand a Validation of Debt Step 5 Demand a Revised Validation of Debt Chapter 1 What is Your Credit Score Research and prepare all background info Challenge the credit bureaus Demand a re investigation of the accounts that remain negative Demand a Validation of Debt Demand a revised Validation of Debt Chapter 2 What are the 3 Bureaus What is a Credit Bureau What are the 3 Credit Bureaus Addresses and contact information for the 3 Credit Bureaus Chapter 3 Research Your Credit Report Factors that negatively affect your credit score What is a derogatory Chapter 4 The 4 Federal Laws You NEED to Know The 4 federal laws you ll need to know Hiring a company to fix your credit Chapter 5 What are Collections Agencies When can a debt collector or collection agency contact you Things the collection agencies and collectors cannot do Things debt collectors are prohibited from saying Can get collectors like you Unfair practices for debt collectors Can they garnish your wages Can they garnish your benefits Are they licensed in your state to conduct business Is the collection agency even a legitimate company Is the collection agency even still in business What to do with the collection agency first contacts you Chapter 6 How to Receive a Free Credit Report Do you want a free credit report Does it hurt your credit when you check the score Chapter 7 The different types of contracts agreements The 4 different types of contracts and agreements you can enter Is there a statute of limitations on debt agreements Why should you care about a statute of limitations How long is the statute of limitations How do you calculate when the statute of limitations is over Basic list of states and the applicable Statutes of Limitation Chapter 8 What will you need for the dispute letters The documents Info necessary for your dispute letters How to Mail the dispute letters Chapter 9 Disputing Derogatory Information with the 3 Bureaus Identify Derogatory Information What does it mean to Dispute What is the Process to Dispute What should your dispute letter look like Example dispute letter Chapter 10 Getting the 45 day Dispute Results What is a re dispute Chapter 11 Tips for FHA VA Loans FHA and VA Guidelines Approach the loan with a good credit rating FHA TOTAL Scorecard FHA Loan requirements information What additional info will Veterans need Where do FHA loans come from How to pre qualify for an FHA VA loan FHA Loan mistakes to avoid Chapter 12 How to improve your credit Some basic steps to improve your credit Chapter 13 Getting new lines of credit What is the best way to increase your Credit Score Chapter 14 Dealing with medical debts Is a doctor or hospital allowed to refer an overdue medical bill to a collection agency Can personal medical information be disclosed directly to a credit reporting agency And much much more

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