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CREDIT

REPAIR

QUICKSTART

**This report EMPOWERS
you with information...**

**Giving you the tools to
HELP yourself.**

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Are YOU ready from some specific insights to repairing and rebuilding your credit?

By the time you are finished reading this report, you'll have the TOOLS you need to improve your credit score faster than you ever thought possible.



Bear with me now as we identify the **bad habits** that have lead you down the road to debt. Find out *exactly* where you stand...

- ▶ You pay rent, mortgage, or other bills LATE because you do not have *enough money* to pay them when they are due.
- ▶ You frequently making only the **minimum** monthly payments on credit accounts.
- ▶ Your credit card purchases are denied because they are MAXED out.
- ▶ You write checks **knowing** they will bounce or in anticipation that an overdraft line of credit will cover them.
- ▶ You are filled with FEAR that others will find out about your debts.
- ▶ You use one credit card to *pay the minimum balance* on another.
- ▶ Your household utilities are **shut off** or have been threatened to be shut off.
- ▶ You make charges with the expectation of paying them off soon – but find there is not enough money to do so by the end of the month.
- ▶ You are charging everyday expenses like food, gas, and rent.
- ▶ Your credit cards are canceled due to late payments or charging over the limit.
- ▶ You are receiving *collection calls* and notices from creditors.
- ▶ You IGNORE billing statements.
- ▶ You need *co-signers* for loans.
- ▶ You are borrowing money from friends and relatives because you have been DENIED credit.

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So, let me ask you...how did you fair out?

Let's face it, if any one of the previous indicators hit the nail on the head, then you've got some serious changes to make.

But, as luck would have it, there are federal laws in place to make sure that you can repair your credit problems on you own while at the same time increasing you credit score.

I'll explain more about what this means and - how to do it - in just a second but for now just know that I'm going to expose the SECRETS behind your credit score.

You'll learn exactly what it is, how it's generated, and why it's so important to your financial well-being.

There's so much I could tell you about this process, but I'll just let you read it all in the pages that follow.

Here goes...

Understanding Your Credit Score

As you allow yourself to go further and further down this page, you're realizing that repairing your bad credit may not be as difficult as you think it is.

First things first, your credit score is a number generated by formulas known as mathematical algorithms.

And, as you might have guessed, a credit score is provided for ANYONE who applies for credit, opens a bank account, or establishes bills in his or her name.

Think of it like this: To have a credit score, you must have at least one credit account that has been open for **at least six months** or have at least one report that has been updated within the past six months

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**As a result - your score demonstrates
the likelihood you will repay debts.**

What does all this mean to you? Creditors use your credit score as an assessment of your credit risk.

Let me switch gears here for a moment.

A California-based company, known as Fair Isaac Corporation (FICO), developed the methodology used in generating credit scores.

By the way, this methodology includes *analyzing* your credit history and credit profile to generate a credit score.

There's just one more thing...the three major credit reporting agencies generate a credit score using the FICO scoring model and shares those results with lenders and creditors.

**But here's the tricky part:
Each agency could report a different score for you.**

What it boils down to is that your FICO Score ranges from **300 to 850 points**.

***The HIGHER your score the BETTER,
and the BETTER your FICO credit score,
the less credit risk you present to creditors and lenders.***

By now you're probably wondering what score is the most favorable for obtaining credit at the most attractive interest rates.

I'll tell you...it's 720 points or higher.

Lower scores plant the seed for lenders to offer you high interest rates or even DENY you credit.

And, check this out: Consumer credit scores are available to any legitimate business entity with a "need to know."

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Here's something you probably don't know about...companies can access your credit score for determining whether or not to grant you employment.

And as if that's not enough insurance companies look at your credit score to decide what your insurance rate will be.

But, the problem with this system is that it relies heavily on information that most likely contains errors or mistakes.



The Fair Credit Reporting Act (FCRA)

In a nutshell, the Fair Credit Reporting Act or FCRA was established as a federal law to regulate how credit-reporting agencies use consumer reports

Now pay close attention...

Under the FCRA, credit-reporting agencies have an OBLIGATION to do the following:

1. Disclose you credit file and credit score to YOU upon request - as long as you provide proper identification and pay any applicable fees.
2. To Investigate any dispute you have regarding entries made to your credit files and credit report.
3. To limit access to credit information to those companies or legal entities with a valid permissible purpose.

The Fair And Accurate Credit Transaction Act (FACT ACT)

This act specifically addresses consumer reports as opposed to credit reporting.

The FACT Act defines standards of accuracy, privacy, limitations, and rights with respect to all types of consumer reporting.

When lenders and business fail to COMPLY with laws established by the FACT Act, they may be sued for damages in state or federal courts.

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Surprisingly enough, consumers have been awarded millions of dollars in such legal suits.

Here's the cold hard truth:

RIGHTS

- The right to receive **FREE copies** of *credit* files maintained on you by major credit reporting agencies **every 12 months**.
- The right to receive **FREE copies** of *consumer* reports maintained by specialty consumer reporting agencies once every 12 months.
- You are also entitled to receive additional **FREE copies** of your credit file if you believe you've been a victim of identity theft.

ACCURACY

- Gives you the added protection of being able to deal directly with creditors and other companies that furnish *inaccurate* information to consumer reporting agencies for entry on their consumer reports.
- Puts the burden of proof on the shoulders of the companies who gave the inaccurate information.

The are responsible for investigating the disputed information.

And, as long as negative information is being investigated, they MAY NOT continue to report negative information without adding in a note about the information being in dispute.

But, get this, in the case of possible identity theft, they may not report negative information at all.

PRIVACY

- Forces creditors to making sure that your information is correct.
- Forces creditors to provide assistance in safe-guarding your identity.
- Lenders are required to assist in the early detection of identity theft problems.
- Stops the broadcasting of your information when your identity has been compromised.
- Opens the door for local police departments to assist in blocking fraudulent information from appearing on your credit report.

LIMITS

- Creditors and lenders must notify you of any negative information reported to consumer reporting agencies.
- Notification must happen before the negative information is reported or not more than 30 days after giving the negative information a a consumer-reporting agency. (Negative information includes: late payments, partial payments, missed payments, and all other forms of default.
- Requires that creditors, insurers, and other entities who generate mailing lists and send unsolicited offers of credit or insurance provide a toll-free number for individuals to call and have their names removed from the list of persons to receive future offers.
- You can use the toll-free number is 888-567-8688 to remove yourself from the mailing lists of all national credit reporting agencies.

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OBTAINING CREDIT FILES AND CREDIT REPORTS

Here's the kicker:

The FACT Act amendment to the Federal Fair Credit Reporting Act (FCRA) requires each of the three major credit reporting agencies to provide individuals with copies of their credit files, upon request once every 12 months._

**The requirement specifies a free copy of your credit files,
NOT a free calculation of your credit score.**

Your FREE report can be obtained for one or all three of the national credit reporting agencies by visiting **PUT AFFILIATE LINK HERE**

If you are not eligible to receive a free copy of your credit file, then you can purchase one from the three major credit reporting agencies by contacting them individually.

The three major credit reporting agencies are:

Equifax (aff link)
Experian (aff link)
TransUnion (aff link)

Get this: Credit reporting agencies may try to sell you a calculated credit score.

But a word of caution - the only agency that can offer a FICO score is Equifax.

Instead the you will receive a propriety credit score that is unique to the particular credit reporting agency.

Let me repeat that...only **Equifax** is licensed to sell FICO scores.

And another thing - there are two types of credit reports - ***standard and investigative.***

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What's the difference?

First off, **standard** credit reports contain a complete outline of your financial history.

Secondly, **investigative** credit reports contain more detailed information about your lifestyle.

Investigative credit reports are usually prepared when a thorough background investigation report is needed.

An example would be for a job that requires a security clearance.

Now listen to this very carefully. As a consumer, you are ENTITLED to copies of your credit files.

*****Note - Residents of all states are entitled to a free credit report if they are unemployed or if they receive public assistance.**

OBTAINING A CREDIT SCORE

Know this: Unlike credit reports - credit scores do not have to be provided for free.

The exception to this rule is if you are in the process of obtaining a mortgage.

You may be entitled to the credit score information that has been used by your lending institution.



One thing I want to stress...credit reporting agencies may provide consumers with credit scores, BUT the scores may not necessarily be a FICO credit score, which is what most lenders use.

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Get familiar with the scoring models:

- **NextGen** – A broad-based next generation credit bureau risk score.
- **BEACON** – The scoring model used by Equifax.
- **EMPIRICA** – The scoring model used by TransUnion
- **Fair Isaac Risk Model** – The scoring model used by Experian
- **Industry Option SM** – Scores used by major credit reporting agencies in the bankcard auto loan, installment loan, and personal finance loan industry.

Along with a credit score, credit-reporting agencies provide consumers with up to four reason for their credit scores. Reason statements are worded interpretations of why you received a particular credit score.

More important than that, reason statements tell creditors and lenders a lot about you lifestyle. This is how they determine your credit worthiness, so pay attention to where you stand.

There are more than 60 different codes that specify either or both positive and negative reasoning for your credit score – but there are 10 codes that are used more frequently than others. Here they are:

Reason Code	Reason Statement
1	Amount you owe on accounts.
2	Level of delinquency on accounts.
5	Too many accounts with balances.
10	Proportion of balances to credit limits on revolving accounts is too high.
12	Time since delinquency is too decent or unknown.
14	Length of time accounts have been established.
18	Number of accounts with delinquency.
38	Serious delinquency and public record or collection filed.
39	Serious delinquency
40	Derogatory public record o collection filed.

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ONLINE ACCESS TO CREDIT FILES, CREDIT REPORTS, AND CREDIT SCORES

You can access, download and print your credit report through a variety of resources online.

Some variations of the information provided by online credit reporting agencies include the following:

- **Credit files with or without a credit score. (make clickable aff link)**
- **Three-in-one credit files that present entries from the three major credit-reporting agencies. (may or may not include a credit score) (make clickable aff link)**
- **Services that notify individuals when their credit history changes. This type of service may be requested on a daily or weekly basis. (make clickable aff link)**
- **Subscriptions that allow individuals access to their credit file on a regular basis. ((make clickable aff link)**

Consequences Of Bad Credit



Bad credit can cause you to pay more for borrowed money or cause a denial of credit.

And what's more creditors are poised to take of advantage of your lack of credit worthiness.

Bad credit is established by:

- Failing to pay bills on time
- Carrying large balances with creditors
- Being a victim of identity theft.

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As you might have noticed. Credit scoring models are used not only to calculate your credit score, but also to PREDICT your credit risk in the near future.

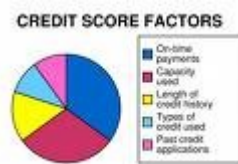
These predictions are based on your borrowing patterns as opposed to your payment histories.

For example, you may pay all your bills on time, but your credit score may tell a different story. In fact, it could advertise a risky pattern of borrowing that creditors may be concerned about.

In fact 3 out the 5 components used to calculate your credit score have nothing to do with payment patterns, but are focused on borrowing patterns.

Listen up:

- Amounts owed (30 percent)
- Types of credit used (10 percent)
- New credit (10 percent)



Your credit worthiness is determined in part by the amount and types of borrowing, the number of open accounts, and new applications for credit, as well as how close borrowed amounts are to available credit limit.

As you think about repairing your credit, you suddenly realize you have nothing to lose by applying every line in this report to fixing your past mistakes.

It isn't necessary to read any further, however I have one more thing to tell you...you can order my [Complete Credit Repair Guide \(make a clickable link\)](#) that takes you by the hand and walks you through the steps necessary to INCREASE your credit score and fix the dents in your credit – on you own.

I wonder how quickly you'll [click this link](#) and take control of your life...

[Clickable link](#)