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Do you or someone you know have bad credit or no credit at all? If so, pay close attention! And, if you really want to know the facts about credit, this book is definitely for YOU! This book covers everything there is to know about building a great credit score and it's understandable to the average person! In fact, some people have called it the "Credit Manual"! You'll uncover a wide array of tips, including how to repair your credit today! It even includes a sample letter that you can use to send to credit bureaus for disputing credit report errors and repairing your credit. It's like having your very own credit expert that you can reference and ask questions any time you need to! Through this book, you are going to learn what you will need to know about how to get rid of your bad credit and raise your credit score to 750 or more. You will discover: - What Are FICO Scores? - How To Find Your Score? - How To Get Your Credit Report For Free? - What Is The Best Credit Score To Get Super Low Interest Loans? - How To Raise Up Your Credit Score To 750 And Above? - The Very First Thing To Take When Raising Your Credit Score - Ways To Start Establishing A Good Credit - How To Repair Your Bad Credit Score? - How To Read The Secret Codes On Your Credit Report - How to Dispute & Fix Errors on Your Credit Report - Definitions Of The Eight Types Of Public Records - Things Need To Observe When Applying For A Mortgage - The Ugly Truth About Credit Counselors And Debt Consolidators That They Wish You Never Find Out - How To Prevent Identity Theft And What To Do If Your Identity Is Stolen - How Does Bankruptcy Affect Your Credit - And Much More...

Your Credit Score... Worried about your bad credit? Fret not! Discover An Insider Secrets To Quickly Get Out Of Debt, Erase Your Bad Credit Record And Legally Raise Your Credit Score To 750 Or More! Having good credit keeps more money in your pocket and gives less to banks, credit card firms and other creditors. Knowing your credit score is an all-important first step in establishing good credit, and having good credit means enjoying personal financial benefits. Finally an info packed guide to help you understand the nuts-and-bolt of credit repairs and to assist you in increasing your credits in no time. Learn some little-known but highly effective tips and tricks that will shoot your credit score up. If you can read and write at the 5th grade level then you can learn the secrets to raise your credit score up to 750 points and get approved for the car, home, business loans and credit cards you deserve. Regardless of your current credit situation... Learn how to build a credit score so high even your banker will be impressed. Learn how to get speedier loan approvals. Learn how easier (and less expensive) to buy a new house. Learn how you can rent the house you want. Learn how you can land your dream job with better perks and more pay. Learn how you can get an auto loan for a new car, truck or SUV with a lower interest rate. Learn how to delete the negative items off your credit report. For the first time discover how easy it is to work "with the system" with more insider secrets. **DOWNLOAD YOUR COPY TODAY!** Download "Your Credit Score" and raise your credit score up to 750 points! Scroll to the top of the page and select the buy now button. Discount For A Limited Time Only!

This book is also available in Spanish. (Disponible en Español) Fix your credit and take control of your financial life! Do you need to repair your credit or increase your credit score? Do you want to eliminate debt and build credit? Have you applied for a loan and been denied due to your credit? Do you want

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to know how to read your credit report and understand why you were denied? Do you want to fix your credit? If you answered yes to any of the above questions or if you simply wish to improve your credit score and credit rating, then this book is for you! **DIY Credit Repair: Beginners' Guide to Credit Repair** is an easy to read and follow guide for individuals wishing to: repair credit; increase credit score; improve credit rating; understand credit reports; understand credit utilization ratio; and improve budgeting skills. In addition, you will find tips and suggestions for each section as well as examples for easier understanding of this otherwise complicated topic. **DIY Credit Repair: Beginners' Guide to Credit Repair** is written and based on personal experience. Proven to have been successful for the author, the information included has been used and applied to not only rebuild and repair credit, but also increase credit rating while sending the credit score shooting for the stars! A healthy credit score and credit utilization ratio are important for obtaining car loans, mortgages and lines of credit. These two components can make an impact on whether or not you qualify for the purchase you want to make. Overall, the better your credit and payment history, the better chances you have of being approved - and often at lower interest rates. Although services can be used for achieving some credit goals, when you do it yourself (DIY), you not only learn the process, but also gain better financial discipline while teaching yourself how to preserve your credit and make better purchasing decisions. When you fix your credit yourself, you will inherit the power to maintain your credit with a full understanding of how and when to use it, as well as when not to. Understanding the ins and outs of your personal credit now, can save you grief and frustration further down the road. All of this adds up to better chances of a more stable, sound financial situation that assists in lowering stress and improving life on a daily basis! Get excited about where you can take this and get started today!

Credit Repair - Special Edition - Two Books Discover How To DELETE All Negative Items From Your Credit Report! Real dispute letters and templates Included in this special edition of **Credit Repair**, created from the author's real world experience of having to fix and improve his credit report and score using whatever means necessary when it was destroyed by bad debt and student loans. Anyone can improve their credit using the Consumer Laws set up for consumers to protect against creditors and debt collection firms, including law firms. **Book One: Credit Score Repair** Credit Repair Is Available To Everyone - Roughly 30 percent of all Americans are dealing with a poor credit score and more are falling into the trap of bad credit on a daily basis. This book can show you how much power you really have when it comes to improving your credit report, score and financial situation in as little as a few months' time. It doesn't matter what type of debt you have accrued, the amount or how recently it has happened, there are numerous different ways of removing it from your credit report ASAP, all of which are discussed in detail inside including step by step instructions and even sample letters when applicable. You will find ways for dealing with credit card debt, late payments, liens, and judgements, even foreclosures in the quickest and most effective means possible. While creditors will lead you to believe otherwise, there are actually a wide variety of options available to those who are simply aware of their rights and are willing to fight to work out the best deals for themselves as possible, all of which are discussed in detail inside. Don't let creditors push you around or let your credit score languish below 700, be proactive, take control of your financial future today. Inside you will find - A detailed explanation of all three credit reports, their similarities and differences. - The only true way to get all three reports online. - All the laws that you need to know to protect yourself from unscrupulous creditors. - The easiest ways to boost your credit score no matter your past credit history. - A step-by-step process to removing black marks from your credit report no matter the cause. - Credit repair tips for any scenario and any amount owed. - Surefire ways to stop creditors in their tracks. - Tips for maintaining positive credit once you have restored your pristine record. - Identity theft and fraud prevention tips you haven't heard a thousand times before. - Cyber Threats And Prevention ***** **Book Two: Credit Repair Letters** Real Life - Real World Credit Repair and Score Increase Tactics Includes real credit letters and disputes as always. There's no need to hire attorneys or credit repair firms. All they do is send out a templated letter anyways, and creditors get those all the time... **BIG DEAL.** When the actual DEBTOR (You) sends a serious letter... whoa, watch

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out..Consumer Laws being brandished on the collector/creditor!! They don't like that and will do whatever necessary to get rid of you fast, if you reach the right person and say the right things. These proven strategies can work for anyone. This book will show you how to take action and restore or improve your credit. When doing credit repair...you want your negative information DELETED, do not settle for any other status. Let's face the facts here, without good credit you spend A LOT more money on things like mortgages, car loans, INSURANCE and cell phone plans. Even healthcare can cost a lot more. And let's not forget that nowadays employers usually will check your credit to ensure you aren't a financial risk to them. If your credit sucks, and it's a job you really want, how awful would that be if you get passed over because of your credit score or credit report?

Would you like to learn how to access credit again without any kind of problem, by raising your credit score over 670 without spending money on expensive credit repair companies? If the answer to that question is "YES", then keep reading. Surviving with bad credit is doable, but of course, it's neither easy nor cheap. Establishing a good credit score is mandatory if you want to save money and ease your financial life: the higher your credit score, the more likely you are to qualify for loans with the most convenient terms like lower interest rates, and lower fees. It basically becomes cheaper to borrow money. Within this book you will discover how to effectively raise your credit score and repair your credit without resorting to super-expensive credit repair companies or lawyers, in fact, by reading this guide you'll discover: All The Basic Concepts Of Credit Score, so you will know what's the definition of credit score, what are the 3 credit score agencies and what they do differently from each other, and what is the score count based on, to understand everything on the subject before starting to correct it Secrets And Strategies To Repair Bad Credit, so that you can easily raise your credit score using proven methods, strategies, and tips that will allow you to fix your situation by yourself in a fuss-free way Many Credit Repair Letter Templates, with practical examples that you can easily use to point out inaccuracies on your credit reports, and to request the removal of those errors immediately What Are The Concrete Actions That You Can Do To Repair Your Credit, so that you can bring your credit score from being dangerously low (around 509), to a safe and comfortable level (over 750) ... & Much More! ...What is my credit score based on? ...Is it common to have incorrect articles about my credit score? ...What affects the most on my credit score? ...If you remove an item from my credit report, does it eliminate the debt? By reading this book you will answer all those questions and much more, to be able to fix your bad credit once and for all, so... What are you waiting for? Scroll to the top of the page and click the "BUY NOW" button to grab your copy now!

Bad credit? No credit? The Ultimate Credit Repair Guide to Having Luxurious Credit is loaded with knowledgeable, easy-to-follow advice no matter where you find yourself on your financial journey. Arnita, like millions of Americans, learned that having bad credit can jeopardize your livelihood. What started as an instant approval of credit for \$2500, quickly spiraled into twenty-five unpaid credit cards, reckless spending habits, and uncontrollable debt that cost her a well-paying job and nearly destroyed her financial future. With a FICO score of 303 (FICO starts at 300), Arnita knew the only person who could repair the damage she did to her credit was her! She received no help from the credit bureaus and countless threatening calls from bill collectors. But after years of studying consumer rights and laws on how to fix what seemed irreparable, Arnita applied practical steps and proven methods that cleaned up her credit report and doubled her credit score in six months. This guide includes exclusive information on: Credit repair dispute techniques Inside secrets on how the credit bureaus work How to finally put an end to debt collector calls How to increase your credit score in 30 days How to write effective dispute letters How to request debt validation How to establish credit Sample well-written dispute letters What NOT to do when repairing your credit The infamous "Debt Collector Call Script" And MUCH MORE!

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Having a low credit score can be very expensive and cause you to miss out on opportunities. In my case, I was trying to refinance my \$300,000 mortgage. My credit score was 620 because I had some negative items on my credit that I wasn't aware of, and extra debt on my credit cards that I could not afford to pay off. I was quoted an interest rate of 6.25% because of my low credit score. Instead of taking the loan, I repaired my credit by removing the incorrect items and paid down some of the debt on my credit cards. I waited a month, and my credit score jumped to 725. I reapplied for the loan and got a quote of 4.5%. If you have one mortgage, buy 3 cars over the 30 year period, and carry \$10,000 credit card debt over the 30 year period, you will spend an extra \$238,500 on additional interest, or another way to look at it, you will throw away \$238,500 to have the same things had you not maintained a healthy credit history and score. If you need to increase your credit score to move into a new apartment, house, buy a car, or get loans for business. This book has a complete game plan on how to get started and get the end results you're looking for. If you're in a bind and need quick results, this book will show you how to increase your credit score in hours! This book will teach you the fundamentals of credit repair, how the credit system works, and how to maximize your credit benefits. Plus, we offer recommendations on how to develop a monthly cash flow system that can generate thousands of dollars per month and use your credit cards to buy real assets like real estate. This credit guide will teach you how to make money with your credit like a professional investor and help you build new streams of income. Success is learnable, follow the strategies in this book, and open yourself to a new world of opportunities. "Dr. Ernesto Martinez offers a wealth of advice and information that any consumer would do well to follow and implement. I highly recommend this book for anyone interested in fixing their finances and generating new forms of income." Justin Degeneffe, Credit Counselor

After saving their family from bankruptcy, Scott & Alison Hilton decided they had to share their method with the world. In this all new tell-all book, you'll discover how they got themselves out of debt, and how you can use their method to finally take control of your family's finances - for good!

The Most comprehensive Credit repair manual on the market today. It goes in dept on how to find errors and how to read the credit report. This Book includes 6 worksheets and 7 sample letters.

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