

# Proven *and guaranteed* by Mike Payne **Credit Repair**



# CONGRATULATIONS!

You are about to discover credit repair ‘secrets’ in this free report worth \$1,000s. Make no mistake, these secrets will work for you as they have for Kris H. of Carmel, CA and many, many others!”

## MY QUESTION TO YOU: WILL YOU TAKE ACTION?

You must agree to take action...or it will not matter how many “secrets” I share with you. When you take action, you will begin to get everything you want from good credit.

Before we get started, I have one question for you. What is it you want from good credit? What is your burning desire? Is it the keys to your new home?

For many people we work with, they want the keys to their new home. They’re sick of renting, paying a landlord’s mortgage each month and living with white walls and loud neighbors. They want their own home.

Whatever your reason for wanting good credit, we’re glad you’re here. Thank you. In this report, we’re happy to get you started on the right foot.

**B**EFORE WE JUMP IN TO CREDIT REPAIR, LET ME SHARE SOMETHING WITH YOU RIGHT NOW, ESPECIALLY IF YOU DREAM OF OWNING YOUR OWN HOME. YOU DO NOT HAVE TO FIX YOUR CREDIT BEFORE YOU GET THE KEYS TO YOUR NEW HOME! YOU DON’T.



This report is not the place for this discussion, but I want you to know right now that regardless of where you live (any town...any state) you can “rent to own” your new home \*as\* you fix your credit at the same time.

Whether you hear “rent to own,” “lease-option” or “lease-purchase,” you can live in and enjoy your new home. For years in Florida (Orlando, Tampa and Sarasota markets), we have helped people just like you to rent-to-own their new homes.

They have lived in and enjoyed their new homes while fixing their credit.

Indeed, this is real. This works. And this will work for you too.

Don't just enjoy this free special report. Decide right now you are going to take action.

Tell yourself right now you will have the keys to your new home with NO big down payment and NO bank qualifying in 90 days from now. ([read more on responsible use of money](#))

Thank you for doing more than just downloading this report...you promise to take action! Right?

WARNING: Federal Trade Commission (FTC) Warns YOU To Be On The Look Out For “SCAMMY” Credit Repair Companies!

You see their ads in newspapers, on TV, and on the Internet. You hear them on the radio. You get fliers in the mail. You may even get calls from telemarketers offering credit repair services. They all make the same claims:

- “Credit problems? No problem!”
- “We can erase your bad credit—<sup>100%</sup> guaranteed.”
- “Create a new credit identity—legally.”
- “We can remove bankruptcies, judgments, liens, and bad loans from your credit file forever!”

**D**O YOURSELF A FAVOR AND SAVE SOME MONEY, TOO. DON'T BELIEVE THESE STATEMENTS... THEIR PROMISES. OF COURSE YOU WANT TO IMPROVE YOUR CREDIT. PLEASE DO NOT GET SO DESPERATE THAT YOU GET SCAMMED.

**YOU CERTAINLY CAN IMPROVE YOUR OWN CREDIT...**

**ONCE YOU UNDERSTAND LEGALLY HOW TO FIX YOUR CREDIT AND HOW TO ADD GOOD CREDIT. STARTING WITH THIS FREE REPORT, YOU CAN DISCOVER HOW TO FIX YOUR OWN CREDIT. CREDIT (DIS)REPAIR COMPANIES DO NOT FIX CREDIT AS PROMISED!**

Let me get this out of the way right now. We do not have good words to describe our (and our past real estate customers') experiences with various small to large, big name to small name credit “repair” companies.

## LOOK OUT FOR “SCAMMY” CREDIT REPAIR COMPANIES

These credit (dis)repair companies nearly destroyed our real estate business. You heard me right...I said "real estate" business. For years in the Orlando, Florida, area we have helped people with bad credit lease-option their homes. As our customers lived in and enjoyed their new homes...the homes they picked out and could afford... they hired credit repair companies to fix their credit.

They hired credit repair companies you're familiar with off the Internet—these are companies supposedly with “attorneys” specializing in credit repair... on your side. Even these companies with I don't know about you, but I can't even get an attorney to put “my” letter on his or her letterhead for \$99.95. Just a few weeks ago, I asked an attorney to take my letter and put my letter on HIS letterhead. I made a mistake by not asking the cost in advance. A short while later, I get a bill for \$328.43...for legal services rendered!

“attorneys on their side” did not improve (forget about fix...our customers would have settled for improved credit) their credit. This totally blew our minds. How could this be. At the time, we knew enough about credit repair to see improvement. *(read more on responsible use of money)*

### **Why weren't our customers getting improvement after Paying various Credit Repair companies?**

Finally, we began getting answers...and what we discovered nearly shook us to the core. We discovered the “attorneys” we \*thought\* were fixing our customers' credit were in fact computers spitting out a bunch of “boiler-plate” dispute letters.



Once the shock wore off, we realize that made perfect sense. When was the last time you got an attorney to write you a letter... a stinkin' letter no less... for \$99.95, let alone improve your credit for \$99.95 a month?

## WHAT THE H%LL!

After 100's of stories shared by past customers who went to these Credit Repair companies, here are the most common complaints:

1. (Some) Credit Repair companies charge extra for deletions, even deletions that have nothing to do with improving your credit scores, i.e. personal information, addresses, employers, etc.
2. Credit Repair companies make promises (about improving your credit) they cannot keep!
3. Credit Repair companies refuse to disclose what they're doing (to fix your credit) and how they're doing it (fixing your credit), citing "proprietary secrets."
4. Credit Repair companies attempt to flood the Big 3 with dispute letters, i.e. they blindly fire off "boiler-plate" letters in "rounds," hoping your Creditors do not "verify."
5. Credit Repair companies bill you for "soft deletes." What this means is that those boiler-plate dispute letters the credit (dis) repair companies fire off to the Big 3 on your behalf might get you a couple deletions until the next month, when your Creditor re-reports.
6. Credit Repair companies do NOT strategically determine disputes. This is serious! If you have legitimate bad credit accounts on your reports and your Creditors are reporting accurately, you do NOT want to fire off blindly a bunch of dispute letters. Why? Firing off a bunch of dispute letters might get you a Summons to appear in court... you're being sued by one of your Creditors who suddenly "woke up" upon receiving one of those boiler-plate dispute letters sent on your behalf by one of those "dispute letter assembly line" credit (dis)repair companies. Thank you very much. *(read more on responsible use of money)*



## ***It gets worse! It's bad enough you lose your money to credit (dis)repair companies; it's worse...much worse...if your credit repair company hands you a bad case of Identity Theft!***

According to some of our past customers, they blamed their credit repair companies for Identity Theft.

Could it be that some of these credit “repair” companies are not protecting your most personal and sensitive information?

Naturally, we relied on the credit repair companies to do their part. We did our part to help our customers get the keys to their new homes; unfortunately, these “repair” companies did NOT do their job.

We Are NOT Competing With Credit Repair Companies! No Way...No How.

Right now, you might be thinking that we gain from bashing credit repair companies. This could not be further from the truth. Let me explain. Currently, there are 82,000,000 million people in the United States with damaged credit. Yikes!

Do you think for one split-second that we possibly could help 82,000,000, even if we wanted? Hardly. Not even maybe. Think about it. How many of those 82,000,000 want to fix their own credit? Ah, how about a few hundred or a few thousand...no where near 82,000,000. We know you're busy with life. Who has the time (or the desire) to fix his or her own credit? (*get short-term financing*)

Of course, you don't want to fix your own credit. You'd rather pay some company to fix it for you. We understand. Psst, the (dis)repair companies know this too. They know you are standing in line with your wallet or purse out, ready to hand them your hard-earned money. In turn, they are “churning and burning” people just like you. They know that if/when you quit, another 10 people will hand them a credit card to “fix” their credit.

You might as well take your money to Vegas and roll the dice. You might have a better chance of “winning.”

In a perfect world, we'd find at least one reliable credit repair company to refer all (NON) do-it-yourselfers. To be the “watchdog” over this credit repair company and confirm they're doing for you what you're paying them to do, you'd pick up our SYSTEM, “THE BUSY PERSON'S CREDIT MAKEOVER: Your Step-by-Step Credit Repair System.” We wish we never had needed to spend 1,000s of hours discovering 100% legal and effective credit repair strategies...”secrets” if you will. We had no choice. Either we lose our real estate business or we find what works.

That's why we are 100% DIY (do-it-yourself). We are not a credit repair company. We do not (and will not) fix people's credit.

We're still searching for at least ONE reliable credit repair company...just one. Until we discover even one reliable credit repair company, we cannot refer you to one. If you want to IMPROVE your credit, you will need to suck it up and do it yourself. (*read more on responsible use of money*)

We KNOW the DIY solution is not for everyone. You see, **we are not in competition with credit repair companies.** We too want to find reliable credit repair companies to refer people to...plain and simple. Until we do, I want to introduce you to Kris H. of California. Here's one busy single mom who ran and hid from her ugly credit. It was ugly.

And then, her secret got out. And yes, her secret cost her something she really wanted.

Instead of rolling up into a ball and shriveling away, she did the opposite. She faced her ghost and got to work fixing her credit.

*"Kris' story is inspiring. If actions speak louder than words, what kind of message do you think she sent her boys?"*

In the process—and not overnight either—she did more than fix her credit. She did a helluva lot more. Kris' story is inspiring. If actions speak louder than words, what kind of message do you think she sent her boys?

Every one of us faces life's challenges... our own little crossroads if you will. How we

face our challenges helps define our character. As Kris discovered, she could run but she couldn't hide. When she stopped running, she started making progress. How Did This Single Mom of Carmel, CA, Explode Her FICO 223 Points And Cut Her Monthly Mortgage Payment By \$653.43... [\(read more on responsible use of money\)](#)

### **...and how can YOU improve your credit scores too?**

"...I had really ugly credit. My scores were so low I had no where to go but up. But I did it! I got my life back. My boys are happy again and I see a safer future..." --Kris H.

### **Kris H. fixed her own bad credit. She had no choice. She HAD to do it.**

After years of hiding from bad memories and bad credit, Kris faced her 'secret' and renewed her life. For Kris, facing her past (read: bad credit) was not easy.

"Fixing my own credit was not nearly as hard as I thought it would be... I thought only credit repair companies could fix credit. This has been the most gratifying and rewarding experience of my business life," Kris stated.

Kris Felt Life Caving In Around Her...!

Before the good credit, Kris recalls her painful past. Life had knocked the wind out of Kris.

"The unexpected hit...I had lost my job." [\(get short-term financing\)](#)

"Out of the blue, I went from a great life with my kids to the worst kind of depression. I never saw the job loss coming," said Kris.

Kris, a single mother of two teenaged boys, had worked as a sales manager. She had been at the same company for years, earning a decent living. When she lost her job, the bills didn't stop.

And when it rains, it pours. Kris' oldest boy Jay got hurt in a car accident and there were medical bills...lots of medical bills.

Kris tried to find another job doing anything. She had to support her family. One week turned to two weeks and two weeks turned to six months. She still did not have a job, and her family devoured her little savings, a severance and unemployment...and that's the way it goes.

"I reluctantly accepted government assistance...my lowest point ever...ever," Kris says.

### *Kris laments*

*"Did I think I could run away from it? No, I didn't...not really."*

Maxed-out credit cards...medical debt...late house and car payments...it added up. Kris was scared and feeling hopeless. *(read more on responsible use of money)*

"After eight months without work, my boys reluctantly – very reluctantly – agreed to go with me to California, back to my parents and hopes of a better job market," Kris adds.

"No more debt collection calls...and no more bills in the mailbox...we just walked away from it all. I didn't tell anyone what I was doing. I had had enough and couldn't think clearly," shares Kris.

Kris laments, "Did I think I could run away from it? No, I didn't...not really. My parents invited us to move in, and we had no choice. I had no money and not much hope."

They left everything, both good and bad. What they couldn't fit into their small moving truck stayed at the house. They told no one where they were going.

"I cried all the way to California, angry at myself and the company for what my boys were going through," says Kris. "I ripped my boys away from their friends...their lives...I hated myself for doing that."

After months of just getting by on Kris' parents' generosity, she found a job she liked...it paid well...and she saw growth potential. Yet, you knew this was coming...her happiness was short lived when HR (Human Resources) called her in.

## **DÉJÀ VU ALL OVER AGAIN...**

"If my employer hadn't called me in," Kris says, "I would not have known how bad my credit was...I had vowed not to look at it. Ever. That was my thinking. When HR called me in, I thought they wanted to discuss a promotion.

As Kris struggled to get back on her feet, she had begun "climbing that ladder." She was in line for a promotion and expected the invitation from HR any day. As you can imagine, Kris did not expect the call she received from HR. To her shock, HR had discovered Kris' dark secret, a secret she thought only she knew about."

No, Kris did not get her promotion. Her bad credit, in a way Kris had never imagined, had reared its ugly head one more time. HR discovered her secret and rejected her promotion.

Kris was at a cross-roads...emotionally. She could stick her head in the sand or she could face her credit head on. Kris chose to face it head on.

Kris says, “When the shock of not getting my promotion wore off, I experienced a feeling unlike any I’d felt before. I felt free, like a ton of bricks had been lifted off my shoulders.”

“My skeletons were out of the closet. This time, I chose to tackle my credit head on,” states Kris. “I was determined to do whatever I needed to do to restore my credit.”

## **THE JOURNEY OF A THOUSAND MILES BEGINS WITH A SINGLE STEP...**

It was time for Kris to take her first step toward improving her credit. (*get short-term financing*) To our delight, Kris’ HR Director was a friend of Kris’. He felt horrible for Kris as he handed her a website address [www.FixMyUglyCredit.com](http://www.FixMyUglyCredit.com) and Kris never looked back.

“I didn’t have a choice any longer,” Kris mentions. “I had run for so long that my past was bound to catch up to me. What did I have to lose? I gave it a shot. I did my homework. And I quickly realized that fixing my credit was going to be a helluva lot harder than screwing it up.” Yet, within six months Kris had improved her credit enough to buy her own home. (*read more on responsible use of money*)

“It felt good to have our own home again,” expressed Kris. “Hey, it was not a good loan, but I was committed to fixing my credit and knew I could refinance into a better loan later. At the time, my boys needed their own home.”

[Editor’s Note] To get financed, Kris did improve her credit to meet “subprime” limits. At the time, Kris did not benefit from our lease-option system...we hadn’t made it available at the time. Kris continued taking action, eventually improving her credit scores and refinancing her house payment.

## **SHE EXPLODED HER CREDIT SCORES 223 POINTS AND CUT HER MONTHLY MORTGAGE PAYMENT \$653.43!**

“...fixing my credit was one of the hardest but most rewarding experiences I’ve had.” –Kris T. More importantly, Kris faced her “enemy.” She grabbed the necessary tools to fight her bad credit and she took action. Kris, as with many of you, face job loss, uncertainty, little money and trashed bad credit. Amidst this nightmare, Kris didn’t make all the right decisions. But who does when faced with this debt collectors, \$4.00 gas and milk and job loss and reduced hours?



## NONETHELESS, KRIS ACCEPTED AND FACED HER DAILY CHALLENGES AND TRANSFORMED HER FUTURE.

“What I want others to know,” Kris says, “is that fixing my credit has been one of the most rewarding challenges I’ve accepted.” Within months, Kris did it! She improved her credit by fixing bad credit and adding good credit.

“Yes, there were times I had had enough and just wanted to hand this mess over to some credit repair company,” Kris shares. “Before I met the people at FixMyUglyCredit, I kept hearing from others that repair companies didn’t help them. I decided to suck it up and continue fixing my own credit...”

- If you want to **FIX** your own bad credit  
– We’ll Show You **HOW TO DO IT!**
- If you want to build **GOOD CREDIT**  
– We’ll Show You **HOW TO GET IT!**
- If you want to **BUY** your **OWN HOME**  
– We’ll Show You **HOW TO GET IT!**

*(read more on responsible use of money)*



### **“FLIGHT ATTENDANTS, PREPARE THE CABIN FOR TAKE-OFF ... THIS FLIGHT IS BOUND FOR TRUTHVILLE!”**

We’re headed for Truthville and expect turbulence on our way. In this case, the rough ride will come from all the “BS” about credit repair flowing freely through the airwaves (the Internet “airwaves” to be exact). Getting misleading or downright bad information can be dangerous to your credit scores. Let’s knock out some of the most widely spread lies about credit repair. Are you ready? Great. Here we go....

**Myth # 1:** When I pay off a past-due account, such as a charge off or a collection account, my credit scores will improve. Wrong! Bad credit is bad credit. If you hand your money to a debt collector, thinking your credit scores will improve once you pay off your “bad debt” account, you’re mistaken. *(get short-term financing)*

## THIS IS THE NUMBER ONE SHOCKER.

Everybody asks this question; no one expects our response. Before you pay money, you must negotiate a “delete” or some favorable reporting such as “pays as agreed.” **DO NOT JUST BLINDLY PAY YOUR MONEY TO A DEBT COLLECTOR.**\*\*Reporting inaccurately is very COMMON!\*\*

What you need to know is that **\*BLINDLY\* PAYING OFF A DEBT ACTUALLY CAN HURT YOUR CREDIT.** Negative items on your credit report are allowed to stay on your credit report for a maximum of seven (7) years, (*get short-term financing*) except for bankruptcy that can stay for up to ten (10) years. This 7 or 10-year clock begins ticking at the date of last activity.

One other lie spread inaccurately on the Internet is that if you make a payment, the clock resets, giving debt collectors more time to chase you. That is NOT (I repeat NOT) true. If you’re trying to negotiate a settlement, insist the “Furnisher” (i.e. owner of the debt who’s reporting to the Bureaus) change the account status to “pays as agreed.”

If you absolutely must settle (the Furnisher has you by the jewels) and the Furnisher refuses to report “pays as agreed,” then negotiate down with “paid collection,” “paid charge-off,” satisfied judgment, or paid “was xxx days late”. This is still considered very negative and appears as though you had to be strong-armed by the credit bureau to pay the account. It is almost always prudent to have a professional help so as to not further damage your credit by trying to do the right thing. (*read more on responsible use of money*)

**Myth # 2** If a negative item is successfully deleted from my credit report, it will just come right back on to my reports. Yes and No. The credit bureaus have cleverly spread this myth through the news media and government agencies. In truth, the credit bureaus will often temporarily delete a negative listing if they have not heard from the creditor for 30 days from the time an item was disputed. Should the creditor submit verification a week or two later, it will be re-inserted. (This is called a soft delete.) Most of the time the creditor simply fails to respond and the negative item is permanently deleted. If the creditor verifies the item the account may still be deleted later in the process as the challenging process is intensified.

**Myth # 3** There are items such as bankruptcies, foreclosures, and tax liens that are impossible to remove from the credit report. There is no type of negative listing that can NOT be removed from a credit report! “THE BUSY PERSON’S CREDIT MAKEOVER: Your Step-by-Step Credit Repair System” allows you to discover the exact blueprint for strategically removing inaccurate account information for ANY type of account.

**Myth # 4** Disputing a credit report is easy. Any consumer can do it him/herself. Disputing a credit report is easy. Getting results (you deserve and expect) from the credit bureaus is what's difficult, complex, and frustrating. The Federal Trade Commission receives more complaints against credit bureaus than any other type of business. In February 2000 the 3 major credit bureaus paid a fine of 2 1/2 million dollars for ignoring consumers requesting information regarding their file. Remember the credit bureaus are primarily interested in protecting their profits. Short of facing class-action lawsuits, the bureaus do everything in their power to impede your progress with credit restoration. Absolutely, do NOT use boilerplate dispute letters you've downloaded off some website. The Big 3 (credit bureaus) are on to these "form" letters and will flag your file. *(read more on responsible use of money)*

**Myth # 5** The credit bureau allows me to submit a 100-word explanation as to my side of the story. Creditors will read my statement and take it into consideration. Short answer: Do not write and submit any type of explanation to be attached to your credit file. This statement only verifies some of the negative items on your report. Dispute and delete any "100-word" explanations you've already submitted.

**Myth # 6** The credit bureaus are a branch of the government. The credit bureaus are not government agencies. Quite the opposite, the Big 3 are publicly traded companies in business to create profits for stockholders. I repeat, the Big 3 are not government agencies. In fact, they are one of the most heavily regulated industries. The strict regulations stem from a public outcry of abuses and mistakes. A recent survey by an independent research group revealed that nearly 80% of all credit reports contain mistakes or errors. The prevalence of errors has led to consumer protection legislation that allows consumers to challenge the bureaus and force the removal of inaccurate, outdated or unverifiable information.

**Myth # 7** I can create a totally new credit file by getting a federal tax ID number or changing a few numbers on my social security number. "What's a Credit Privacy Number (CPN)?" Short answer: Do NOT do it. It's illegal. Run away...fast...from anybody even suggesting such a dangerous (stupid) idea.

Longer answer: A CPN is not a government issued number like an Employer Identification Number (EIN); rather, it's a number that's created out of "thin air". Some companies actually charge consumers a fee to create a CPN. Using a CPN is no different from using an EIN to create a second credit file, which is illegal. Here is what the law says:

Credit Repair Organizations Act: SEC. 404. PROHIBITED PRACTICES (a) In General.--No person may-- (1) make any statement, or counsel or advise any consumer to make any statement, which is untrue or misleading (or which, upon the exercise of reasonable care, should be known by the credit repair organization, officer, employee, agent, or other person to be untrue or misleading) with respect to any consumer's credit worthiness, credit standing, or credit capacity to-- (A) any consumer reporting agency (as defined in section 603(f) of this Act); or

(B) any person-- (i) who has extended credit to the consumer; or

(myth 7 cont)

(ii) to whom the consumer has applied or is applying for an extension of credit;

(2) make any statement, or counsel or advise any consumer to make any statement, the intended effect of which is to alter the consumer's identification to prevent the display of the consumer's credit record, history, or rating for the purpose of concealing adverse information that is accurate and not obsolete to--

(A) any consumer reporting agency; Concealing adverse information - It doesn't get any simpler than that. The bank has a right to know your past credit history, and concealing it is misrepresentation, whether you intend to defraud the bank or not.

Next, if you use the mail or a fax machine to transmit credit applications using an EIN or CPN, you can also be prosecuted for mail or telecommunications fraud. Finally, if a creditor is damaged (you default on a loan or credit card), (*get short-term financing*) you can also be sued for fraud as well.

## ***Here are some common claims by those who promote this technique, and my response:***

**Claim #1:** "Specifically, there is no law that says that a consumer cannot secure one or more nine-digit tax identification numbers."

**Answer #1:** While true, there is also a law that states a consumer cannot conceal adverse information from creditors.

**Claim #2:** "The legality of creating a new credit file has always been a topic of great debate amongst the credit community, and is based primarily on the fact that if there is no intent to defraud, then it's legal."

**Answer #2:** Intent to conceal adverse information is misrepresentation, which is a form of fraud. If you go on a date, and that person does not tell you they are HIV+, then that is an omission. They are concealing a material fact about their health that could affect you adversely (to say the least).

**Claim #3:** "It is practical to create a new credit file if you are burdened by damaged credit. Considering some Attorneys have charged their clients up to \$10,000, we feel it is very ethical."

**Answer #4:** It is NOT practical. Under the Patriot Act, banks can (and often do) request a copy of your Social Security Card to verify your identity. Next, it's extremely easy to merge your new credit file with your old one. And, just because some attorneys have charged up to \$10,000, does NOT make it ethical, quite the contrary. If you want a separate credit file, the way to go is to start building business credit through Dun and Bradstreet. It's 100% legal and ethical.

**Myth # 8** If I build enough good credit, it will offset my bad credit and make me creditworthy. Bad credit is bad credit. The impact of bad credit decreases in time (that is, after two years bad credit accounts have less negative impact). The amount of bad credit destroys your chances of being approved by a creditor. The approval is almost never in the hands of a human sitting across a desk from you. It is a computer achieving a point total. The slightest amount of negative credit will cause an auto loan's interest rate to skyrocket. Generally, even a little bad credit (regardless of the amount of good credit) will cause you to be declined.

**Myth # 9** Nonprofit organizations like Consumer Credit Counseling Service (CCCS) can help me restore my credit. Nonprofit debt counseling services assist people who are over their heads in debt and are seeking an alternative to bankruptcy. CCCS are funded and controlled by credit grantors and credit bureaus. When you are working with CCCS your creditors will often note this on your credit report. This is a huge red flag for prospective credit grantors - treated the same as Chapter 7 or 13 bankruptcy. Beware of the CCCS...we consider the CCCS to be the wolf in sheep's clothing.

**Myth # 10** It is illegal for creditors to take off a negative-listing on my credit report. The law requires that these items remain on the credit report for at least seven (7) years. Bad credit reporting is not mandatory...only 100% accurate reporting is mandatory. The law clearly "limits" negative information from appearing longer than the legal seven (7) or ten (10) year maximum. The creditor or credit bureau may choose to delete the item whenever it determines. It's easy to do. (*read more on responsible use of money*)

## **WHEN A "BAD" FLIGHT MAKES YOU WANT TO JUMP WITHOUT A PARACHUTE!**

Bad credit worried Kris' ...it kept her awake at night...it stole (more of) her hard-earned money each month...and it (nearly) destroyed her dreams of a better life and her own dream home.

Of course you're tired of getting rejected by credit card companies, car dealers, and home mortgage lenders? (*get short-term financing*)

Of course you're frustrated with having to pay higher security deposits, insurance premiums, and interest rates? Are you afraid your employer or boyfriend/girlfriend will find out about your credit?

Of course you're not wanting to dig a deeper hole each week and month because of bad credit with no hope in sight?

As with Kris, you know your bad credit has cost you more than just disappointment from mortgage, credit card, department store credit, and/or car loan rejections.

## Did You Know ....

... that poor credit may cost you a new job or a job promotion? Yes, it's true. Many prospective and existing employers actually pull your credit in order to evaluate you as a prospective or existing employee? Ironically, many people simply do not know how their credit file can and will be used against them. ([read more on responsible use of money](#))

They also don't know what their credit score is, how they can further damage that score, or perhaps more importantly, how they can repair their ugly credit.

## DEFINING YOUR WAY TO CREDIT SUCCESS

But first, just what is a credit score? To calculate a score, Fair Isaac and Company (the company that created the scoring model...hence the acronym, "FICO") uses 22 pieces of data collected from the three major credit bureaus, Equifax, Experian and TransUnion. The lowest possible score is 300, while the highest is 850.

Your credit score is calculated based on the following criteria (see chart at left).

Income, however, is not a factor in determining your credit score. Therefore, you cannot earn yourself higher scores

The BIG 3 essentially use the same scoring model developed by Fair, Isaac and Co.

Generally, borrowers with a middle credit score of 650 or lower are considered subprime. With some lenders, albeit fewer by the day, an acceptable middle score is ~620; however, that is fast being replaced with a middle score of 650 unless you qualify for FHA and its tighter lending limits.

The best rates and terms go to "prime" borrowers with middle credit scores above 720.

[Editor's Note] 60% of Americans have a middle FICO below 750. 6 out of 10 Americans do not have 'A' credit. And this number is rising by the hour amidst the country's mortgage and housing market meltdown\*\* ([get short-term financing](#))

**Did You Know...** "Some 49% of 1,013 consumers polled in a 2005 survey by the Consumer Federation of America and Fair Isaac did not understand that credit scores measure credit risk..."

Source: Consumer Federation of America and Fair Isaac 17 of 30

The Real Shocker About Credit Reporting Agencies... Is Not What You Might Expect!

Credit reporting mistakes really do occur? That is, the credit reporting agencies (Big 3) make lots of mistakes that hurt you. Chances are, your credit reports contain mistakes... erroneous information...damaging account information capable of getting you rejected on credit applications...

**...or worse!**

**Did you know...** the U.S. Public Interest Research Group (U.S. PIRG) warns...of the ~79% of credit reports with errors... ..25% of you have errors on your reports serious enough to result in denied credit! We're talking "errors"...not legitimate bad credit accounts...errors!

And that "...denied credit" could also mean "denied promotion at work" or not getting hired for that position after your prospective employer pulled your credit (more and more common today). (*read more on responsible use of money*)

This is absolutely insane. How could the credit reporting process allow so many mistakes? Though it's not our position to challenge the reason for the mistakes, it is our position to do something about the mistakes. These credit reporting mistakes are causing you to get rejected for extremely important financial decisions and costing you real money.

Herein lies our mission ... to empower you to take action against your poor credit. Don't pay somebody to do it for you, and don't take the word of a credit reporting agency that your report is "...accurate as reported..."

U.S. Public Interest Research Group (U.S. PIRG) warns...of the ~79% of credit reports with errors... Twenty-five (25%) percent of your reports contain serious enough errors to result in denied credit. Thirty percent (30%) of your reports incorrectly report closed accounts as open accounts. Fifty-four (54%) of your reports contain personal information that is wrong or inaccurate. Get Real One Step at a Time...

You legally must fix your credit. Do not fall for the 'quick fix' claims made all over the Internet. File segregation is illegal. Credit repair form (dispute) letters are a waste of time and money. The CRAs are on to them

## **ALWAYS REMEMBER, THE CREDIT REPORTING INDUSTRY IS BIG-TIME BUSINESS AND THE BIG 3 (EQUIFAX, EXPERIAN AND TRANSUNION) ARE NOT GOVERNMENT AGENCIES. THEY ARE PRIVATE CORPORATIONS.**

The "bad credit" industry generates billions of dollars a year off your (and many other people's) poor credit? You see, this is big-time business. Your creditors pay the Big 3 to report your credit, good and bad. And your creditors continue paying in order to report any derogatory account information. For this big reason, the credit reporting agencies will not EASILY correct inaccurately reported information destroying your credit file. THEY force you to prove you're right about mistakes, when THEY have the burden of proof to report 100% accurately. You see what we are talking about, this is the challenge. To fix your credit, you need to know...

### **WE'LL SHOW YOU HOW TO DISPUTE THE "RIGHT" WAY!**

How to dispute the "right" way to create a paper trail with the Big 3. As Kris discovered, you must expect to receive the "verified as accurate" responses...you will receive them. Most people receive "verified as accurate" letters and give up, believing that's the way it is. Guess what? That's exactly what the Big 3 want you to do. They want you to give up and

go away, so they can continue making money off your bad credit..that is, they're reporting your bad credit.

**WE'LL SHOW YOU HOW TO STOP DEBT COLLECTORS THE "RIGHT" WAY!** How to stop debt collectors in their tracks, putting your legal rights to work for you. What, you say you didn't know you have rights? You most certainly do. You have Fair Credit Reporting Act (FCRA) and Fair Debt Collection Practices Act (FDCPA) on your side. You have 30 days to get this right (with \*Furnishers\*) or lose your opportunity to validate.

**WE'LL SHOW YOU HOW TO AVOID THIS NASTY LITTLE TRICK!** One big "trick" debt collectors use to re-age your bad credit accounts and why it might be \*better\* for you not to pay at all. Hint: the trick debt collectors use is called "date of last activity"... (*get short-term financing*)

**WE'LL SHOW YOU HOW TO NEGOTIATE TO YOUR ADVANTAGE!** How to negotiate with your creditors to settle your debts for pennies on the dollar. Hard to believe? It happens every day. It's called "Pay for Delete (PFD)". More than paying to delete, you must determine whether to negotiate at all. Do not just hand your money to some debt collector and do not start tossing around "PFD requests" until you know how to do it right:

**WE'LL SHOW YOU HOW TO "PAY FOR DELETE"!** Why paying off your collections accounts does NOT improve your credit! Doesn't make sense, does it? You pay; you credit scores should improve. Sounds logical. Unfortunately, it doesn't work this way, unless you do this first. (*get short-term financing*)

**WE'LL SHOW YOU HOW TO "MINE FOR DELETIONS"!** How to "mine for deletions"! You legally can remove legitimate bad credit accounts once you know step-by-step how to mine for deletions. It's surprisingly simple.

### **YOUR 5-STEP CREDIT REPAIR JOURNEY BEGINS HERE...**

What you are about to discover is the 5-Step Credit Repair 'blueprint' Kris used to explode her credit scores. Please understand this is the "condensed" version. If you want all of this broken down using "pictures" of real credit reports and complete step-by-step explanation, please get "THE BUSY PERSON'S CREDIT MAKEOVER: Your Step-by-Step Credit Repair System" at <http://www.fixmyuglycredit.com/freeofferthankyou.html>. All right, it's time for you to discover how Kris exploded her FICO 223 points:

**Step 1:** Start by pulling your credit reports from each of three major credit bureaus: Equifax, Experian and TransUnion. By law, you are entitled to one free report per year from each of the three credit reporting bureaus by calling (877) 322-8228 or visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

Our Suggestion: Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to complete the form to get instant access to your three reports (as mandated under FACT) from each of the three credit reporting agencies, i.e. Equifax, TransUnion and Experian. Under FACTA, you are entitled to free reports (one report—but no scores—but per bureau [3] one time per year).

## What is the FACT Act?

The Fair and Accurate Credit Transactions Act (FACT) was signed into law in December 2003. The FACT Act, a revision of the Fair Credit Reporting Act, allows you to get one free comprehensive report (sorry, no scores included) of all of the information in your credit file from each of the three national credit reporting companies once every 12 months.

Is everyone eligible to get their free statutory annual credit file disclosure? Yes. As of Dec. 1, 2005, all consumers are eligible to request their statutory annual credit file disclosure once every twelve months. ([read more on responsible use of money](#))

How can I request my free statutory annual credit file disclosure? The FACT required that the national credit reporting companies establish a Central Source through which you will request the statutory free annual credit file disclosures.

## How often can I get a free credit file disclosure?

The FACT entitles consumers to get one free statutory credit file disclosure from each of the three national credit reporting companies every twelve months. To confirm the Credit Reporting Agencies are marking “in dispute” all bad credit listings you’re disputing, you will need to pull your credit reports on a regular basis.

\*\*Before going any further, go to [www.truecredit.com](http://www.truecredit.com) now to sign up for their credit-monitoring service – it’s \$14.95 per month. Do not lock in on your scores reported at TrueCredit or any other credit monitoring service...they are NOT accurate. In fact, insiders refer to these unofficial scores as your “FAKKO” (not FICO) scores. The \$14.95 value you’re paying comes from the 3-in-1 (tri-merge) credit monitoring. In other words, you’re paying \$14.95 to confirm the bureaus and Creditors are following the laws.

\*\*Typically, the bureaus and debt collectors don’t adhere to the laws and you will have evidence!\*\* In an ideal world, we would not recommend the 3-in-1 reports – they’re not as complete or as easy to read as your individual reports. However, to save you money, we strongly recommend you sign up with [www.truecredit.com](http://www.truecredit.com) or any other credit monitoring service you prefer to catch and confirm violations.

**Step 2:** Here’s what Kris did next. Before sitting down with her reports, she grabbed three different colored highlighter pens to organize her “BADS.” Dispute in writing—one disputed item per letter—sending each dispute by certified or registered mail (CMRRR). Of course, you’re expecting the Credit Reporting Agencies (CRA) to send you a “verified as accurate” letter. You know the account you’re disputing has been re-aged, or the Date of First Delinquency is wrong, or the friggin’ account is not even yours. And the CRAs will send you a “verified as accurate” response letter, hoping you go away. This will take ~30 days.

**OUR SUGGESTION:** This is only a beginner's strategy; it will at best remove a couple items. A more effective strategy exists and we'll go over it shortly.

Let's take a little breather...okay? I want you to be clear on something. **Do NOT just blindly fire off a bunch of dispute letters.**

Here's why. Let's look at this example. What if you have one particular bad account (it's yours and it's reported accurately) on your report or reports that went delinquent in October 2003. It's sat there the whole time, collecting dust. Yes, you've received dunning letters (collection letters) about this account, but no debt collector has attempted to sue you.

Now, you get a wild hair after listening to some IDIOT on a free credit repair forum or from some credit repair "tips" site telling you to dispute every bad account on your reports.

For heaven's sake, let me tell you why this is STUPID advice. First, if you start firing off dispute letters, you risk awakening a "sleeping giant."

There's something called Statute of Limitations (on collecting). It's 'state-specific,' meaning that if you're in Florida the a debt collector legally can only chase you for 4 or 5 years, depending on the TYPE of account. (*get short-term financing*)

If the Date of First Delinquency for our example is October 2003, then SOL (on collection attempts) expires October 2003. Why in the world would you start throwing rocks at the sleeping giant? Why provoke "him?"

Leave it alone...let it fall off.... If this "sleeping giant" awakens and decides to sue you, you can respond to the Summons, insist you never received Validation and plead with the court to demand Validation.

Even if the debt collector responds with proper Validation, you can settle then. You see, you've never heard this before, have you? That's why people call and email us all the time, thanking us for keeping them from doing something really stupid.

Don't be stupid. Credit repair is NOT about firing off a bunch of dispute letters, even though this is exactly what these credit (dis)repair companies do. OUCH!!!

**Step 3:** Always dispute first with the Bureaus. Once you dispute, it's time to debt validate with the Owner of the Debt...and the "owner" could be the Original Creditor or a Debt Collector...whoever is FURNISHING the credit bureaus with information about this specific bad credit account.

**OUR SUGGESTION:** Have 30 days passed since you received the debt collector's collection letter? If you are outside the 30-day "window," the debt collector is not legally obligated to validate this alleged debt.

Now, with this said, we know you can utilize these very strategies to REMOVE legitimate, ACCURATELY reported bad credit accounts. In many instances, you will successively score deletions.

**\*\*NOTE\*\*** However, we do not encourage cheating the system. If you have legitimate bad credit accounts reported accurately, we advocate settling or leaving them alone until they fall off, you receive a summons or you need them off.

We utilize the laws to our advantage. We do not hope for an “easy button”, a miracle, or some illegal “trick” that could land you in jail.

### ***Play fair, but play hard. You have to because....***

...in most cases, dealing with a Collection Agency is brutal; therefore, conduct only written communication with a CA. It's advised that you not speak (on the phone) with a Collection Agency. And if you do contact a Collection Agency with a Cease and Desist order (CandD), the law doesn't always apply clearly. ([read more on responsible use of money](#))

**OUR SUGGESTION:** Include a statement in your Debt Validation (DV) sent Certified Mail, stating all calls to your home are recorded and that calls to your place of employment are prohibited.

### ***Stupid Is As Stupid Does...***

Only the brazen and possibly ignorant debt collectors will continue calling you. Instead of a CandD, you're recording the calls, which in a two-party state requires you to inform the other party of your intentions.

Florida, for instance, requires you to inform the other person you're recording the call. That's why you often hear this message when you call some business:

“Your call may be monitored or recorded for quality control purposes. Please hold while we connect you with...”

As you'll see a little later when we show you exactly how violations of your rights are handled, you'll potentially catch the “bad” debt collectors committing multiple violations and put them in a ‘head lock.’ By now, you have written the Original Creditor (OC) or Collection Agency (CA) requesting DV -- they won't respond to you.

**OUR SUGGESTION:** Do not use “form” letters when writing to the Collection Agencies and Credit Reporting Agencies. By now, they've seen all form letters. We'll show you the best practice for writing letters. If you didn't hear me, let me repeat: Please do not use form letters.

The Credit Reporting Agencies are BIG businesses wanting to profit off your bad credit. Remember this. The CRAs maintain and compile information provided by others. They report information provided them by their subscribers (your creditors).

Let's be clear – CRAs do *\*not\** want to remove your bad credit accounts. CRAs make money—big money—off your bad credit. As soon as you start calling and sending letters and challenging the system, that's the moment the CRA's tighten up.

Therefore, don't be shocked or discouraged when your dispute letters result in “verified as accurate” responses. You know the account is reported inaccurately...you expect to

write a letter, give them the facts and have the account reported accurately or deleted. Makes sense, doesn't it? Sorry, this is not the way it is!

You typically will have to force THEM to follow the law. You're building a case against THEM.

**OUR SUGGESTION:** Therefore, prepare for the delays and the missing responses or even the attempts to label your disputes as frivolous. It's part of the process. We will show you how to DEMAND the CRAs do their job as outlined in the FCRA.

Step 4: When your unopened letters sent to the Original Creditor and the collection agencies are returned to you, save the letters to use later as evidence. This is WHY we insist you spend your hard-earned money to pay for certified mail, return receipt requested. It's expensive...we know that.

We also know that Creditors and debt collectors rarely accept delivery. The letters usually come back to you. This is evidence that later will be used against these arrogant b\*%^(^@ds.

Re-send the Debt Validation letters by FED-EX or Certified Mail with Return Receipt Requested (CMRRR). This is important. It's more expensive, but most companies will sign for FED-EX without a second thought.

When the "green or delivery confirmation cards" come back, immediately request re-investigation from the Credit Reporting Agency, this time demanding their "method of verification."

**\*\*NOTE\*\*** Pardon me for brushing right over this extremely powerful strategy, as Method of Verification is the single most effective strategy in your "scoring deletions." You see, the Big 3 typically don't go to the Furnisher (or owner of the debt) to verify your disputed account; instead, they use a 3rd party database.

While monitoring your credit reports from [www.TrueCredit.com](http://www.TrueCredit.com), call the CRA again and tell the CRA reps you are extremely upset. The account you have disputed—even after you provided prima facie evidence—is still reported inaccurately. You need the rep's help in getting this cleared up. (*get short-term financing*)

This does one of three things: 1 They (OC or CA) don't validate the negative tradeline, and they don't reply to the Credit Reporting Agency. Deletion. You win. The company reporting your alleged bad debt must validate (with you) and verify (to the credit reporting agency). 2 They (OC or CA) don't validate the negative tradeline, but they verify with Credit Reporting Agency. Violation. Proceed to next step. The company reporting your alleged debt must validate (with you). 3 They (OC or CA) validate accurately the bad credit accounts, either with or without verifying to the Credit Reporting Agency. Very rare. They just don't keep good enough records.

## **\*\*NOTE\*\* OC=Original Creditor CA=Collection Agency CRA=Credit Reporting Agency**

Otherwise, you negotiate for a Delete in this case—a PFD (pay for delete in writing and signed by an authorized agent of the collection agency, junk debt buyer or original creditor, whoever “owns” the debt). (*read more on responsible use of money*)

Outside the 30-day limit, there is no law forcing the Collection Agency to reply to your DV (i.e. debt validation) Letter. They can simply do nothing and are not in violation. That is why requesting re-investigation through the Credit Reporting Agency is important.

It forces the Collection Agency to violate by re-reporting one of your bad credit accounts (the one you’re challenging) or to allow deletion.

**OUR SUGGESTION:** As previously emphasized, you need to subscribe to [www.TrueCredit.com](http://www.TrueCredit.com), which allows you to find evidence of violations, allowing you to prepare your ITS (Intent to Sue) letter proving beyond a doubt of willful non-compliance with FCRA (Fair Credit Reporting Act) and/or FDCPA (Fair Debt Collections Practices Act).

As you dispute and force debt validation, you need to confirm the violations committed by the creditors of your alleged debt. Once you do, save that copy of the report. You may need it later.

To prove these violations (\*\*see #s 1, 2 and 3 above) are intentional, you need evidence of willful negligence or non-compliance. Again, send the same DV letter by Fed-Ex and keep all evidence of delivery (go to Fed-Ex website and monitor delivery).

Once they have verified with the CRA twice and have not validated, you have repeat violations.

Your objective is to compile violations of FDCPA, the FCRA, and state law, building a strong case of willful non-compliance against the CA or OC. The FDCPA allows \$1000 in damages for each LAWSUIT, not each violation.

In a later lesson, we will show you exactly how this willful non-compliance can cost CAs OCs punitive damages, sometimes as much as \$1,000 per lawsuit.

You need to prove the violations are intentional. Once the OC or the CA verifies with the Credit Reporting Agency twice without validating the negative tradeline, you have repeat violations.

This is enough to “violate” the OCs or CAs. You can sue in small claims court for violations of FDCPA or Fair Debt Collection Practice Act and state law.

***In Florida, the FDCPA allows \$1,000 in damages, plus the Florida Consumer Collection Practices Act allows another \$1,000 and whatever punitive damages allowed by the court.***

If you're outside of Florida, look into your state's laws for details on damages. Step 5: Once you count the violations, send the OCs or CAs a fax citing your Intent to Sue (ITS). Provide statute numbers and request deletion.

Prior to doing any of this, you must confirm the "owner" of your alleged debt. Though a CA may be attempting to collect from you, the CA may not "own" the debt. Who "owns" the debt? Just call the original creditor if you're uncertain.

***OUR SUGGESTION:*** If the Original Creditor (OC) still owns the debt, don't mess around with a debt collector. Contact the OC and negotiate for a "pay for delete." You don't have to pay 100% of what you owe to negotiate for a deletion.

***\*\*NOTE\*\**** Never pay one penny until an officer of the company (who possesses the authority to grant you a PFD) agrees (in writing) to remove the bad credit account from your credit reports.

***Further, you can sue an Original Creditor and/or a Collection Agency in small claims court without hiring an attorney. Though this part may rattle you, it shouldn't once you know how to prepare.***

## ***PLAY LEGAL. PLAY HARD. PLAY TO WIN!***

Are you prepared to file complaints with the FTC and/or sue in small claims court? Debt collectors and credit reporting agencies rely on your ignorance and lack of follow-through. They know most people trying to fix their credit will not pursue justice from the courts. (*read more on responsible use of money*)

Therefore, they keep screwing you out of the good credit you deserve. Please be clear, we do not want any issue to end up in court, if at all possible. At best, court is an expensive, time-consuming and unpredictable 50-50 proposition 26 of 30

We prefer to build a solid case predicated on the laws and use that solid case to leverage deletions. That's our objective. The FCRA or Fair Credit Reporting Act is federal law protecting you from such credit reporting abuses and mistakes.

Our Suggestion: Get Deletions! Don't set out to go to Court while crossing your fingers when preparing your case! It's not worth it. (*get short-term financing*)

## **THIS REPORT IS NOT THE END...IT'S ONLY THE BEGINNING AS YOU SOON WILL SEE!**

We used to sell this very report for \$29.95...the same report you're holding on to now... and we sold 1,000s of copies. Yes, it's good, and you've heard what Kris has said about it. However, this report is just the beginning. We're now giving this report away free in order to help as many of the 82,000,000 as possible. Very few people know anything about credit repair, and that's evidenced by all the dangerous advice flying around on the Internet.

Now, we have an incredible SYSTEM we've put together for you. It's guaranteed to help you get what you want from good credit. You want your new home? This "system" will help you get the keys to your new home. You want that new car? Okay. Or are you wanting that new platinum credit card? Whatever you want that good credit demands, you can get it with "THE BUSY PERSON'S CREDIT MAKEOVER: Your Step-by-Step Credit Repair System" at <http://www.FixMyUglyCredit.com/freeofferthankyou.html>.

You see, this report is good, but it's not even it is not detailed...no photos...not video... no 3 super-cool "secrets". (*read more on responsible use of money*)

**However, "THE BUSY PERSON'S CREDIT MAKEOVER: Your Step-by-Step Credit Repair System" is all this and more.** In fact, you quickly and easily should help yourself to a

50-point increase in your credit scores from just pages 7-12. On those 6 pages alone, we reveal three super-cool SECRETS that WILL improve your credit scores. These 6 pages... these 3 secrets...are extremely powerful:

**Top-Secret Weapon #ONE:** Goodwill Your 'LATES'...This Is One Really Super-Cool Strategy – This type of letter is not just for "Lates". It works for many different "issues. On April 28, 2008, I fired of one of these letters and received a cool \$692.00. Over the years, I've used this letter to receive \$1,000s of dollars...it's worked 100% of the time for everybody who has shared their experience. This one letter works beautifully for removing LATES as well. In "THE BUSY PERSON'S CREDIT MAKEOVER: Your Step-by-Step Credit Repair System," we include the actual letter mailed on April 28th.

**Top-Secret Weapon #TWO:** Cut or Increase Your Debt-to-Available Credit Ratio...NOW! By now you know 30% of your credit score comes from the amount of debt you carry, i.e. credit cards. In "THE BUSY PERSON'S CREDIT MAKEOVER: Your Step-by-Step Credit Repair System," we explain how to increase your high-credit limit and reduce your D2C ratio. This is powerful.

**Top-Secret Weapon #THREE:** How Does One Card Explode Your Credit Scores...Quickly and Easily? Get Set For The Best 'Secret' Of All! Of the three Score Explosion strategies we're handing you on a silver platter at "THE BUSY PERSON'S CREDIT MAKEOVER: Your Step-by-Step Credit Repair System," this one is arguably the BEST...and I mean best. Okay, what's more exciting than scoring deletions (when you should score deletions) and exploding your FICO?

Right now, go to <http://www.FixMyUglyCredit.com/freeofferthankyou.html> to begin receiving exactly in life what you want from good credit.

**You also will discover how to buy your new home with bad—even ugly—credit**, no big down payment and no bank qualifying. Of course this sounds too good to be true...it is good and it is true!

**How to make your creditors remove bad credit** -- Did you know you can actually make your creditors remove negative credit from your credit reports?

**How to avoid this common mistake when you get turned down for credit** – This common mistake unnecessarily hammers many people. Get informed and fight back. If you think we're exaggerating, look at the interest rate you're paying with REAL money on the loans and cards you were "privileged" to receive. Further, remind yourself of the disappointment and frustration when you've been turned down for credit. (*get short-term financing*) You must get your financial education if you want good credit. (*read more on responsible use of money*)

**How to add and enjoy good, seasoned credit accounts to your credit report** – This one strategy alone will "pump up" your FICO. Simple and effective!

**How to get help from the federal government** -- Consumers don't know their rights. Collection agencies and credit reporting agencies bank on your ignorance. Know your rights and fix your credit.

**How to avoid "frivolous" and "ignored" dispute demands through credit reporting agencies** – All credit reporting agencies have 30 days to respond to your disputes. When the credit reporting agencies stall or ignore your disputes, use your knowledge from this course to get ACTION. Don't be intimidated.

**How to stop collection agency harassment** – Don't tolerate collection agencies! Use this 100% legal tactic to stop collection agencies in their tracks – this will immediately put an end to their harrasing calls.

**How to AVOID this common CREDIT CARD scam** – Sign up for this BIG COMPANY's credit card and watch your FICO go down and all offers from other credit card companies disappear. This insidious "scam" should be illegal.

## **How to make your creditors settle your debts for pennies on the dollar**

-- Banks don't want you to know this, but banks will accept less than the full balance you owe... if you know how to negotiate with them. You will negotiate for less than you owe. You will negotiate for a DELETION. And you will sleep better at night.

## **How to add good accounts to your credit report**

– Get your GOOD accounts on which you've paid “on time” for years reported in your credit history! Find out how to get these accounts added to your credit report and instantly “pump up” your FICO. (*read more on responsible use of money*)

## **PLUS....**

How to save money and choose the BEST home mortgage for YOU. Most people get too caught up in the home buying experience they don't realize just how much they're overpaying for their home mortgage. Do you want to overpay for 30 years?

## **How to save money and choose the BEST credit card for YOU.**

(*get short-term financing*) The credit card industry invents the most clever strategies for holding your hostage and burning your credit. This one question will save you time, money, and credit points later. Don't miss this lesson. It's worth the price of admission.

## **How to save money and choose the BEST insurance for YOU.**

In 2006, insurance companies recorded record profits...three BILLION dollars in profit according to many reports. Yet, many insurance companies have filed for and received permission to gouge us on our insurance premiums, all under the guise of recent bad weather. You must have homeowner's insurance. Know these secrets when comparing prices and coverage. Miss this lesson and you might as well kiss your home goodbye.

## **Clearly, your credit reports probably contain errors**

and inaccurately reported information ... nearly 80% of all credit reports contain errors. By now, you know your credit issues are holding you back and costing you money.

You also know by now that credit improvement will not just miraculously occur  
**... you must take action now** in order to enjoy the GOOD CREDIT opportunities available to those with good credit.

Do you want that new dream home? ... that new car? ... or that new home equity loan for home improvement projects, vacations, or education expenses?

**We want you to take action.** If you're ready to begin your credit repair journey and improve your FICO so you finally can stop throwing your hard-earned money away and start getting accepted for credit, we may have what you've been searching for.

(*get short-term financing*)

For a limited time, you can get our step-by-step Credit Repair Bootcamp for a low introductory price. We use video, case studies of real people who have used our training to fix their credit and get what they have wanted & clearly written articles and reports.

Go now to <http://www.fixmyuglycredit.com/amember/signup.php> and let's get busy improving your damaged credit. You really can do this.

Take your time to digest the strategies shared in this report. By all means, re-read this report a few times if you need to.

***We're excited to help you learn how to identify bad credit accounts...how to think strategically about your bad credit...and how to mine for deletions.***

*~Mike Payne*  
*"Take Action Now!"*