

THE KEYS TO CREDIT BUILDING

Credit Repair Blueprint Revealed

In Depth Credit Building Strategies
Keeping Track to Repair and Build Credit
How to Avoid Credit Damaging Pitfalls
And much much more...



Peace be unto you,

We all know how valuable and vital having a good credit rating can be. Without a good credit rating, your financial, occupational, and personal goals are at risk of being severely limited. So, to obtain the privilege of using a credit card, your credit rating is checked.

Since maintaining a good credit rating is important in today's society, a poor credit rating can have an adverse effect on your personal goals. This book is intended to support and help individuals and families find the answers to the most commonly asked questions of credit repair, as well as informing them of the dangers that lurk the marketplace.

After reading our guide, you will have the necessary knowledge required to get out of debt and also have information that will guide you to resources that will help you repair your credit, get loans, and so forth. This book is a must-read guide for people with bad credit, no credit, or trying to establish good credit.

You can contact at credithealing@gmail.com or call/text us at 225-733-6429 if you have any questions. Our website www.credithealing.org provides the most relevant and latest information on credit repair and more. You will not regret to visit our website.

Sincerely,

O'Rell Muhammad

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This book is not intended for use as a source of legal, business, accounting or financial advice. All readers are advised to seek services of competent professionals in legal, business, accounting, and finance field.

This manual is written in Arial; therefore you are always encouraged to print this book for easy reading.

Table of Contents

Introduction.....	6
Essentials to Repairing Your Credit	10
Steps to Credit Repair	13
Repairing Your Credit Ratings	16
Understanding The Fact.....	17
Understanding Credit Files	20
Observing Your Credit File	23
Stop, Think and Listen.....	25
Using Pre-paid To Builds Credit.....	27
The Importance Of Credit Reports	28
Avoiding Bad Credit and Repair Credit Hassles	32
Avoiding Complications for Home Owners	34
Avoiding Credit Declinations	36
Avoiding Payday Loans	39
Interruptions In Bad Credit.....	41
Using Bartering System To Restore Your Credit	42
Bills are due, and Credit Repair is in Place	45
Caution You Need To Observe When Building Your Credit	50
Building Credit History.....	54
Bad Credit Building Credit	57
Building Credit in Despair	59
Building Credit and Preventing Repair.....	62
Credit Building Strategies.....	64
Building Credit Repair.....	66
Building Credit for a Better Future.....	68
Cooperation Credit Repair	71
Avoid Going To Court.....	75
Collection Agency	77
Where to Get Credit Resources?.....	79
Do It Yourself Credit Repair.....	80
Defaults	82
Identity Theft Victims.....	84
Skipping to Build Credit	86

Cut Back Credit Repair Solution	91
Debt Counseling Solutions	92
Government Credit Repairs	97
Student Credit Repair Solutions for Building Credit.....	100
Keeping Track to Repair and Build Credit	102
Knocking Down the Debts with Credit Repair	104
Requesting Payment Options to Repair Credit.....	109
Laws in Credit Repair	111
Lawyers are not always a Good Solution	114
Reversing Credit Repair.....	120
WARNING About Credit Repair.....	121
Conclusion	125

Collection Agency

[\(Return to Contents\)](#)

Credit repair and collection agencies go hand in hand since one is out to get the other. In other words, we sometimes run from our debts taking advantage of a kind gesture.

Collection agencies are not as kind as the lenders so, therefore, be warned - the collection agencies are on the loose.

We must understand how collection agencies work to find a way to stop hassling phone calls and letters. Collection agencies are a third-party source hired by creditors after the creditor has made every attempt to collect a debt without success. Collection agencies will search high and low and often play nasty little tricks trying to hunt you down. If you changed your address and typed your credit card into an online database, do not be surprised when the debt you tried to outrun catches up with you. Collection agencies tap into all types of resources to hunt down debtors. Collection personnel searches through phone directories, databases online, makes phone calls posing as a friend to luring the debtor in, sifts through the records at the post office, and so on.

There is no stone unturned when it comes to collection agencies in a search to find a debtor. The upside is many of the collection agencies make mistakes by hiring low waged servants to handle the job of finding debtors. When they are sifting through the files, they often lose contact since they have millions of records each day.

Now if a collection agency has an affiliation with the three big bureaus then they have access to information that independent collection agencies do not have. Assuming you are in a financial bind that makes it difficult to repay your debts, you will need to consider losing yourself and leaving no traces when you leave. In case you move, do not freely hand your information, including address, phone, city, or other information to anyone you do not trust.

Make sure you have your phone unlisted when you set up a phone account. Do not apply for loans, credit cards, or anything that requires information from you. It is important to keep a low profile in your new area to avoid complications. This is the ultimate solution in case you find no other solution for getting out of debt. Problem!

Do not miss a payment when the creditors take back your debt. This will only frustrate the creditors since they were free to give you a second chance. In case you call your creditors and ask for a take back on your debt and the creditor denies you but gives, you the opportunity to contact the collection agency to set up payment plans...by all means do it! If you are lucky enough to hear this from a creditor and the creditor as promises to take back your debt after you paid off the collection agency, you are taking steps to rebuilding your credit.

When you are in debt creditors will contact you first for up to four weeks in an attempt to collect. When you fail to make payments, the creditors contact the collection agencies who then pursue the debt. To avoid collection agency hassles deal with the creditors. If your accounts have already gone to collections, there's no reason to pay them because doing so will not increase your credit scores. Instead, you should use our dispute letters to get them removed from your credit report. If you are disputing, DO NOT admit that the debt belongs to you.