

COACHMENT

# GUIDE TO REMOVING COLLECTIONS FROM YOUR CREDIT REPORT

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# Removing Judgements From Your Credit Report

**Boston (Mass.). City Council**

## Removing Judgements From Your Credit Report:

**Clean Up Your Credit!** Richard Mansfield, 2022-05-15 Bad things happen to good people Events not always under our control can often result in our credit scores going down and sometimes way way down There are consumer protection laws that you can use to remove negative items from your credit report Because of a quirk in the law you can as the author did remove items that really are yours But if you try to go it alone the credit repair journey can be a nightmare This book introduces a step by step credit repair system actual documents the author used to settle suits and legal cases filed in federal courts against major credit bureaus These are the credit repair secrets they really don t want to you to know from someone who successfully challenged the credit reporting industry Contrary to what you may believe there is a way to improve your credit score substantially and this book will help you get there The author was a vice president at Guardian Bank in charge of the collection department and went on to start a collection agency After selling the agency he became a credit restoration coach To prove what he knew in theory could in fact be done he stopped paying everything repossession foreclosure medical bills student loans and credit cards He even filed for bankruptcy His credit score went from over 800 down to 461 He had it back to 742 in five months Mr Mansfield walks you through every step of the credit restoration process As a bonus when you purchase the book there s information on how to contact Mr Mansfield directly There is no other credit restoration book like this

**Mastering Credit** Adidas Wilson , Society relies heavily on credit for most financial decisions Today good credit is not just important for getting a loan or a credit card Many businesses have to check your credit before deciding whether or not they will extend their products and services to you Mortgage lenders need to be sure that you will pay your mortgage responsibly before they can finance you Without good credit the mortgage lender concludes that giving you a loan is risky for them If they still approve regardless of your poor credit they will charge you a very high interest rate Bad credit will see you pay a higher mortgage amount or worse your mortgage application will be declined Just because you are not currently interested in buying a house does not mean that your credit does not matter Landlords will in most cases consult your credit before renting you a house or apartment Your lease is considered a loan You require a loan to purchase a car unless you have the full amount at hand Your credit score affects the loan amount and interest rate and whether or not you will be given the loan in the first place With excellent credit you will qualify for a higher loan amount and the interest rate will be lower A poor credit score translates to limited options Not many lenders will be ready to finance you and the few that will be willing might charge a very high interest rate Table of Contents Preface Introduction Ch 1 Credit Reports Ch 2 How to Build Credit Ch 3 Details Matter Ch 4 FICO Credit Score Ch 5 What Is A Good Credit Score Ch 6 How to Raise Your Credit Scores Ch 7 Equifax TransUnion and Experian Ch 8 Consumer Credit Report Ch 9 Free Credit Score or Report Ch 10 How Credit Cards Impact Your Credit Score Ch 11 Mistakes to Avoid When Disputing Credit Report Errors Ch 12 How to Remove A Charge Off Ch 13 How to Remove Late Payments Ch 14 How to Remove

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to budget your money and get your finances on track     *You and Your Credit* Darryl R. White,1994 YOU YOUR CREDIT is a well written straight to the point insiders guide on the inner workings of consumer credit The book was written to help the many people who now have have had or will encounter consumer credit problems Each chapter of the book is written in a concise easy to understand format to give the reader a true feeling of being involved to make the reader confident enough to tackle their credit problems Readers will find the simplicity in applying these principles using real world techniques to improve their financial situation very refreshing This book not only addresses the road to credit recovery but also shows the reader how to avoid credit pitfalls The book lets the reader self analyze their credit situation without the assistance of gimmick programs high priced credit consultants embark on a road to recovery YOU YOUR CREDIT will give the reader a greater understanding as to what went wrong how to fix it YOU YOUR CREDIT teaches you your credit rights under the law how to avoid scams bankruptcy credit counselling business credit also serves as an excellent reference guide If information is power then here it is a plethora of information for a capitalistic credit minded society where credit is everything To order call 718 341 4575 or by mail Pyramid Publishing 110 64 Queens Boulevard Suite 227 ANNO Forest Hills New York 11375 6347

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Report Commonwealth Shipping Committee,1909     **How to Buy Your Own Home in 90 Days** Marc Garrison,1989 A real estate whiz provides an accessible step by step workbook that shows exactly what it takes to buy a home in today s market     **The Ontario Law Reports** ,1909     *Reports of Proceedings ...* Boston (Mass.). City Council,1893     **How to Repair Your Credit - A Compete Kit** Charles Walker,     **The Renters Rights Handbook** Robert Shemin,1997-08 Renter s Rights HandbOok reveals the insider s secrets to he renting process Great for college students first time renters landlords

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