

3 Proven Steps To Increase Your Credit Score



The Credit Repair Shop

Increase Your Credit Score

There's a lot of bad information out there about how to repair your credit. That's why we've put together this '3 Step Plan' to help you move forward the right way so you can enjoy the benefits of having good credit again.

3 Step Plan You Can Use Right Now Now To Improve Your Credit and Increase Your Credit Score

1) Get a copy of your credit report from Transunion, Equifax and Experian.

These are the 3 major credit reporting agencies that you should be concerned about. You can get a free credit score by signing up at www.creditkarma.com (exclusively for Transunion)

2) After you get your credit reports check the following:

*The spelling of your name is 100% correct and that they only have your name one way. If they have your name with just your last name and then again with your middle name this could **drop your credit score by 20 points**. You'll need to request that they have your name the way you want it listed.

*Make sure your date of birth and social security number is correct. We see this all the time where there is a digit wrong in a birth date or social security number and this has actually allowed someone else's credit to merge with another person's credit report. **This could drop your credit score by 25 to 50 points**.

*Next you'll need to review all the "**Positive/Good Standing**" and "**Negative/Adverse**" information that is displayed on your credit report by creditors. When it comes to your "**Positive/Good Standing**" accounts you should only be concerned that the balances are showing correctly and that no late-payments are showing. If you've had a late-payment in the past you can request that they remove that mark off of your report, most creditors will do it if you've been making your payments since that time. This is worth up to 15 to 20 points on your credit score.

All the "**Negative/Adverse**" information on your report you should highlight the creditor/debt collector and the account number. We'll show you what to do with that information in Step 3.

*Next you'll need to review all of the "**Hard Inquiries**" that are displayed on your credit report. By law an inquiry can stay on your report for 2 years. But we are seeing a trend from mortgage companies, credit card providers and auto dealers using multiple inquiries for the same application. For example you apply for an auto loan at one dealership and they shop your application to over 30 lenders. This is technically illegal because you only applied on time but you were penalized 30 times on your report. This could drop your score 5 to 7 points per "**Hard Inquiry**".

3) After you've gathered all your information the final step is to prepare all the information you'd like to dispute. Regardless if you owe the debt or not you have a legal right to have all the "Negative and Positive" information that is displayed on your credit report "**Validated**".

You must prepare a dispute letter for each item you want to validate and you must craft that letter using the "**Fair Debt Collections Practices**

Act" <http://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedin...>

and the "**Fair Credit Reporting**

Act" <http://www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0111-fair-...>

Depending upon what type of account you are disputing you'll be required to quote the law as it applies to the mark on your credit report. If you don't do this 9 time out of 10 the credit reporting agencies will ignore your dispute's.

After you have prepared your disputes you'll need to send copies to all 3 credit reporting agencies, Transunion, Equifax and Experian.

You'll also need to include the following for each reporting agency:

*Copy of a validate ID

*Copy of your social security card

*Copy of a piece of mail (a bill) addressed to your name

Mail the disputes and information to:

TransUnion LLC
Consumer Dispute Center
P.O. Box 2000
Chester, PA 19022

Equifax
P.O. Box 740 4256
Atlanta, GA 30374-0256

Experian Dispute Department
P.O. Box 9701
Allen, Texas 75013

By law each bureau has 30 days to respond to your request. When you get the results if they are not what you wanted you'll need to review why they didn't make the change and respond to exactly what they requested.

**Are you ready to get started? I'd like to
make you a Special Offer!**

If you don't understand the laws regarding credit reporting and debt collection your dispute letter's will continue to be rejected by the credit reporting agencies and debt collection companies.

If you'd like to accelerate your learning curve...I've put together a very simple and easy step by step program to help you get started fast.

Unlike other credit repair companies I invented and "8 Point Validation / Phase 2 Settlement System" that has skyrocketed my client's results.

My service fee's range from \$384.95 to \$1,600. I understand everyone can't afford that.

So I've put together the exactly letter's you'll need to properly dispute negative credit on your report and validate debt collection companies that are trying to collect money from you.

And I've also put together a short step by step video.

If you can type a few words and a few numbers you can do this, because I've done all the other work for you.

Here's my Guarantee if you don't get any deletions of negative credit off your report or any debt totally erased I'll give you your money back.

Plus I'll Give You 5 FREE Bonuses:

BONUS #1: How to put cash in your pocket tomorrow without taking a loan or starting a business.

BONUS #2: How to stop debt collectors from calling your home, neighbors and job without hiring a lawyer or filing bankruptcy.

BONUS #3: 3 words that can make debt collectors settle your account for pennies on the dollar.

BONUS #4: 10 things you need to know before talking to a debt collector.

BONUS #5: 1 little-known state law that can erase your debt without filing bankruptcy.

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