



You can improve your credit scores and profile. It's helped hundreds of people just like yourself who want to take control of their credit and get in front of any issues before they have an effect.

When it comes right down to it, there is really no need to pay anyone to fix your credit when you can do it yourself. Quite simple and easy if you know how.

I've reviewed over 2,000 credit reports over the years and excellent credit always pretty much has the same profile.

1. Mortgage
2. Car payment or two.
3. One, two or even three credit cards. Never carry more than 30% of your avail balance month to month.

All accounts are paid on time and as agreed. NEVER past 30 days.

And that should be it. Now some reports have 3 cars and some have 4 cards...it does vary a bit. But not by much. I've seen people with 820 scores with just a mortgage. So, when it comes to credit, less is more. But for a business person you want 5 open trade lines (accounts, mortgages, car payments).

Now working with the credit bureaus to remove any negative items from months or years ago, any judgments and old accounts takes some doing.

Here are the websites and phone numbers of each.

TransUnion - www.transunion.com - 1 (800) 916-8800

Equifax - www.equifax.com - 1 (888) 378-4329

Experian - www.experian.com - 1 888 397 3742

I have found the best place to see all 3 bureaus together is Experian directly through their website, MY FICO or my personal recommendation, IdentityIQ.

So to summarize, sign up for a credit monitoring service that fits you and is easy to use. Examine your credit for the problem areas and go to work either paying them off or visiting the sites of all 3 bureaus to begin the dispute process. You can also remove disputes as well and also perform a host of other tasks if you need to.

And do not be afraid to negotiate a reduced payoff with a creditor. Especially for older accounts. My oldest rule in negotiations is to always start with the ridiculous.

That way you know where they are starting from. You can contact me by phone if you want more information on how to do this.



You can usually locate who the current debt holder is based on the information listed on your report. When you contact these companies, be ready to negotiate a payoff and do NOT give them any information outside what is necessary to identify you and your account. They are in the debt collection business. BE AWARE.

And as one final instruction when dealing with collections or any account where you negotiate a reduced payoff - ALWAYS request documentation from the creditor. A letter of satisfaction or PAID IN FULL receipt. Just get something to document the transaction. You may need it in the future. It's always good to keep a record of these things.

On a lighter note, make sure you have time set aside for this effort and a quiet place to work. Having a healthy serving of coffee is not a bad idea either. :)

And lastly, keep in mind this is a long-haul effort. When you pay an account off, you may even see your credit score dip. But remember, you're doing this for the present and the future.

Nothing will happen without your patience, diligence and hard work. If you can dedicate one or two hours a week you will begin to see results in about 60 - 90 days. Sometimes it can take longer, sometimes it's quicker.

I hope this helps you. Let me know if you have any questions.