



Credit Repair 101: Your Guide to Freedom!

Richard Smith

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The last major financial crisis was triggered by the credit bubble burst. Most of the consumer class found themselves in the tightest credit situation ever. The aftermath continued and with increasing number of delayed or missed payments at almost all levels, people's credit history received a beating like anything. This Credit Repair Series is meant exactly for those who find themselves caught up in the vicious cycle of crumbling credit situation and inability to raise new credit. If you are unable to find a solution to your poor credit history and are thinking of seeking the help of a credit repair service, this guide is for you.

In this guide, you will be able to learn about the signs that tell a credit repair scam from a genuine service. You will learn about your credit rights as laid down by the law, and how you can take steps yourself to improve your credit score. The guide also touches upon the rules governing the items and how long they can appear on your credit history. If the credit reporting agencies don't remove certain information after 7 or 10 years, you could get them removed.

Even if you are in a very tight financial situation, there is always some help. The guide elaborates how credit counseling organizations can help you. They can provide valuable education in financial and debt management, and may even negotiate with your lenders.

The guide also touches upon the points where an actual credit repair effort may work. It details out the immediate steps you can take right now, and put yourself on the right path to recovery and a peaceful financial life.

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