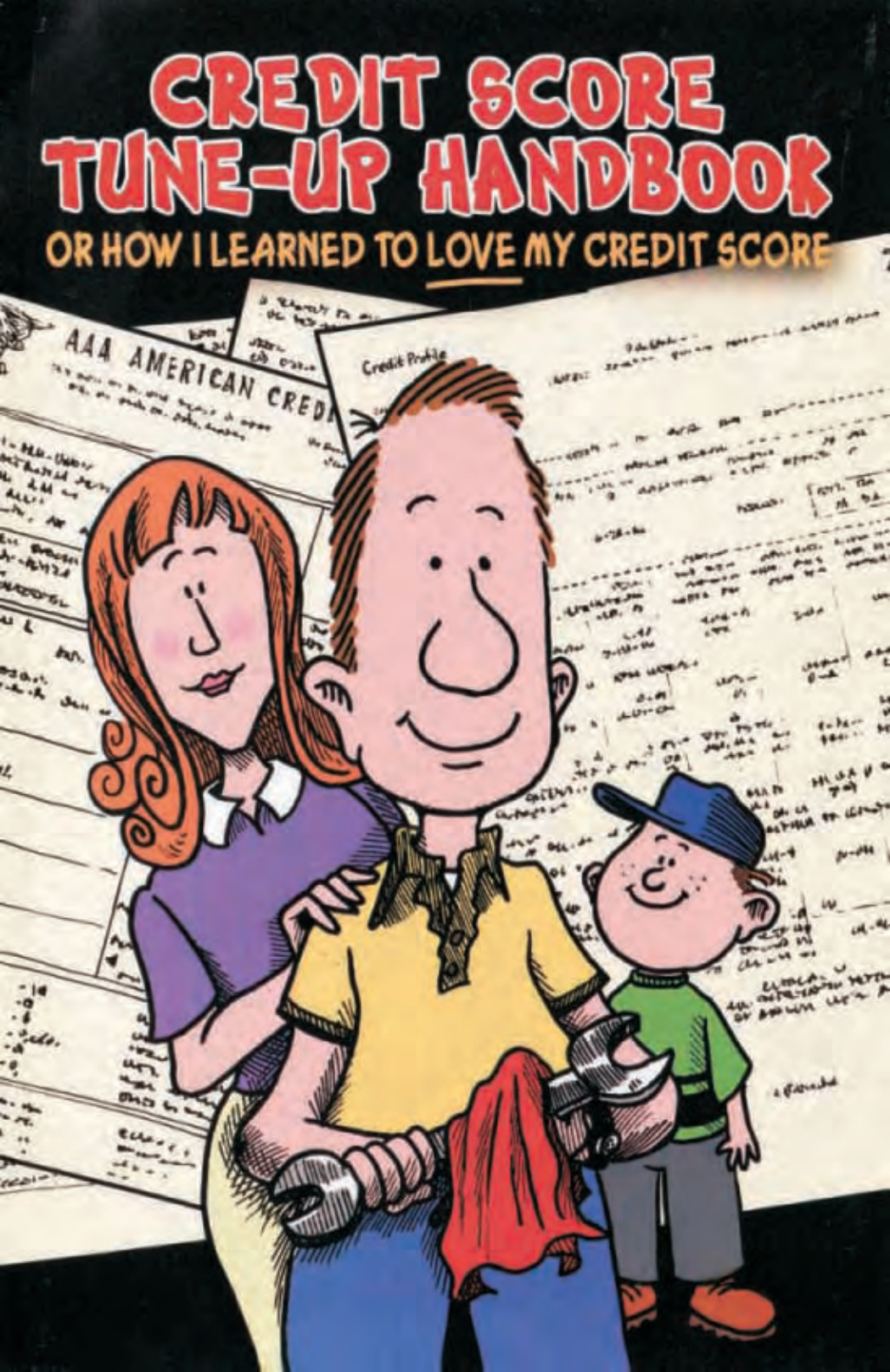
CREDIT SCORE TUNE-UP HANDBOOK

OR HOW I LEARNED TO LOVE MY CREDIT SCORE



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WITHOUT WRITTEN CONSENT OF THE AUTHOR

Why Your Credit Score Was Low.

750

MORE PEOPLE THAN YOU THINK HAVE LOW CREDIT SCORES. AN ESTIMATED 70 MILLION AMERICANS WRESTLE WITH THE SAME PROBLEM AND ALMOST EVERYONE WRESTLES WITH IT AT ONE TIME OR ANOTHER.

700

THE GOOD NEWS IS, THERE'S A TON YOU CAN DO ABOUT IT!!

650

IF YOUR SCORE WAS LOW, YOU PROBABLY FIT INTO ONE OR MORE OF THESE CATEGORIES:

1. **YOU HAVE NEGATIVE MARKS ON YOUR CREDIT REPORT.** MAYBE YOU MISSED A FEW PAYMENTS OR HAD AN ACCOUNT GO TO COLLECTIONS. PERHAPS YOU DECLARED BANKRUPTCY, TANGLED WITH THE IRS, OR WORSE: MAYBE SOMEONE ELSE'S BAD MARKS ARE SHOWING UP ON *YOUR CREDIT REPORT*. WHATEVER THE REASON, YOU NEED TO **REPAIR** YOUR CREDIT REPORT.

600

2. **YOU DON'T HAVE NEGATIVE MARKS, BUT YOU DO HAVE DEBTS.** YOU CARRY HIGH BALANCES, HAVE TOO MANY INQUIRIES ON YOUR REPORTS, OR YOU SHOW TOO MANY ACCOUNTS OF A CERTAIN TYPE. YOU NEED TO **GROOM** YOUR CREDIT REPORT.

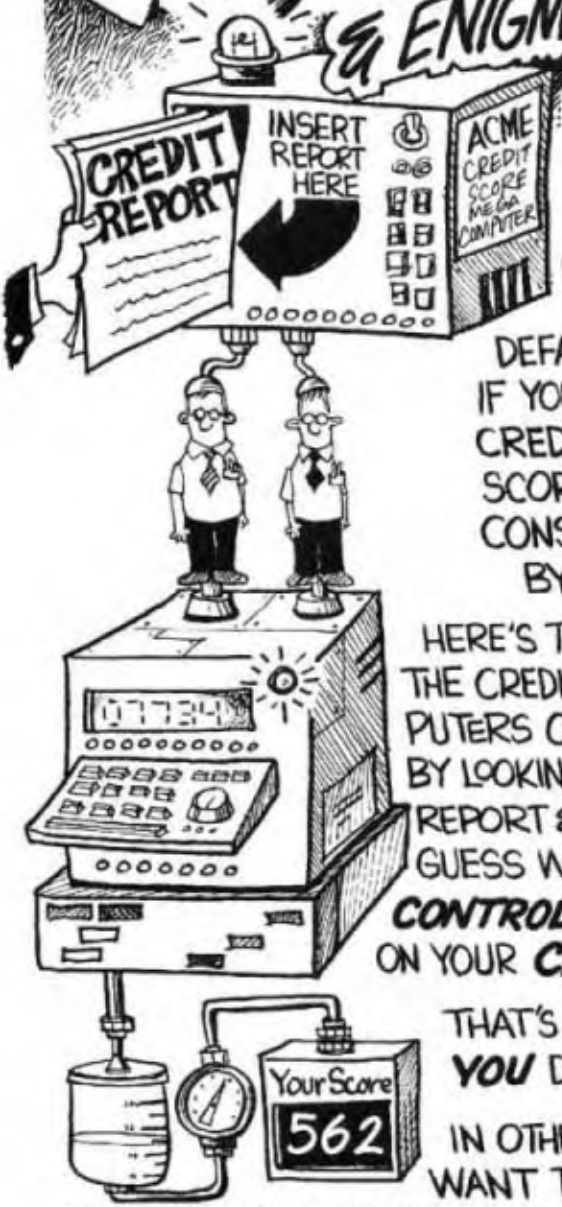
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3. **YOUR CREDIT HISTORY IS TOO SHORT.** PERHAPS YOU'RE JUST GETTING STARTED FINANCIALLY, ARE FRESH OUT OF SCHOOL, OR SIMPLY ARRIVED HERE YESTERDAY THROUGH A RIFT IN THE SPACE-TIME CONTINUUM. IN ANY CASE, YOU DON'T HAVE MUCH INFO ON YOUR CREDIT REPORT. YOU NEED TO **BUILD** YOUR CREDIT REPORT.
4. **YOU HAVE BAD MARKS AND HIGH DEBT.** YOU'VE BEEN BUSY... YOU NEED TO **REPAIR AND GROOM** YOUR CREDIT REPORT.

SO, LET'S GET GOING DOWN THE ROAD OF CREDIT SCORE IMPROVEMENT.

the Mysterious & ENIGMATIC CREDIT SCORE



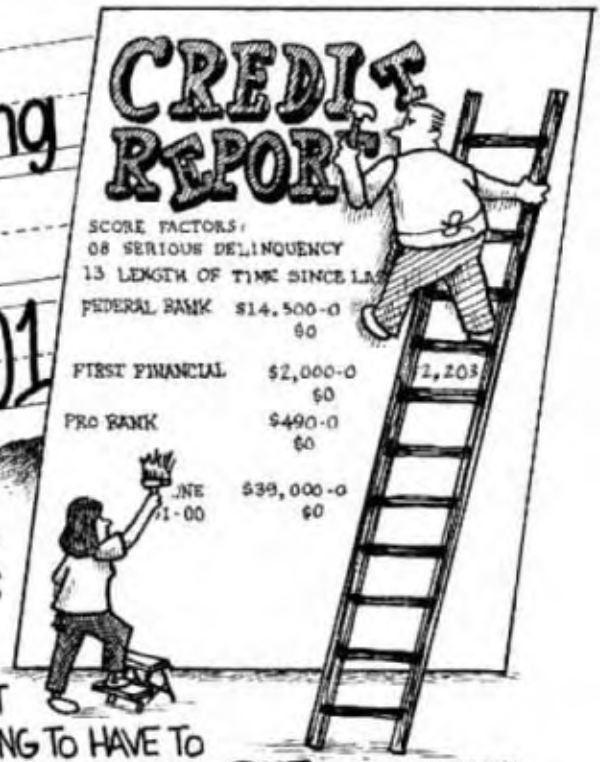
YOUR CREDIT SCORE IS REALLY ONLY A COMPUTER'S ***BEST GUESS*** AT HOW LIKELY YOU ARE TO DEFAULT ON PAYMENTS. IF YOU HAVE A FUNKY CREDIT HISTORY, YOUR SCORE IS LOW & YOU ARE CONSIDERED A "HIGH RISK" BY BANKS & LENDERS.

HERE'S THE COOL PART THOUGH: THE CREDIT SCORE MEGA-COMPUTERS CALCULATE YOUR SCORE BY LOOKING AT YOUR CREDIT REPORT & NOTHING ELSE. AND GUESS WHO HAS ***TONS OF CONTROL*** OVER WHAT SHOWS UP ON YOUR ***CREDIT REPORT***?

THAT'S RIGHT, COWBOY: ***YOU*** DO!

IN OTHER WORDS... IF YOU WANT TO IMPROVE YOUR ***SCORE***, YOU JUST GOTTA IMPROVE YOUR ***REPORT.***

Improving Your Score 101



THE BOTTOM LINE IS THIS:

IF YOU WANT TO RAISE YOUR CREDIT SCORE, YOU'RE GOING TO HAVE TO WORK ON YOUR CREDIT REPORT. ***BUT*** – AND HERE'S WHERE MOST PEOPLE MESS IT UP – ***YOU'VE GOT TO GET STARTED NOW!! TODAY! PRONTO!***

IMPROVING YOUR CREDIT SCORE TAKES TIME AND SOME KNOW-HOW. STUDIES SHOW* THAT IF YOU DON'T GET STARTED ***TODAY*** THE GREAT GREEN MONSTER "PROCRASTINATION" WILL DEVOUR THE NEXT YEAR & LEAVE YOU WITH A STINKY CREDIT REPORT. THEN, YOU'LL APPLY FOR CREDIT ***AGAIN***, & WONDER-OF-WONDERS, YOU'LL BE RIGHT BACK WHERE YOU ARE TODAY. UNLESS YOU'VE GOT AN EXTRA ***SEVEN TO TEN YEARS*** LYING AROUND, YOUR CREDIT SCORE WON'T FIX ITSELF. SO, GET GOING SOLDIER! GOOD CREDIT AWAITS YOU!



*COMPLETELY UNSCIENTIFIC STUDY SHOWS THAT 8 OUT OF 10 CONSUMERS READ UP TO THIS POINT, PUT THIS BOOK IN THE "SCISSOR DRAWER", AND THEIR CREDIT SCORE STILL STINKS TODAY.

IMPROVING YOUR CREDIT SCORE II

INDIANA BOB AND THE CREDIT BUREAU OF DOOM



There Are TWO WAYS To Go About It:

HIRE A PRO

FOR LESS MONEY THAN YOU SPEND ON YOUR CABLE BILL YOU CAN HIRE A CREDIT IMPROVEMENT EXPERT, OR OTHER ZEN CREDIT MASTER, TO CONQUER THE FICKLE BEAST CALLED "***THE CREDIT SCORE.***" THE UPSIDE: HIRING A PRO IS FASTER, ***WAY*** EASIER AND ALMOST ALWAYS MORE EFFECTIVE THAN GOING IT ALONE. THE DOWNSIDE: IT'LL COST YOU A FEW PESOS.



DO-IT-YOURSELF

FOR MOST PEOPLE, REPAIRING CREDIT THEMSELVES IS ABOUT AS INTERESTING AS WATCHING PAINT DRY. NEVERTHELESS, THERE ARE THOSE BRAVE SOULS WILLING TO SPEND TIME AND ENERGY TO TRY IT THEMSELVES. IF THAT'S YOU, PREPARE TO IMMERSE YOURSELF IN BOOKS, INTERNET DISCUSSION GROUPS, SELF-HELP WEB SITES, & "CREDIT-REPAIR KITS". THE UPSIDE: YOU SAVE MONEY & PICK UP A NEW HOBBY. THE DOWNSIDE: LOTS OF RESEARCH, FOLLOW-UP & BUSY WORK. PLUS YOU'VE GOT TO STAY RIGHT ON-TOP-OF-IT OR PROCRASTINATION WILL WIPE OUT YOUR SHOT AT GOOD CREDIT FASTER THAN YOU CAN SAY "I SHOULD'VE HIRED THE EXPERT!"



HIRING A PRO



TO Repair BAD LISTINGS ON YOUR CREDIT REPORT:

(LATE PAYS, COLLECTIONS, LIENS, BANKRUPTCIES, CHARGE OFFS, FORECLOSURES, REPOSSESSIONS, NOISY PARTIES, ETC...)

YOU NEED THOSE NASTIES ***DELETED*** FROM YOUR REPORT. YOUR ABSOLUTE BEST BET IN THE WHOLE UNIVERSE IS:

CREDIT UNLIMITED

www.pcucredit.com

1-866-859-5310

THIS FIRM KICKS SOME SERIOUS BUTT WHEN IT COMES TO GETTING BAD MARKS ON CREDIT REPORTS DELETED. THEY'VE BEEN DOING IT FOR 10+ YEARS & THERE JUST AIN'T NOBODY BETTER. THEY'RE UNBELIEVABLY INEXPENSIVE, TOO!

To **REPAIR & PROTECT** hire 'em both
it's still pretty affordable



TO PROTECT YOUR CREDIT & IDENTITY:

(IDENTITY THEFT IS ONE OF THE FASTEST RISING CRIMES IN AMERICA. IF IT HAPPENS TO YOU IT WILL COST YOU MEGA BUCKS TO FIX AND CAN DESTROY YOUR CREDIT REPORT IN THE MEAN TIME.)

WHEN IT COMES TO YOUR CREDIT REPORT AND YOUR IDENTITY, IT IS DEFINITELY BETTER TO BE **SAFE** THAN SORRY. DON'T TAKE A CHANCE WITH THOSE IDENTITY SCOUNDRELS. MONITOR YOUR CREDIT REPORT OFTEN AND REPORT ANY STRANGE ACTIVITIES TO THE CREDIT BUREAUS. OR YOU CAN HIRE THE TOP DOG WHEN IT COMES TO IDENTITY PROTECTION AND FOCUS YOUR WORRY ON YOUR BILLS OR YOUR KIDS OR VAMPIRES.

IDENTITY PROTECTION EXPERTS

MY LOCKED LIFE

www.mylockedlife.com

Zen



AND THE ART OF CREDIT REPORT REPAIR



YES. SI. OUI. JA. DA. FOR SURE. Y'BETCHA.

IT'S A BIT TRICKY AT TIMES, BUT IT'S DONE EVERY DAY.

CHECK OUT **www.pcucredit.com** TO SEE HOW THESE STUDS GET THOUSANDS OF BAD CREDIT LISTINGS DELETED EACH YEAR USING SOME OF THE SAME APPROACHES DISCUSSED IN THIS BOOK.



YOUR CREDIT REPORT IS A REPORT CARD THAT IS CONSTANTLY UPDATED TO REFLECT YOUR CREDIT HISTORY. FOR EXAMPLE, ANY TIME YOU TAKE OUT A LOAN, OR ARE BEING TAILGATED BY A COLLECTOR, OR YOU GET TANGLED UP IN COURT (IRS, BANKRUPTCY, LAWSUITS, ETC.) THE THREE CREDIT BUREAUS WILL BE NOTIFIED & INSTRUCTED TO PUT THE INFORMATION ON YOUR CREDIT REPORT. ONCE IT'S ON YOUR REPORT, ALL INFORMATION (THE GOOD, THE BAD, AND THE UGLY) WILL STAY THERE FOR SEVEN TO TEN YEARS — UNLESS YOU DO SOMETHING TO GET IT REMOVED.



UNFORTUNATELY, YOUR LOAN EXPERT CAN'T GET A CREDIT REPORT FOR YOU. BUT YOU CAN GET THEM FOR *FREE* ONLINE AT: WWW.PULLYOURCREDIT.COM OR GET A COPY FROM EACH OF THE CREDIT BUREAUS DIRECTLY:

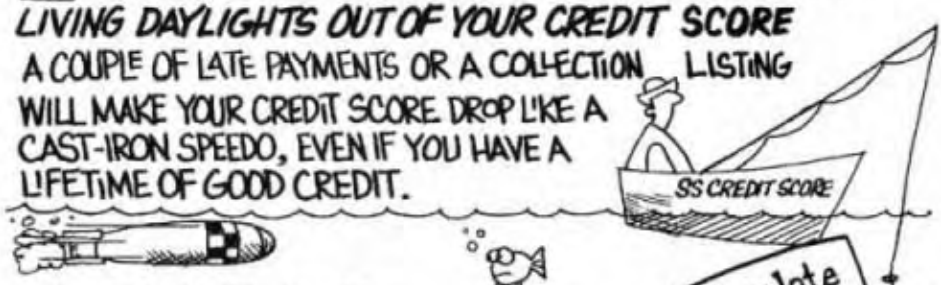
EXPERIAN 888-397-3742 • TRANS UNION 800-888-4213 • EQUIFAX 800-685-1111

THE CREDIT BUREAUS ARE FOR-PROFIT BUSINESS ENTERPRISES. BECAUSE CONSUMER DISPUTES INCREASE THEIR OVERHEAD (AND CUT INTO THEIR PROFIT MARGIN), THEY DO EVERYTHING POSSIBLE TO DETER CONSUMERS FROM PURSUING CREDIT REPAIR. SO DON'T COUNT ON ANY HELP FROM THEM WHATSOEVER BEYOND GETTING A COPY OF YOUR CREDIT REPORT. IN FACT, DON'T EVEN MENTION CREDIT REPAIR TO THEM.

HOW BAD CREDIT SCREWS UP YOUR CREDIT SCORE

***ANY** AMOUNT OF BAD CREDIT HISTORY TORPEDOS THE LIVING DAYLIGHTS OUT OF YOUR CREDIT SCORE*

A COUPLE OF LATE PAYMENTS OR A COLLECTION LISTING WILL MAKE YOUR CREDIT SCORE DROP LIKE A CAST-IRON SPEEDO, EVEN IF YOU HAVE A LIFETIME OF GOOD CREDIT.



ALSO, IT DOESN'T MATTER IF YOU PAID OFF THE ACCOUNT. IF YOU WERE LATE OR IF THE DEBT WENT TO COLLECTIONS AT ANY TIME, YOUR SCORE IS HAMMERED JUST THE SAME.

THERE'S JUST NO WAY AROUND IT: IF YOU WANT TO RAISE YOUR CREDIT SCORE, YOU GOTTA GET RID OF BAD CREDIT LISTINGS

Bad Credit *n.* 1 Any late pay, collection, lien, bankruptcy, charge off, judgment, foreclosure, or repossession.



REASON CODES

(*Like F1, D6, 21, 18, R2D2, C3PO, etc.*)

MANY TIMES, WHEN YOU GET YOUR CREDIT SCORE, YOU'LL GET "REASON CODES" WHICH INDICATE WHY YOUR CREDIT SCORE IS WHAT IT IS. THERE ARE ALWAYS FOUR REASON CODES & THEY DON'T ALWAYS MAKE SENSE. WHILE THE SUPER-SMART SCORE COMPUTERS AREN'T REALLY ALL THAT SMART SOMETIMES, THE REASON CODES ARE A GOOD PLACE TO BEGIN FINDING OUT WHY YOUR SCORE COULD BE BETTER.



The Law and Credit Repair

IN A NUTSHELL, FEDERAL LAW ALLOWS YOU TO ***DISPUTE*** ANY ITEM ON YOUR CREDIT REPORT IF YOU FEEL THAT IT'S WRONG OR UN-PROVABLE. IT'S LIKE PLEADING "NOT GUILTY" IN A COURT-OF-LAW—IT FORCES THE BUREAUS TO PROVE THAT THE NASTY THINGS THEY'RE SAYING ABOUT YOU ARE ***TRUE***. (AND THAT'S PRETTY HARD FOR THEM TO CONSISTENTLY DO...)

SO LET'S GET GOING

STEP 1 Get Your Reports!! (SEE PAGE 8)



STEP 2 Analyze Your Reports.

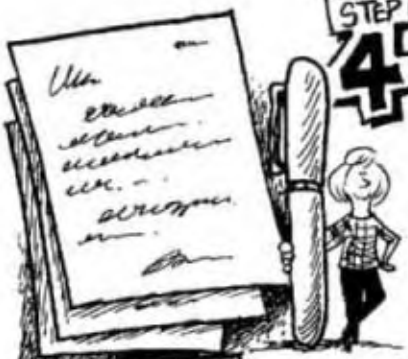
THIS WILL BE EASIER IF YOU ORDERED THE ONLINE VERSIONS OF YOUR REPORTS (WWW.PULLYOURCREDIT.COM) FIGURING OUT WHAT THE REPORT IS SAYING IS OFTEN A FOUR-ASPIRIN EXPERIENCE. JUST BREATHE DEEPLY AND TAKE YOUR TIME...

"BUT AREN'T PEOPLE OFTEN RIPPED-OFF BY CREDIT REPAIR 'COMPANIES'?" YEP. SOME CRANKSTERS HAVE USED THE LITTLE-KNOWN SECRETS OF CREDIT REPAIR TO FRAUDULENTLY TAKE PEOPLES' MONEY. THESE CROOKS ADVERTISE BIG PROMISES AND DELIVER NEXT-TO-NOTHING. ALWAYS CHECK WITH THE BETTER BUSINESS BUREAU BEFORE DECIDING WHO YOU'LL HIRE. (www.bbb.org)

STEP 3 Get a Credit Repair Calendar Started.



YOU'LL WANT TO TRACK EVERYTHING: DATES YOU ORDERED YOUR REPORTS, SENT DISPUTES, MADE CALLS, RECEIVED STALLS, RECEIVED ANSWERS... ***WRITE IT ALL DOWN!!***



STEP 4 Write Dispute Letters.

SEE THE NEXT PAGE FOR THE **411** ON DISPUTE LETTER WRITING.

STEPS 5 TO 50 Lather, Rinse & Repeat.



WATCH THE CALENDAR AND SEND FOLLOW-UP LETTERS IF THE BUREAUS TAKE MORE THAN FIVE WEEKS TO ANSWER YOUR DISPUTES. IF THEY VERIFY SOME OR ALL OF THE ITEMS YOU DISPUTED, WAIT 60 DAYS (USING MR. CALENDAR) AND DISPUTE AGAIN- BUT BE MORE FORCEFUL THIS TIME!

*An admission by the authors: It's never this simple, but it's a start. This book condenses *an* 8400 word kit into a cartoon book. Get the full kit at www.pcucredit.com if you *REALLY* want to get the lowdown.

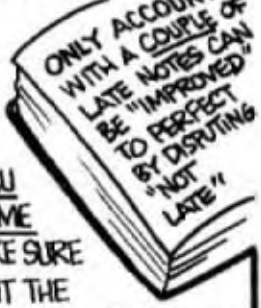
the Ten Commandments OF WRITING A DISPUTE LETTER

I

THOU SHALT ALWAYS INDICATE WHETHER THE DISPUTE LISTING IS BEING CHALLENGED AS "NOT MINE" OR "NOT LATE." THE BUREAUS DON'T UNDERSTAND ANYTHING ELSE.



II



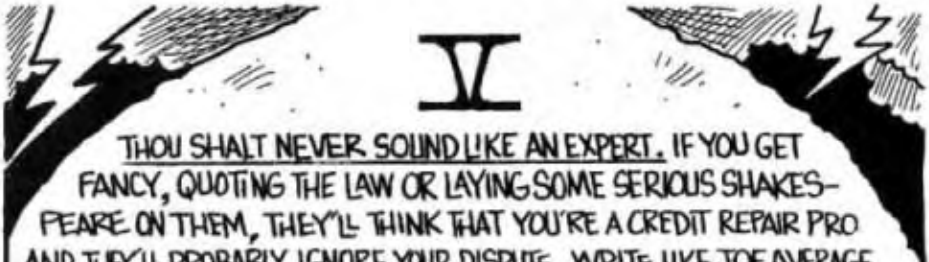
THOU SHALT ALWAYS TELL THE CREDIT BUREAU OF THE DESIRED OUTCOME OF THY DISPUTE. MAKE SURE THEY KNOW IF YOU WANT THE NEGATIVE LISTING COMPLETELY ***DELETED*** OR JUST THE ***LATE NOTES ERASED***. ONE OR THE OTHER.

III

THOU SHALT ALWAYS PROVIDE A ***REASON*** FOR THY DISPUTE. JUST SAYING, "PLEASE TAKE IT OFF" WON'T DO. YOU MUST GIVE THEM SOME CREDIBLE REASON BEFORE THEY WILL INVESTIGATE. YOU MIGHT SAY SOMETHING AS SIMPLE AS, "I GOT MY REPORT AND I SIMPLY DON'T AGREE WITH IT."

IV

THOU SHALT NOT DISPUTE EVERY NEGATIVE LISTING AT THE SAME TIME. BE PATIENT, YOUNG GRASSHOPPER. IF YOU DISPUTE *ALL* YOUR BAD CREDIT AT ONCE, THEY'LL THINK YOU'RE YANKING THEIR CHAIN & THEY MAY TOSS YOUR DISPUTES. CHALLENGE A FEW AT-A-TIME.



V

THOU SHALT NEVER SOUND LIKE AN EXPERT. IF YOU GET FANCY, QUOTING THE LAW OR LAYING SOME SERIOUS SHAKESPEARE ON THEM, THEY'LL THINK THAT YOU'RE A CREDIT REPAIR PRO AND THEY'LL PROBABLY IGNORE YOUR DISPUTE. WRITE LIKE JOE AVERAGE AMERICAN AND YOU'LL GET BETTER RESULTS.



VI

THOU SHALT BECOME MORE INSISTENT, MORE THREATENING WITH EACH DISPUTE. YOU WILL PROBABLY WRITE A NEW SET OF DISPUTES EVERY 90 DAYS. EACH TIME YOU SHOULD RATCHET-UP YOUR TEMPER BY THREATENING COMPLAINTS OR LEGAL ACTION.



VII

THOU SHALT TIME THY DISPUTES. DON'T BOTHER DISPUTING THE SAME NEGATIVE LISTING MORE OFTEN THAN ONCE EVERY NINETY DAYS.



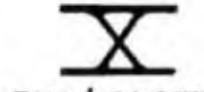
VIII

THOU SHALT USE INACCURACIES AND INCONSISTENCIES ON YOUR REPORT AS EXAMPLES OF HOW THE REPORT IS WRONG. "YOU DON'T EVEN HAVE MY CORRECT ADDRESS. NO WONDER YOU'RE SHOWING ME WITH LATE PAYS I DON'T REMEMBER."



IX

THOU SHALT TAKE THY FIGHT TO THY CREDITORS WHO REPORTED THE NEGATIVE LISTINGS. AFTER AWHILE, YOU'LL SEE WHICH CREDITORS ARE VERIFYING THE NEGATIVE LISTINGS. PICK UP THE PHONE & GIVE 'EM A CALL.



X

THOU SHALT STAY ON-THE-BALL! IF A COUPLE OF WEEKS GO BY WITHOUT YOU CHECKING YOUR CREDIT REPORT REPAIR CALENDAR, YOU'RE BLOWING IT! STAY ON IT OR GET SOME HELP, COMPADRE.

THE DARK ARTS OF CREDIT SCORE PERFECTION



IF YOU'RE WORKING ON YOUR NEGATIVE LISTINGS ALREADY, OR IF YOU DON'T HAVE ANY NEGATIVE LISTINGS, THERE'S LOTS OF OTHER STUFF YOU CAN DO TO RAISE YOUR SCORE.

IN OTHER WORDS, REPAIRING BAD LISTINGS IS **JOB #1**, BUT OTHER THINGS, LIKE TUNING YOUR ACCOUNT BALANCES, ARE PRETTY IMPORTANT, TOO. (YOU CAN ***EASILY*** HAVE A LOW SCORE IF YOU HAVE NO NEGATIVES — JUST BECAUSE OF THESE OTHER FACTORS.)



Unpaid DELINQUENT ACCOUNTS

(collections, judgments, liens, charge offs, repos, foreclosures)



HERE'S A GARDEN-VARIETY CATCH 22 FOR YOU: IF YOU DO PAY THESE OFF, IT MIGHT ***LOWER*** YOUR SCORE.
(IT DEFINITELY WON'T HELP IT.)

IF YOU ***DON'T*** PAY THEM OFF, IT'S HARD TO GET THEM DELETED — AND SOMETIMES, THEY RE-APPEAR LATER.

THE ANSWER: PAY OR SETTLE THE DEBT ON THE CONDITION THAT THE COMPANY ***DELETE*** THE LISTING FROM YOUR REPORT (NOT JUST SHOW IT "PAID") BE SURE TO GET THE AGREEMENT TO DELETE ***IN WRITING*** BEFORE YOU PAY. (SOMETIMES THEY'LL SAY THEY CAN'T DELETE, BUT THEY'RE FULL OF MULARKEY. TALK TO THE RIGHT SUPERVISOR AND IT'LL GET DONE.

HIGH CREDIT CARD BALANCE



THE SILENT SCORE KILLER

NEXT TO NEGATIVE CREDIT LISTINGS, HIGH CREDIT CARD BALANCES (HOW MUCH YOU OWE) HAMMERS YOUR SCORE MOST OF ALL. IF YOU GET YOUR BALANCES IN CHECK, YOUR SCORE WILL PROBABLY GO WAY UP.



Author's Lawyer's Note

THE CREDIT SCORE IS A FUNKY, FICKLE BEAST THAT NO ONE CAN QUITE CONTROL. THE METHODS CONTAINED IN THIS SACRED VOLUME WILL WORK TO IMPROVE THE CREDIT SCORE IN MOST CASES BUT COULD ACTUALLY HURT IT IN OTHERS. SORRY WE CAN'T BE MORE EXACT, BUT LIKE WE SAID: THE SUPER-SMART COMPUTERS CAN BE PRETTY DIM-WITTED SOMETIMES

A Really BAD IDEA THAT EVERYONE WILL TELL YOU TO DO:



WHEN YOUR SCORE'S DOWN, MANY "EXPERTS" WILL TELL YOU TO CLOSE A BUNCH OF ACCOUNTS. ***DON'T DO IT*** UNLESS YOU HAVE LOTS OF CARDS (OVER FOUR) AND ZERO BALANCES ON ALL OF THEM. CLOSING ACCOUNTS SHRINKS YOUR OVERALL CREDIT LIMIT & INCREASES YOUR DEBT-TO-LIMIT RATIO (That's really bad.)

DEBT-TO-LIMIT RATIO: HOW MUCH YOU OWE COMPARED TO THE CREDIT CARD'S LIMIT. IF YOU HAVE A $5,000-LIMIT CARD THAT YOU OWE $2,500 ON, THAT'S A **50%** DEBT-TO-LIMIT RATIO. ADD UP ALL YOUR LIMITS ON ALL YOUR BALANCES AND DIVIDE YOUR TOTAL BALANCE BY YOUR TOTAL LIMIT AND THAT'S YOUR OVERALL DEBT-TO-LIMIT RATIO. THE LOWER THE OVERALL RATIO, THE BETTER THE SCORE.

TOTAL BALANCE ÷ TOTAL LIMIT = DEBT-TO-LIMIT

BALANCING Your BALANCES

TO GET THE HIGHEST SCORE POSSIBLE (AS IT PERTAINS TO CREDIT CARDS,) YOU WOULD HAVE THREE OR FOUR HIGH-LIMIT CREDIT CARDS AND THEY WOULD BE COMPLETELY PAID OFF. BUT DON'T RUN OUT AND CLOSE DOWN CARDS—IT'S NOT THAT SIMPLE!



Step-by-Step Credit Card Wranglin'

(MOVE DOWN THE LIST UNTIL YOU RUN OUT OF DOUGH OR YOU BECOME HAPPY WITH YOUR SCORE:)

1. ASK FOR HIGHER LIMITS FROM YOUR CREDIT CARD COMPANIES. HIGHER LIMITS EQUALS BETTER RATIOS. CAREFUL: IF THEY PULL YOUR CREDIT REPORT IT WILL CREATE AN INQUIRY & THAT MIGHT LOWER YOUR SCORE A BIT.
2. PAY DOWN ANY CARDS THAT ARE OVER-THE LIMIT UNTIL THEY ARE WITHIN THE LIMIT.
3. START PAYING CARDS COMPLETELY OFF ONE-AT-A-TIME. (*DON'T* CLOSE THEM.)
4. IF YOU CAN'T PAY ANY MORE COMPLETELY OFF, THEN PAY AS MANY AS POSSIBLE DOWN BELOW 50% DEBT-TO-LIMIT RATIO.
5. IF YOU HAVE THE GREEN, PAY THEM ALL OFF.
6. PAY ALL YOUR CARDS OFF FIRST, THEN CLOSE YOUR MOST USELESS CARDS UNTIL YOU HAVE FOUR CARDS LEFT. MAKE SURE TO KEEP YOUR OLDEST CARD OPEN.

I PAID MY CARDS DOWN FIFTEEN MINUTES AGO AND MY SCORE DIDN'T CHANGE A BIT!



SLOW DOWN THERE, COWBOY. YOU'RE FORGETTING THAT WE'RE DEALING WITH A 900-LB. BUREACRATIC HEIFER. THEY DON'T TURN ON A DIME! YOUR CREDIT CARDS PROBABLY ONLY REPORT YOUR BALANCES TO THE CREDIT BUREAUS ONCE EVERY THREE MONTHS, SO YOU MIGHT HAVE TO WAIT UNTIL THE CREDIT CARD COMPANIES RUN THEIR NEXT UPDATE.

OR, YOU CAN WHIP OUT THE ***CREDIT CARD CATTLE PROD***™. JUST CALL YOUR CREDIT CARDS AND RAISE A LITTLE CAIN. ASK THEM TO RE-REPORT YOUR NEW ACCOUNT BALANCE TO THE BUREAUS **ASAP.** THE AVERAGE CREDIT CARD PHONE-AGENT-FLUNKY WILL TELL YOU THEY CAN'T DO THAT. IGNORE THEM. TALK TO A SUPERVISOR OR TWO AND YOU'LL FIND SOMEONE WHO'LL GET IT DONE FOR YOU'ALL. HAVE THEM FAX YOU CONFIRMATION AND THANK THEM KINDLY.

the Booty-Kicking, Evil-Secret Method FOR IMPROVING YOUR DEBT-TO-LIMIT RATIO

(This, alone, makes it worth the big bucks you spent on this book:)

JOINT ACCOUNTS & AUTHORIZED USER ACCOUNTS ACT JUST LIKE ANY OTHER CREDIT CARD ACCOUNT, SO LONG AS THE CREDIT CARD COMPANY REPORTS IT. IF YOUR SPOUSE, GOOD FRIEND OR TRUSTING FAMILY MEMBER HAS A NO-LATE-PAY, ZERO-BALANCE, HIGH-LIMIT CARD THAT THEY'RE WILLING TO ADD YOUR NAME TO AS A JOINT OR AUTHORIZED USER, THEN ALL THAT OPEN BALANCE & GOOD CREDIT HISTORY BECOMES ***YOURS*** TOO. YOU DON'T EVEN HAVE TO USE THE CARD... JUST MAKE SURE THEY PAY ON TIME, OR THOSE LATE NOTES WILL JUMP TO YOUR REPORT, TOO.

Getting in the Credit Game

for Credit Lightweights

IF YOUR SCORE'S LOW BECAUSE YOU DON'T HAVE ENOUGH CREDIT HISTORY OR LONG ENOUGH CREDIT HISTORY, THEN YOU NEED TO BUILD CREDIT.

Duh!

BUT HOW AM I SUPPOSED TO BUILD CREDIT IF I'M TURNED DOWN IF I'M TURNED DOWN BECAUSE I DON'T HAVE CREDIT?!!





Ancient Chinese Secret for building credit

1. START SMALL WITH CREDIT UNION, LOW-LIMIT CARDS, RETAIL CARDS, JEWELER ACCOUNTS, NEW-CREDIT AUTO LENDERS, ETC. — STUFF THEY WILL GIVE TO A PERSON WHO'S A LITTLE NEW TO THE GAME.

2. GET TRUE SECURED CREDIT CARDS FROM YOUR BANK OR ONLINE. WITH THESE, YOU PAY AN AMOUNT (SAY $300) AND THEY GIVE YOU A $300 CARD. NOT SEXY, BUT IT'LL DO FOR NOW.

DON'T GO FOR ONE OF THE DOZENS OF HIGH-FEE, UNSECURED CARDS THAT EVERYONE'S PITCHING ON THE WEB. YOU'RE BETTER OFF WITH A SIMPLE SECURED CARD. WE SUGGEST www.theorchardcard.com

3. (This one works AMAZINGLY fast) GET SOMEONE WITH PERFECT CREDIT TO ADD YOU TO A COUPLE OF THEIR LONG HISTORY (FOUR YEARS IS GREAT), NO-LATE-PAY, HIGH-BALANCE CARDS AS A JOINT OR AUTHORIZED USER. SHAZAM! YOU ADOPT YOUR FRIEND'S GOOD CREDIT ACCOUNT. YOU NEVER EVEN HAVE TO TOUCH THE CARD. (IF YOUR FRIEND'S EVER LATE PAYING THE CARD, THOUGH, YOU'LL GET THE BAD MARKS, TOO.)

4. (This one's an old standby) GET SOME TRUSTING SOUL TO CO-SIGN ON A LOAN IN YOUR NAME. THIS IS A GOOD WAY TO START CREDIT AND CAN BE A FAST WAY TO BURN AN OTHERWISE BEAUTIFUL RELATIONSHIP. ***BE CAREFUL WITH YOUR FRIEND'S GOOD NAME*** IF YOU DO THIS, PAY YOUR BILL ON TIME!!

5. DON'T OVER DO IT. DON'T APPLY ALL OVER TOWN. FOUR CARDS TOTAL IS PLENTY. ADD AN AUTO LOAN AND MAYBE A HOME SOMEDAY AND YOU'LL BE ON YOUR WAY TO CREDIT NIRVANA.



What in the BLUE BLAZES is a "Credit Inquiry"



WHEN YOU APPLY FOR CREDIT, MOST CREDITORS REPORT THE APPLICATION TO ONE OR MORE CREDIT BUREAUS, AND THAT'S CALLED AN "INQUIRY." ANY MORE THAN A FEW INQUIRIES PER YEAR HURTS YOUR CREDIT SCORE A LITTLE. A BUNCH OF INQUIRIES CAN HURT YOUR SCORE A LOT.

WITH NEW CREDIT SCORE PROCEDURES, APPLYING FOR A STRING OF AUTO OR HOME LOANS IN A ROW WILL ONLY COUNT AS ONE INQUIRY (WITHIN ABOUT TWO WEEKS OF EACH OTHER) SO THE DAMAGE IS A LOT LESS NOW THAN BEFORE.

GETTING INQUIRIES DELETED IS A BEAR, AND GOES WELL BEYOND THE SCOPE OF THIS LOFTY TOME (visit www.pcucredit.com for help with inquiries.)

OTHERWISE, WAITING A FEW MONTHS ALLOWS THOSE INQUIRIES TO AGE AND THEIR IMPACT ON THE SCORE DROPS AWAY.

A PARTING SHOT...

6 SCREWBALL MYTHS ABOUT CREDIT REPAIR & CREDIT SCORING

1. "**BAD CREDIT CAN'T BE FIXED.**" SOMEONE BETTER TELL CREDIT UNLIMITED THAT, www.paucredit.com – 1-866-859-5310 BECAUSE THEY "FIX" MORE BAD LISTINGS PER YEAR THAN ALL OF CONGRESS TELLS WHOPPERS.

2. "**WHEN I PAY OFF A DELINQUENT DEBT, IT DOESN'T HURT MY SCORE ANYMORE.**" IF ONLY THAT WERE TRUE. THE REALITY IS, THE PAYMENT OF YOUR DELINQUENT DEBTS OFTEN HURTS YOUR SCORE.

3. "**SOME NEGATIVE LISTINGS, LIKE BANKRUPTCY, CAN'T BE DELETED.**" AGAIN, SOMEONE BETTER TELL THOSE CU CREDIT GUYS, BECAUSE THEY GET TONS OF BANKRUPTCIES DELETED EACH YEAR.

4. "**A WHOLE BUNCH OF GOOD CREDIT LISTINGS WILL OUTWEIGH ANY LATE PAYMENTS, COLLECTIONS OR COURT RECORDS.**" BAD CREDIT LISTINGS BASICALLY A-BOMB YOUR CREDIT SCORE. HANDLE THE BAD ONES RIGHT AWAY, THEN LET YOUR GOOD CREDIT SHINE THROUGH.

5. "**IF I CLOSE SOME CREDIT CARDS, MY SCORE WILL GO UP.**" DO THAT, AND YOUR SCORE WILL PROBABLY DROP. PAY 'EM OFF AND LET 'EM RIDE...



6. "**THE CREDIT BUREAUS ARE SPONSORED/OWNED BY/OR ARE GOOD FRIENDS WITH THE GOVERNMENT/THE POPE/JESUS. IT'S WRONG TO TINKER WITH MY SCORE.**" THE BUREAUS AND CREDIT SCORE PEOPLE ARE FOR-PROFIT COMPANIES WHO SELL YOUR PERSONAL INFO FOR MONEY. LET THEM LOOK OUT FOR *THEIR* INTERESTS & YOU OUT FOR *YOURS*. (HEY, IT'S THE AMERICAN WAY AND IT'S YOUR RIGHT UNDER THE LAW.)



SCORE IMPROVEMENT RESOURCES

CREDIT REPORT PROS:

CREDIT UNLIMITED

www.pcucredit.com

1-866-859-5310

IDENTITY PROTECTION PROS:

MY LOCKED LIFE

www.mylockedlife.com

FREE CREDIT REPORTS ONLINE:

www.pullyourcredit.com

GUARANTEED CREDIT CARD:

www.theorchardcard.com