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# Credit: How To Fix Your Credit: Unlimited Guide To - Credit Score, Credit Cards, Credit Repair Secrets, Debt And Credit Freedom (Money Matters Book 3)



## Synopsis

Fix your Credit in 45 Days, or Less! Understanding Credit Score, What is Debt, Bad Credit, Free Credit Reports, Credit Repair, Secured Credit Cards, and Loans for Bad Credit by Dr. Nigel Peterson

This book will tell you the insides and outs about fixing your own credit score. What you will learn, from an industry insider (Dr. Nigel Peterson) is what the "Credit Repair Companies" Charge you thousands and thousands of dollars to do. And you can do it on your own, right now! Here is what is covered in the book:

- Introduction: How do you fix your Credit?
- Step 1: Research and Prepare all Background Info
- Step 2: Challenge the Credit Bureaus
- Step 3: Demand a Re-Investigation of the accounts that remain Negative
- Step 4: Demand a Validation of Debt
- Step 5: Demand a Revised Validation of Debt

Chapter 1: What is Your Credit Score?

- Research and prepare all background info
- Challenge the credit bureaus
- Demand a re-investigation of the accounts that remain negative
- Demand a Validation of Debt
- Demand a revised Validation of Debt

Chapter 2: What are the 3 Bureaus?

- What is a Credit Bureau?
- What are the 3 Credit Bureaus?
- Addresses and contact information for the 3 Credit Bureaus

Chapter 3: Research Your Credit Report

- Factors that negatively affect your credit score
- What is a derogatory?

Chapter 4: The 4 Federal Laws You NEED to Know

- The 4 federal laws you'll need to know
- Hiring a company to fix your credit

Chapter 5: What are Collections Agencies?

- When can a debt collector or collection agency contact you?
- Things the collection agencies and collectors cannot do!
- Things debt collectors are prohibited from saying
- Can get collectors like you?
- Unfair practices for debt collectors
- Can they garnish your wages?
- Can they garnish your benefits?
- Are they licensed in your state to conduct business?
- Is the collection agency even a legitimate company?
- Is the collection agency even still in business?
- What to do with the collection agency first contacts you

Chapter 6: How to Receive a Free Credit Report

- Do you want a free credit report?
- Does it hurt your credit when you check the score?

Chapter 7: The different types of contracts/agreements

- The 4 different types of contracts and agreements you can enter
- Is there a statute of limitations on debt agreements?
- Why should you care about a statute of limitations?
- How long is the statute of limitations?
- How do you calculate when the statute of limitations is over?
- Basic list of states, and the applicable Statutes of Limitation

Chapter 8: What will you need for the dispute letters

- The documents/info necessary for your dispute letters
- How to Mail the dispute letters

Chapter 9: Disputing Derogatory Information with the 3 Bureaus

- Identify Derogatory Information
- What does it mean to Dispute?
- What is the Process to Dispute?
- What should your dispute letter look like?
- Example dispute letter

Chapter 10: Getting the 45-day Dispute Results

- What is a re-dispute?

Chapter 11: Tips for FHA/VA Loans

- FHA and

VA Guidelines  
Approach the loan with a good credit rating!  
FHA TOTAL Scorecard  
Loan requirements (information)  
What additional info will Veterans need?  
Where do FHA loans come from?  
How to pre-qualify for an FHA/VA loan?  
FHA Loan mistakes to avoid!  
Chapter 12: How to improve your credit  
Some basic steps to improve your credit  
Chapter 13: Getting new lines of credit  
What is the best way to increase your Credit Score?  
A little sound advice:  
Chapter 14: Dealing with medical debts  
Is a doctor or hospital allowed to refer an overdue medical bill to a collection agency?  
Can my personal medical information be disclosed directly to a credit reporting agency?  
Can you dispute a medical collection?  
How to dispute with the Medical Facility/Insurance Company  
Chapter 15: What now?

## Book Information

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## Customer Reviews

If you are looking for ways to improve your credit score then this is definitely the book you need. There is a lot of valuable information that takes you step by step on ways to fix your credit problems. I signed up for an offer to read unlimited books during a free trial period and this was one of the books I had chosen. Glad I did. Check the book out for yourself. Wish you best of luck repairing your

credit.

Great Read. As an author this book is direct and easy to read. Love this book compared to other ones out there. Author of The Truth about Nursing Homes and Rehab Facilities. Hey you Nurse. Yes you. How to stick it to your Nursing Manager.

The title is misleading as it takes much longer to repair credit. Six months is more typical to improve it and to repair it takes a year or two. Also the book is very repetitive. It does have good information.

Incredibly valuable whether your credit is over 750 or below 500. Skills, tools and a wealth of research and techniques!

Good book love it

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