

Credit: How to Fix Your Credit: Unlimited Guide to - Credit Score, Credit cards, Credit Repair Secrets, debt and Credit freedom (Money Matters Book 3)



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 out 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 youll 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 FHA 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?

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