

# Credit Repair And Debt Elimination

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Legal strategies that credit bureaus, creditors, and debt collectors do not want you to know! How to use consumer credit protection laws, without hiring a lawyer, and without going to court! At some point in your life, either you, or someone you know will need this information. In these days of mega corporations it is easy to get caught up in a computer system that is erroneously attempting to collect money you do not owe! I know this is true because it has happened to me twice when I have cancelled an account, in just the last 5 years. Rather than fix it, they just turned the bill over to a collection agency. Everyone wants a good credit rating. Anyone who has had to deal with debt collectors definitely wants to eliminate them from their life. It's easy, and it's fun to do! Some of the breakthrough strategies you are about to discover

How to easily STOP debt collectors dead in their tracks, and eliminate them from your life, sometimes even entirely voiding the alleged debt. How to use identity theft to remove negative entries from your credit report. This is an extremely powerful strategy. How to use small claims court to get negative credit entries removed. Usually, you won't have to say a word. A step by step method for changing your current "CREDIT IDENTITY." You can create an entirely new credit file, and leave your old problems behind!

More of the book's contents are listed below. You can take control of your own situation and put an end to the hassle these people put you through, once and for all. Some of this information has never been made public before. There are editable dispute letters you can use. There are even references to court cases to back up your legal position. **JUST ONE OF THE STRATEGIES REVEALED IN THIS BOOK COULD SAVE YOU THOUSANDS OF DOLLARS, NOT TO MENTION THE HEADACHES AND SLEEPLESS NIGHTS. YOU WILL BE AMAZED AT HOW EASY IT REALLY IS.** More things you will discover There are ways to completely eliminate unsecured debt. Read the interview with the attorney who has used old banking laws to zero out balances on Visa and Master Cards. If you need to eliminate unsecured debt, I will put you in touch with people who do that. The costly legal consequences for debt collectors when they violate your due process rights, and what those rights are. It happens frequently, and you will know when it is happening and how to use it against them. Copies of editable dispute letters that you can use to ruin a debt collector's entire week, maybe even causing him to find a new career field. When these people

violate your due process rights, they open the door to serious legal consequences, including voiding any legal proceedings against you, including Mortgage Forclosures. The Fair Credit Reporting Act of 1971. It is good to have the laws at your fingertips. A summary of The Fair Debt Collections Act, with references to court cases, which you can use as references in your own letters. From the Fair Trade Commission - Knee deep in debt. You will learn how the FTC recommends that you deal with overextended credit, rather than hiring an expensive credit service. Out of work? How to Deal with Creditors. Loss of income is a common reason for people to get behind on payments, and damage their credit rating. It doesn't need to happen. FTC Consumer alert - Time Barred Debts. There is a statute of limitations for collecting debts. Creditors often try to collect after the legal time period. They usually don't tell you that the statute of limitations has expired. You can pay if you wish, but you don't have to. Consumer Handbook to credit protection laws. A good reference to have. Divorce and Credit . You need to know what steps to take in the event of a divorce, to maintain your own credit in good standing, and not be burdened with your ex's credit problems. Bankruptcy - my own experience. I can personally tell you that bankruptcy is not the end of life. What's more, there are some things you need to know about the process itself. It can greatly help you if you ever need to declare bankruptcy.

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