

# Dispelling The Credit Repair Myths

How I Deleted **9 Inquiries**, 5 Negative Accounts, 4 Default Accounts, 1 Judgment, and Boosted My Credit Score **135 Points In Only 37 Days!**



**From:** Chris Brisson

Yup, there are some myths. Some may shock or even anger you, but it is a message that must be told. For example, you probably think you can't do it yourself and you NEED a professional agency to do it for you. That couldn't be further from the truth. I did it and so can you!

Let's dive into some of the most common myths people have about credit repair.

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## Myth 1: I Can't Do It Myself

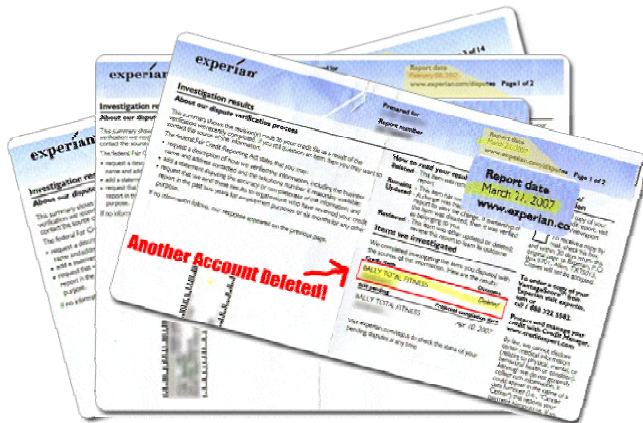
As with many things, we need help once in a while, but credit repair is certainly something that you can do quite easily on your own with a little elbow grease and time.

When I first looked at my credit report back in January 2007, I saw some late pays, a judgment, and some other "not so good" marks on my credit report.

I screamed, "I've got to get a credit agency to help me with this! There's no way I can do this myself!" Yeah, so I thought. How did I do it myself? I got educated... that's it. And now, you are going to get the best education on how to repair, rebuild, and maintain your credit score.

After some time of taking a more in-depth looking into my credit report, I noticed some huge mistakes by either the creditor or credit bureau. These were not my mistakes, but the mistakes of "The Man." I found mistakes on multiple accounts, ranging from multiple

late pays, wrong accounts, to closed accounts, when in fact they were open. Turns out, it's estimated that anywhere from 75% to as many as 90% of credit reports contain errors.



## **Myth 2: You Can't Fix Bad Credit**

Wrong. Just because you have bad credit doesn't mean that you can't repair it. It may take longer to fix, but it is repairable. There are many fast ways to restore your credit, build positive lines of credit, and get yourself back on the right track to good credit.

If you think a 520 is bad-it is. I was turned down by every credit card I applied for. I even got denied at Banana Republic in front of 20 people at Christmas time. Yeah, no fun...

If I can do it, then so can you. It's a matter of becoming educated and everything in this book will show you how to get your credit back.

## **Myth 3: You Only Have One Credit Score**

In reality, you have three credit scores, one from each of the major credit reporting agencies: Transunion, Experian, and Equifax. All three will give different scores, so when applying for credit one company may use Equifax, while another may use Experian.

Equifax may show a score of 550 while Experian may show a score of 590. It's always good to know your score from all three bureaus. They can vary by as much as 50 points.



## **Myth 4: Checking Your Credit Will Lower Your Score**

There are two types of inquiries (more details later in the book) that will appear on your credit report: **hard and soft inquiries**. Hard inquiries are from companies you wish to get credit from. These will affect your credit score. Soft inquiries are usually when you check your credit report online or from companies obtaining your information for promotional purposes. Soft inquiries don't affect your score.

## **Myth 5: Shopping Around For a Loan Will Lower Your Score**

This is a very common myth, and one which Brett Bruce and I talk about in the interview you received when you purchased this book. If you are searching for a mortgage, home equity loan, or car loan and you apply from multiple vendors this will only appear on your credit report once. This only applies if the same kind of inquiries are made within 14 days of each other.

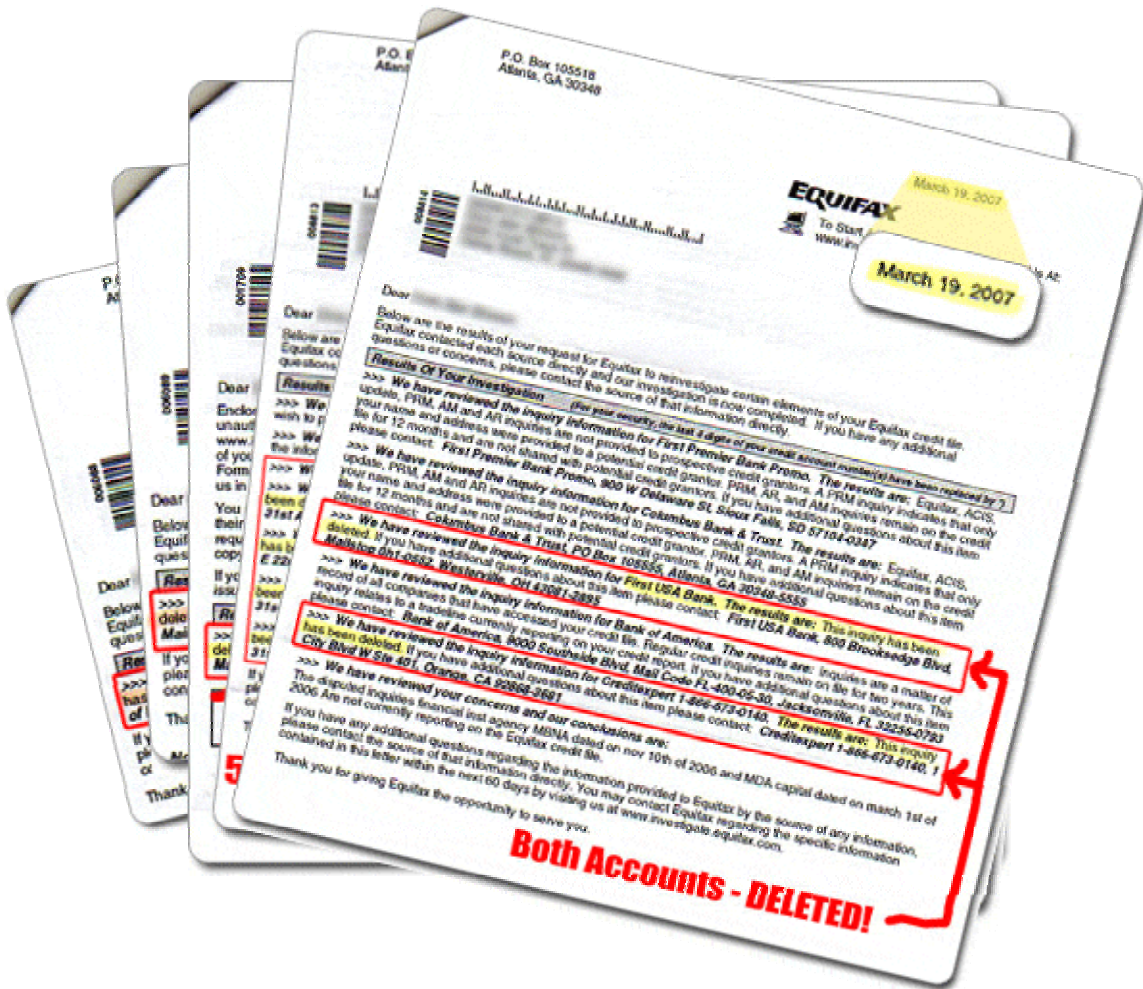
Unfortunately, this doesn't apply for credit cards!

## **Myth 6: The Only Way To Improve My Score Is To Remove All Negative Items**

This is true, but ONLY one piece of the credit repair puzzle. Although, getting negative items removed from your score will raise it, building "positive credit" is what will build your score further. Have you ever been turned down for having no credit?

In other words, you don't have any "positive credit" built up with credit card companies. Later in the book I go into how to build positive credit. It's part of the credit rebuilding process.

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# Bonus Report

## How To Reduce Your Credit Card Interest Rate With One Simple Phone Call

It's actually quite simple. How to do it you ask? Break out your telephone, call them, and ask to reduce your interest rate. Mention that you have sitting in front of you, a

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credit card with a lower interest rate. Possibly a zero percent interest rate for 6 months, which then turns into a 8% rate. If your current rate is 22%. A simple call will lower it.

Mention that you are looking to balance transfer unless they lower your interest rate. Be nice to the operator. If they cannot drop the interest rate, speak to the supervisor.

In most cases, after speaking with the supervisor they will drop your rate. To threaten to leave is the key. :)

## **Here's What You'll Discover In the 37 Days to Clean Credit Course:**

- Simply copy, paste, and print this letter to stop all harassing phone calls from creditors and collection agencies immediately! *(After 8 months of phone calls everyday, this letter shut them up for good!)*
- **How to easily increase your credit score 25 points with one simple phone call!** This often overlooked secret you can easily do in 5 minutes to crank up your score.
- How to get your \$40 credit report for FREE from all 3 Major credit reporting agencies: Equifax, Experian, and Transunion!

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- **The 7 Proven Ways To Build Positive Credit!** These simple methods will boost your score 50 to 100 points in a matter of days, not months!
- How to Settle Your Debt For Pennies On The Dollar! Never pay 100% of the debt! Save Thousands of Dollars Instantly!

I hope this report will help you on your journey to cleaning up your credit, settling your debt for pennies, and giving you the courage that YOU can do it!

Cheers,

*Chris Brisson*

Chris Brisson

P.S. If you think your credit can't be fixed. BLAH! It can. Mine was terrible and anyone can implement my simple techniques to boost their score.

[Click Here To Go Directly To Learn The Secrets To Repairing Your Credit](#)