

**“The Shocking True Story of
How I Raised My Credit Score
165 Points in 3 Months and
Saved \$1,000’s In Interest”**



Referred by Agent 1525

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First off I'd like to say I am not a lawyer and this is by no means legal advice. Before implementing the ideas in this report consult with a qualified attorney. This is simply my story on the tactics I used to legally and ethically raise my credit score.

First off, I think it's important to discuss why I wrote this report. Back in January 2006 is I was to close on my very first house. What a nerve racking time it was for me, inspections, appraisals, mortgage approvals, attorneys, it was a bit overwhelming.

The part that got me the most was my mortgage company really divulging deep into my life. They wanted to know everything it seemed. Things like:

- The exact address (*with proof*) of where I have lived the past 2 years
- Where I have worked the past 2 years and how long I have been in that line of work
- How much money in my savings account, checking, stocks, ira's
- Names and phone numbers of people I know for references
- Why I was late on a few payments 5 years ago

The list really goes on and on. What really got my was just 2 days before I was suppose to close my mortgage broker called me and said my loan was about to fall through because the bank thought I lied to them about my housing history.

Turned out I gave the name of my landlord (who I thought was the owner) to the mortgage company as the owner of this house I was renting. The mortgage company checked, saw the landlord wasn't the owner, thought I was pulling a fast one, and demanded an explanation from me.

They thought I was trying to trick them by giving them my landlords' name, because of course the landlord verified how long I had lived there and housing history is important when getting a mortgage.

The house I lived in was in Virginia, and the actual owner of the house was in California. Turns out the owner was in the military and his buddy was playing landlord back home till he got back. Anyway, after a few phone calls I got in touch with the owner, had him fax over a document to the bank, and it was all settled and I closed on the house with no problems.

My mortgage was a sub-prime mortgage with a rate nearing 8%. That's high! I had some late payments a few years back when I was in college and repossession. So needless to say I was lucky to get this mortgage and I had a massive monthly payments.

The whole experience made me realize how important finances are and how important paying your bills are and to not live beyond your means. I'm not sure I know many people that don't have a large amount of debt, and it's sad.

I'm not talking about debt like a house and college loans, those are good debts. I'm talking about fancy cars, stereo systems, 50 inch plasma TV's, designer clothes... ALL bought on credit!

It's just the mindset many people have these days, bigger is better. I'm sure we all know that 18 year old kid bagging groceries at the local super market who somehow manages to drive around a brand new BMW. So many people don't understand the dangers of this type of spending; it can ruin us for years, 7 years to be exact. That's how long it takes for a negative item to be removed from our credit report.

My goal in this report is to instill by repetition the importance of spending wisely and paying your bills on time and of course some tactics and techniques I used to raise my credit score.

Why is it important to have a high credit score? Well, over your lifetime having a high score will save you thousands, and probably hundreds of thousands of dollars. Your score will directly impact what interest rate you get when you apply for a store credit card, a car loan, credit card, and the big one... a mortgage.

Before we begin, here are some things you absolutely must do to optimize this process and how much of each item affects your credit score:

- **Payment history is 35%** - Pay your bills on time every month. Even if you have to borrow it, pay your bills! Missing payments is an absolute killer!
- **Debt level is 30%** - Don't take on any unnecessary debt. My general rule of thumb is if you can't pay cash for it, don't buy it. (*This excludes a home, college loans, etc.*)
- **Length of credit history 15%** - Having a longer credit history is good because it gives more information about your spending habits. Remember, it's good to leave open the accounts that you've had for a long time even if you don't use them.
- **Inquiries are 10%** - Do not apply for new credit unless absolutely necessary. Too many inquiries shows you are looking to take on a lot of debt or you are in financial dire straits.
- **Mix of credit is 10%** - Having different kinds of accounts is good because it shows you have skills managing different types of credit.

Now that you know what to do and what effects your credit the most, let's talk about the nitty gritty, how I raised my credit score 165 points in 3 months. First the proof, here's a scan of my credit scores then and now. (*Focus on the Transunion score as the others haven't been updated yet*)

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TransUnion 603 Date: <u>1/10/2008</u>	Equifax 592 Date: <u>1/10/2008</u>	Experian 638 Date: <u>1/10/2008</u>
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Your FICO[®] Scores

	FICO [®] Score	Report Date	View Until	
TransUnion	603	1/10/2008	2/14/2008	View
Equifax	592	1/10/2008	2/14/2008	View
Experian	638	1/10/2008	2/14/2008	View

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TransUnion

768

Date: [3/11/2008](#)

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Equifax

645

Date: [3/11/2008](#)

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Experian

653

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Your FICO[®] Scores

	FICO [®] Score	Report Date	View Until	
TransUnion	768	3/11/2008	4/15/2008	View
	751	3/3/2008	4/7/2008	View
	718	2/8/2008	3/14/2008	View
Equifax	645	3/11/2008	4/15/2008	View
	645	3/3/2008	4/7/2008	View
	600	2/8/2008	3/14/2008	View

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So there you have it. In January of 2008 my Transunion was a **603** and in March of 2008 my Tranunion score is a whopping **768** a **stunning increase of 165 points!** How did I do it? Well

I'll get to that in just a moment, but remember there is no golden ticket, **you have to do those things I talked about up above.** You know paying your bills on time and all that good stuff? Got it? Ok, good.

So here's what I did, first and foremost I become vigilant with my finances. I just got to a point where I was sick and tired of having bad credit, getting denied credit, and paying more because of the high interest rates I was getting due to my bad credit score.

I stopped earning for and buying things I couldn't afford, I paid off as much debt as humanly possible, and here's the big one... I looked at my credit report every monthly and contested the negative items and incorrect items but more on that in a moment.

It's important here to reinforce the idea of my mindset change. I was no longer going to be a victim. What I had to do was sacrifice. **Remember that, sacrifice!** I was angry at myself for having bad credit, so I made a conscious decision to do something about it by whatever means necessary. This includes ditching the pay cable TV channels, downgrading my cell phone plan, and the big one, selling my beloved cars.

That's right I sold my cars. The cars that I truly loved. A Lexus GS 430, A Hummer H2, and a Porsche Boxster. It was hard at first to swallow my pride and downgrade to an inexpensive, fuel efficient car, but this decision enabled me to do a couple key things.

Rid me of all the expense that come along with those cars like insurance, and fuel AND the proceeds from the sales allowed me to buy that cheap car and it gave me cash to pay off some other debts I had including my college loans which I thought I would be paying on till I was old and gray.

All of this of course increasing my credit score. But the key thing I mentioned above is paying close attention to your credit report and exactly what's on it. There's an informal stat floating around that something like 75% of Americans have errors on their credit report.

Think about that, millions of people in this country are losing \$1,000's because they have lower than normal credit scores and their interest rates are too high!

So if you have the cash, or you can borrow it temporarily, pay off you debts in full and it will do wonders for your score.

With all that being said, I want to tell you about my secret weapon in fighting the battle of the all mighty credit score. Remember how I mentioned above it's a good idea to check your credit report and contest errors? *Well let me tell you what I did to contest those errors...*

The fact of the matter is, scanning through a credit report, in fact 3 of them Experian, Equifax, and Transunion is a lot of tedious work. Then once you find the errors you have to construct letters to each of the bureaus contesting each item and showing proof of what you are contesting.

So what did I do? I hired someone to do this for me! You have to be careful here, there are literally 1,000's of companies that provide this service, but I found a company that's unique,

unlike almost all of the companies out there in that people, yes people actually review and contest errors on your credit report for you.

Did you know at least 95% of those “Fix Your Credit Score” companies actually use computerized systems to contest items on your credit score? It’s true. How did I learn this... well the hard way I hired them and got minimal results.

Those companies use generic computer system that enables them to upload your information into their database. Then they instruct you to go online and do you own work. Their computer then sends out generic dispute letters using your information. Some companies even have you print out and mail the letters yourself.

Well I did some digging and found an amazing company where an actual person reviews your credit report and personally sends out letters contesting the errors on your report. The real kicker... they do it for about the same price, sometimes cheaper than those impersonal computerized companies.

What’s cool is that this company guarantees their results or you get your money back, they do all the dirty work for you, you are assigned a rep you can contact at any time with questions and they will even give you a free credit analysis before you sign-up.

How can they guarantee their service? Well because it works for everyone no matter what the situation. I know what you are probably thinking... How does it work exactly? Is this legal? Will it really work for me?

All these questions and more can be answered on the company’s website which I will tell you about in a moment. The bottom line is, it worked for me, and it worked well. I can’t tell you what an amazing feeling it is to check my credit score at the beginning of each month (*that’s when things get updated*) and to see my score skyrocket month after month. It’s truly unreal.

Remember everything I talked about above, don’t just rely on this service to work wonders all on its own, you have to play by the rules, and do your part. Again pay your bills on time, pay off debt, etc. and I know you will have the same great results I have had and it will truly change your life.

The name of the company is called Credit Bureau Experts and they get results, plain and simple. If you want to sign-up and I highly suggest you do, you **MUST** follow these steps to get their best possible price, a 20% couple’s discount, and a free guide to “Understanding Your Credit.”

STEP #1 – Go to: www.TheCreditBureauExperts.com

STEP #2 – Enter code **1525** to enter the website

They have an amazing website where you can get your questions answered, check out their testimonials, get answers to the most frequently asked questions, learn about their results guarantee, and much more. I wish you the best of luck with your financial future and...

Congratulations on taking the first step!

Sincerely,

Referred by Agent ID1525 - Call (866) 371-3536 Today!