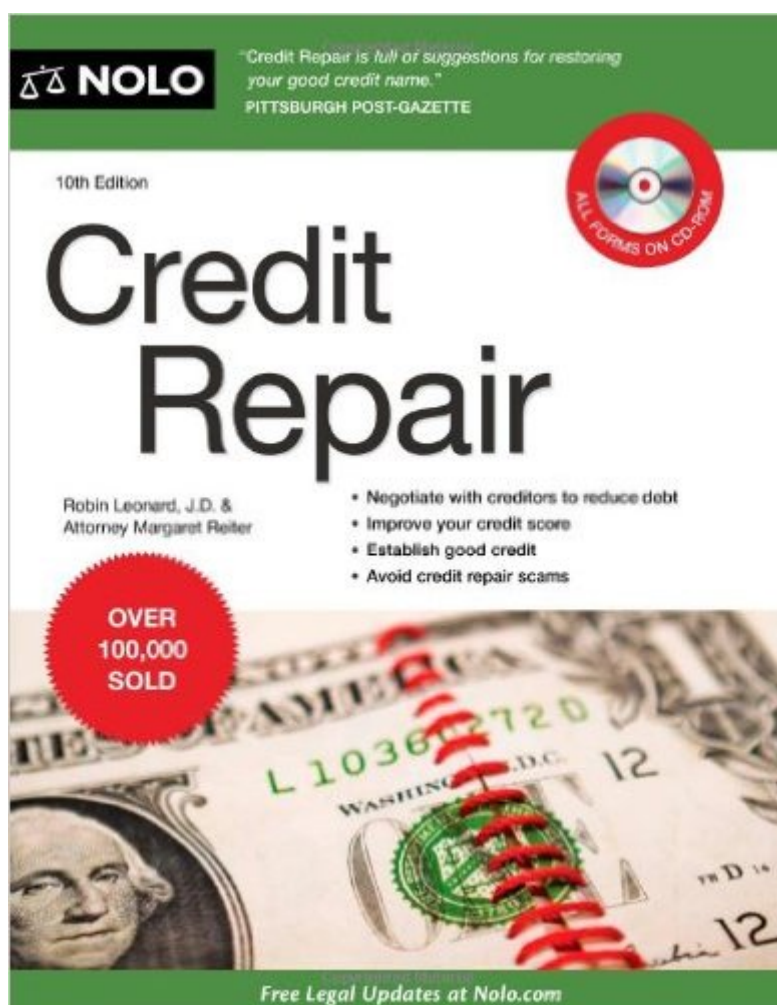


The book was found

# Credit Repair



## Synopsis

Credit problems? Get the acclaimed plain-English guide to fixing your credit report! Nearly 80 percent of credit reports contain errors. In a tough economy when credit is tight, you need to be certain that your financial records are correct and up-to-date. A less-than-flattering report can hurt your chances of qualifying for credit card, loans, renting an apartment or even finding a job. But a bad credit report can almost always be improved or corrected. Credit Repair shows you how to fix your credit situation quickly and easily, explaining the necessary steps in plain English. Learn how to: avoid overspending establish a realistic budget get out of debt now build a financial cushion read and understand your credit report get mistakes on your credit report fixed protect your social security number avoid credit discrimination get positive information added to your credit report negotiate with creditors Credit Repair includes dozens of forms and letters on CD-ROM that will help you spruce up your credit report as easily as possible! The 10th edition has been completely updated to reflect the latest changes in the law.

## Book Information

Series: Credit Repair

Paperback: 456 pages

Publisher: NOLO; 10 edition (June 6, 2011)

Language: English

ISBN-10: 1413314201

ISBN-13: 978-1413314205

Product Dimensions: 7 x 1.2 x 9 inches

Shipping Weight: 1.6 pounds

Average Customer Review: 4.1 out of 5 stars [See all reviews](#) (95 customer reviews)

Best Sellers Rank: #159,890 in Books (See Top 100 in Books) #7 in [Books > Law > Business > Consumer Law](#) #40 in [Books > Business & Money > Personal Finance > Credit Ratings & Repair](#) #93 in [Books > Law > Business > Reference](#)

## Customer Reviews

This is the second Nolo book that I have reviewed. The Credit Repair 9th Edition is the most current for 2009. As usual in the Nolo series, the authors provide a wealth of information about the credit repair process. Everything is explained in clear, easy to understand terms and each chapter is filled with extra information. The book is divided into six major sections. 1. Assessing Your Debt Situation, gives realistic options for dealing with debts including reducing spending, saving and legal options.

2. Avoid Overspending helps you with keeping track of expenditures, budgeting and spending plans. 3. Handle Existing Debts helps to break down debts into categories, deal with creditors and collection agencies including what collection practices are legal and illegal. 4. Clean Up Your Credit Report gives information on what is in your credit report, how to get a copy, review it, dispute inaccurate information found in your report, add information to it and avoid identity theft. Did you know that health and life insurance companies request information on your medical history from the Medical Information Bureau? This is one of the many gems found in this book. 5. How Creditors and Employers Use Your Credit Report tells you who can legally look at your report and how credit apps are evaluated. 6. Building and Maintaining Good Credit gives tips for how to build credit in your name, use credit cards wisely, avoiding credit repair clinics and credit discrimination. The appendix includes contact information on Credit and Debt Counseling agencies and services, online resources and state consumer protection agencies. All of the forms found in the book are available on the included CD. Make sure that you use the Save As drop down list to save them as Word files on your PC.

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