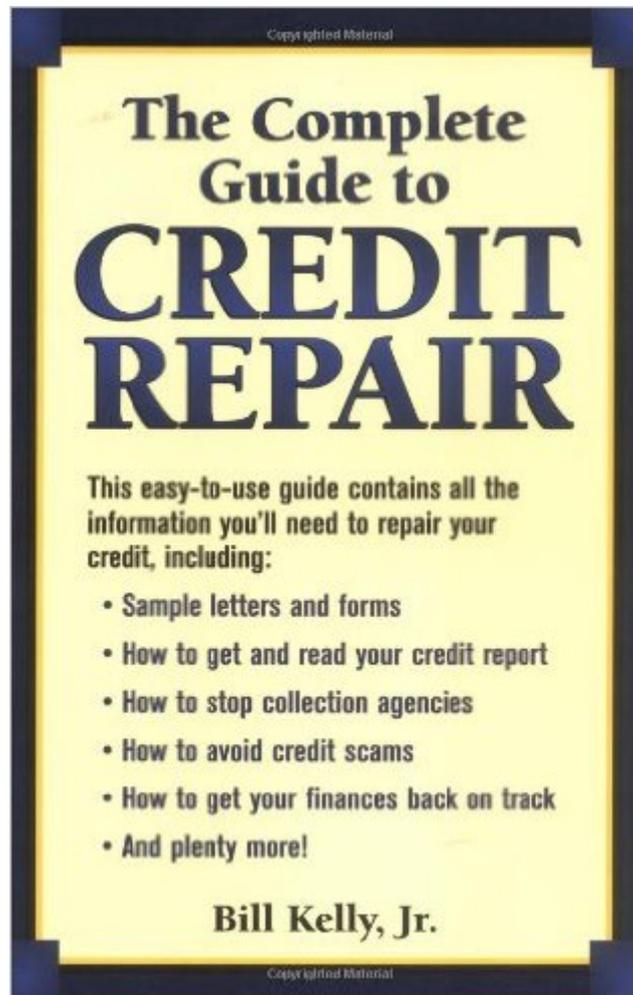


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# The Complete Guide To Credit Repair



## Synopsis

With more and more people declaring bankruptcy and total debt in this country rising, the time is perfect for a book like *The Complete Guide to Credit Repair*. Not only will this book show people how to repair bad credit to stay out of bankruptcy, it will show them how to avoid bad credit in the future and what they can do to strengthen their situation. Credit bureau information and other vital resources have all changed within the last few years. *The Complete Guide to Credit Repair* - written in a simple, straightforward tone - is packed with up-to-date information on a topic that millions of people face everyday.

## Book Information

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Product Dimensions: 8.5 x 5.6 x 0.6 inches

Shipping Weight: 8.8 ounces

Average Customer Review: 3.5 out of 5 stars [See all reviews](#) (20 customer reviews)

Best Sellers Rank: #1,747,794 in Books (See Top 100 in Books) #367 in [Books > Business & Money > Personal Finance > Credit Ratings & Repair](#) #1335 in [Books > Reference > Encyclopedias & Subject Guides > Business](#)

#2930 in [Books > Business & Money > Personal Finance > Budgeting & Money Management](#)

## Customer Reviews

This book told me nothing. Its filled with common information and he drags it out paragraph after paragraph. You can clearly see this is quickly put together with no REAL research for a profit. If you know you have to dispute any credit errors with the credit companies, than you already have more information than whats in this book. If you are a complete ... and don;t know anything about credit, you MIGHT get something out of this. DONT WASTE YOUR TIME. MOST OF IT IS USELESS SAMPLE FORMS. JasonD

Unfortunately I had to file for bankruptcy several years ago. Since some time has passed since I filed, I bought this book with the hopes that there might be some useful information that could help me get started cleaning up problems on my credit report. This book didn't even explain how to deal

with inaccuracies on your report, but rather spouted off with a bunch of high morality bs. For example, there are mentions that finding your religion will help you. I'm sorry, I don't see a connection there. And I know I didn't pay good money for this book to get preached to. Well, I was still trying to have an open mind with this book. There might be some good info to come, right? WRONG! Here is an example of methods described in this book to re-establish credit. It says you should apply for credit cards, but never apply to banks that spell bank with a "c" at the end, like this "banc". Huh? What the heck is this author talking about? Find another book on the subject, there has to be a better one than this. There sure aren't any worse.

My credit isn't that bad; however, I do have a few dings here and there. I've been meaning to work on finding out how to fix my credit when I ran across "The Complete Guide to Credit Repair." This book is so easy to read and understand my children could fix their credit, if they had any. The book walks you through, step by step, what you need to do to get your credit back on the right track. The other information about establishing credit, dealing with collection agencies, knowing what lenders are looking for and the FTC are added bonuses. This book is a great resource to have by your side.

Pros - easy to read and concise; good tips on how to establish and re-establish credit; good job explaining the credit reporting process and the importance of credit and the three types of lenders (prime, subprime, and secondary). Cons - does not include info about credit scoring; steps for fixing credit are too cumbersome for the average consumer to follow; tips for how to strengthen credit are ineffective, outdated, misleading - such as having account added to your credit record - the agencies don't do that anymore. incorrect data about the length of time chapter 13 bankruptcies stay on credit reports; sample letters are too vague. The book could have been more detailed to help readers fully grasp credit. It's a good introduction to credit that will leave you seeking more information. recommendation - The Insider's Guide to credit Repair by K.E. Varner and Your Credit Score by Liz Weston.

I've always been afraid to face my credit problems but this book has helped me take positive steps to turn my life around. I had an car repossessed four years ago but thanks to this book, I'm fixing my credit and will be buying a house in the fall. This book was very easy to understand! I recommend it to anyone who needs to clean up their credit. No matter how bad you may think it is, there is a solution...just buy this book!!

I thought this book was very helpful. While it wasn't as in-depth as I expected (which is not necessarily a good thing) its attack to a very serious problem and methods of approach were very useful for me. I would definitely recommend this book to others who need help from their credit problems. As long as you don't think that this will be a quick solution to your problems (it took a year of hard work to clean up my credit report), you will be pleased at the end of the process. BTW, I don't know what these two other bafoons are saying online when they say the author preaches religion to you (I did not see one reference to God) and nor do I see where the author says to stay away from banks with a 'C' in their name. I think they're just 14 year old punks with nothing better to do. Good Luck!

I thought that it would be a little more in-depth. It's very basic and I was not that happy with it. I even found better form letters online for free!

Another outstanding book by the internationally well known and highly regarded Dr. William E. Kelly Jr. Dr. Kelly has gained much fame as a economist in credit history as well as on inter-stellar monetary economics. In this book he does a great job of laying out how even a working man can obtain an outstanding credit rating. I'm definitely no banker, but Dr. Kelly has translated their language into one, that working men like me can comprehend. Because of this book I have been able to improve my credit rating significantly. Thanks Dr. Kelly!

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