



Credit Repair Kit For Dummies



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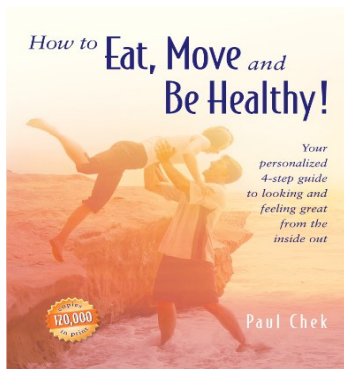
Credit Repair Kit For Dummies

Manage and repair your credit Credit card debt is the third largest source of household indebtedness. Credit Repair Kit For Dummies gives you the tools you need to repair your credit. This new edition covers: major changes with the Consumer Financial Protection Bureau's (CFPB) inquiry into overdraft practices and their effect on consumers; dealing with the effect of tightened credit markets on those with good, marginal, or bad credit; best ways to recover from mortgage related score hits or minimize damage after walking away from a home; updated Vantage Score information; updated coverage on reporting programs like FICO Score watch, etc.; what makes a good FICO score today; a new section on



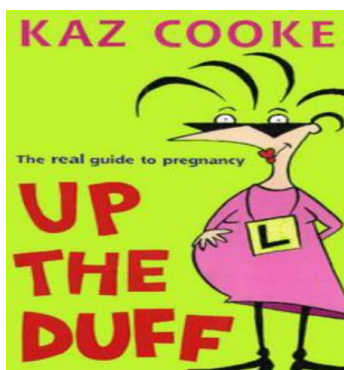
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How to Eat, Move and Be Healthy!

You are unique! The way we respond to food, exercise and stress varies person-to-person just as much as our fingerprints. This book will identify YOUR individual needs and teach you how to address issues that may be preventing you from looking and feeling your best. Follow this proven four-step pro



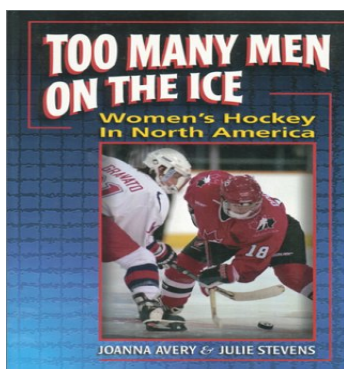
Up the Duff: the real guide to pregnancy

Back cover upper and lower corners are stained like got wet. Affects margins, page ends, but not reading. Inscription on book flap.



Crossing the Ice

Pair skaters Courtney and Mark have one shot left at their Olympic dream. They vow not to let anything get in their way, especially not Josh and Stephanie, the wealthy and talented brother and sister team. The heart doesn't always listen to reason, though. The more time Courtney spends with swe



Too Many Men On The Ice

Through research, interviews, and profiles, this book tells the story of 100 years of women's hockey. Endorsed by the Canadian Hockey Association Too Many Men On The Ice will inspire budding Haley Wickenheysers.

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What others say about this ebook:

Review 1:

“Credit repair,” for most of its largely sordid history, has had such a bad name that it used to be anathema for any quality book on the subject to use this term in its title. But language evolves and because a better, equally clear and direct term never emerged to take its place, even first-rate publications have bowed to this reality. Still, the realm of credit repair is rife with charlatans who peddle information and services that are not just poor quality but typically do consumers more harm than good.

As someone who has been researching and writing on the subject of consumer credit for more than 25 years, I can state unequivocally that Steve Bucci’s CREDIT REPAIR KIT FOR DUMMIES is one of the two best conventional sources of reliable information in this area—the other being Robin Leonard’s CREDIT REPAIR (published by the venerable Nolo Press).

Both are fairly detailed treatments of the subject matter. Ms. Leonard’s book is naturally more reflective of one that has been written by an attorney, while Mr. Bucci’s style is more relaxed and fun, as one would expect from a book in the “Dummies” series. Both are good writers, each in their own way, and have had the benefit of first-rate editing, courtesy of their publishers.

Mr. Bucci’s DUMMIES book actually contains more information, while the Nolo Press book by Ms. Leonard features a large section containing various forms, including forms to use in communicating with the credit bureaus. The problem with these forms, however, is that in actual practice they tend to be counter-productive. This is because they tend to trigger a “frivolous or irrelevant” response from the credit bureaus. The “frivolous or irrelevant” clause refers to a loophole in Section 611(a) of the Federal Fair Credit Reporting Act (FCRA) that allows credit bureaus to disregard a consumer’s request, if the credit bureau “reasonably determines” that the dispute is frivolous. Typically, credit bureaus tend to consider disputes that appear to be professionally generated—by a “credit repair clinic,” for example—as frivolous or irrelevant. Once your dispute is rejected on this basis, it is highly unlikely to be reconsidered by the credit bureau—for the next few years, anyway. The bureau will respond by saying that your dispute has already been addressed. That means that it’s important that you give each dispute your very best shot the first time around. You may not get a second attempt. And that’s why it’s risky to make use of the forms included in the Nolo Press book.

Overall, another major limitation of both these sources is that they will not give you the latest in the way of innovative, cutting-edge “guerrilla” type tactics (completely legal but more out-of-the-box creative) in dealing with banks and credit bureaus. For that type of information, you will have to look elsewhere. As far as conventional sources of information go, however, Ms. Leonard’s book—along with that of Mr. Bucci—are the two very best.

Daniel K. Berman, Ph.D., Amazon author

The Newest Story of O: How to Legally Pay 0% Interest on the Money You Owe & Eliminate Your Debt in a Fraction of the Time?Secrets to Making the Credit System Work in Your Favor

Review 2:

Some useful information

Review 3:

Good book

Review 4:

Great book. Alot of information for people who have trouble with their credit. So many different things a consumer can do to better their credit.

Review 5:

Expected this item to be at least above average and it was not.

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