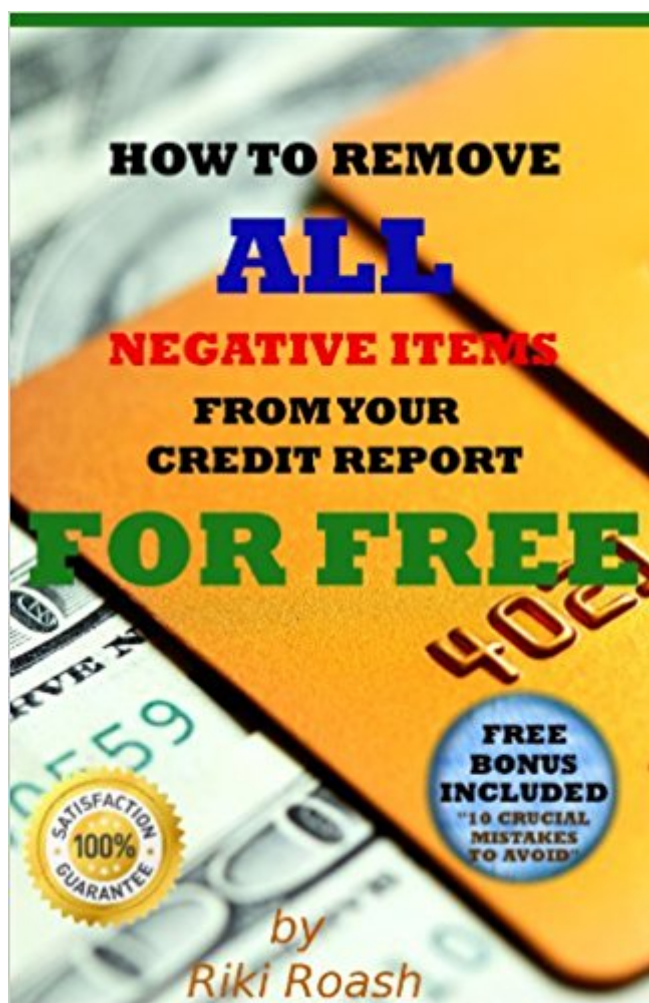


The book was found

# How To Remove ALL Negative Items From Your Credit Report



## Synopsis

No more paying top dollar to attorneys and credit repair companies. The secrets are revealed. This book will teach you the incredibly easy process the professionals are using and charging thousands for. A simple step-by-step guide to remove all derogatory items on your credit reports, even if they do belong to you! Are charge-offs, repos, bankruptcies, judgments, short-sales, loan modifications, late payments, and collection accounts preventing you from receiving the new home or car that you dream of, or preventing you from getting a better job or credit card? Say no more, and make them vanish from your credit report file, so your FICO score will dramatically improve!

## Book Information

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## Customer Reviews

LOVE THIS BOOK! Read in 1 hour and it put me into action!!!! purchased the top 5 books on the subject and started with this one because it was the smallest....i feel like returning the other 4, this gives me everything i need. i have a few questions that i wish i could email the Riki Roash to ask but otherwise i feel empowered! i sent out 11 letters the next day according to his instructions and now anxiously awaiting responses.i will follow up to let you know if it worked!UPDATE: 10/1/2013Its been 27 days since i sent letters and today i couldnt stand the anticipation, it works!!! all 3 FICOs went

upmy EXP went up 71 pointsmy EQU went up 71 points (weird, lol)my TU went up 37 pointsbought 3 more books to give to friends and family...it work!'Thank you Riki!

I've read over twenty different books about credit repair, several of them right here on . Many of those books, including this one, are quite good. The only reason I have decided to rate this book 3 stars instead of four is the price. For reasons I'll note down below, I think that this title is overpriced for the credit repair category. Almost all of the books that fall into the "credit repair" category here on provide essentially the same information, which is usually very general and easy to find online for free by searching Google. The TOC's of many of these books are similar to this:

1. What is a CRA (Credit Bureau) - their names, what they do, their mailing addresses
2. What is a Credit Score - what a FICO score is, how scores are calculated, how scores are used
3. Where to get your free credit report - [annualcreditreport.com](http://annualcreditreport.com)
4. How to read your credit report - what each section is, what information is on it, who is reporting the information to the credit bureaus
5. How to file a complaint with a Consumer Protection Agency - where to go if your disputes with the CRA's are unsuccessful

The above information comes directly from the CRA's themselves and from Federal Consumer Protection Laws which are available online. The reason all of these books contain this same information is because the process for filing disputes is easily learned online. Because this information is so readily available for free from other sources (and cheaper from many other choices) the only real way to base an opinion on this book is to qualify it based upon its readability and value, as its content is essentially the same as that of many other providers. Having said that, I can say that the information contained in this book is laid out in an easy to understand, concise fashion that most readers will be able to easily digest. The author is very thorough and covers subjects with just enough information to inform readers without overwhelming them with unnecessary details or overly complicating the information. There also is no "legal jargon" or "legalese" that I have seen in some of the other books, making this book easy to process for those with no previous introduction to the subjects this book covers. This book begins in a similar manner to other credit repair books. A short introduction where the author describes his or her background in the financial planning business (for over 18 years), as well as experience as a mortgage broker. During this time it was in the author's interest to ensure that prospective clients would have a high enough credit score to purchase his or her products, so a leap into the world of self-directed learning began, and the author became an expert at repairing (or building, or rebuilding) her potential clients' credit scores. The introduction is followed by several familiar chapters. "The Credit

Bureaus, "What's in Your Credit Report", "What is a FICO Score", "How to Order a Free Credit Report", and other similarly titled chapters comprise the first half of this book. In this first half the information in this book is exactly the same as what can be found via a simple internet search. I believe that this means the content of this section is equal to other available choices, however I feel that the way the information is organized and presented in the book can save time over doing independent research. The meat and potatoes of this book comes in the chapter "How to Remove ALL Negative Items from Your Report". The book goes into detail about how to file a dispute with the credit bureau and then request what is known as a method of verification request. In a nutshell, if the credit bureau's don't follow procedures within a certain time-frame (typically 30 days), you have the right to have the information removed from your credit reports, whether it is accurate or not. I did notice that throughout the book some of the writing is choppy or incomplete, however overall the book is very easy to read and understand. The book then goes into a description of debt validation, a process when you are dealing directly with collection agencies and want to force them to comply with the law. This is one of the more important sections of the book, and I think that the way this section is written and presented will be great information for consumers to be able to act on. There is a bonus section at the end entitled "10 Mistakes to Avoid While Repairing Your Credit". This section goes over ten things to make sure you do when sending dispute letters. Some of the mistakes to avoid include sending your letters via regular (vs certified) mail, not keeping copies of all documents you send and receive, and communicating via electronic means, such as email or chats. All communication should be kept with certified letters to ensure you keep an accurate record of your communications and to preserve some of the rights you forfeit when you file a dispute online. Overall, I think this is by far one of the best books on regarding credit repair. It is thorough, contains great information, and is easy to read. If you can part with the almost ten bucks to purchase it, or if you see it on sale, I highly recommend you purchase a copy. I am rating the book 3 stars simply because I think the same information can be found cheaper via many other sources, and therefore I have a hard time justifying the high price of this book compared to others in the Credit Repair Category. Whatever choice you decide to make or book you decide to buy, remember to dedicate yourself to taking action and following through. It can take a long time to fix your credit, so get started right now so you can be ready for the future. Massive action always results in massive results. K.G.

Now to start the process of making things right...starting with my employment date! Well written and easy to understand guidelines!

Easy to read and understand. I used the info right away. I did encounter an issue unfortunately, my package from EXPERIAN was returned for "insufficient address". I did get a reply from one of the other ones asking for more info. Any one else have a problem with the address?

This was a easy read with a pretty good step by step on how to deal with negative items on your credit report. Keep in mind there is work you will have to do when you follow the steps. As I have just recently read the book and I am just starting the steps I will add to my comments at a later time once I see the results that the book has recommended.

I invite all those who have jacked up credit issues to order this inexpensive reading material and let, "How To Remove All Negative Items From Your Credit Report For Free".Very truly yours,William of AWD

I really like how the author takes time to first explain to you every aspect of your credit. So often we are misinformed or simply just don't know. This book provides you with easy to follow steps to taking control of your credit!

Good book to the point but a short read like many e-books he makes everything cut and dry. Go for it.

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