

How the FICO
DO I
REPAIR
My Credit?



Why Is Credit Important?

Credit gives to the power to compete financially. When you have good credit, you get access to funding, low interest rates and low or no deposits. Credit is important because it allows to get what you want when you want it on your terms.

Credit is by far one of the most important pillars in your financial “building”. If you ever want to start to build wealth and live a lifestyle free of financial worry. Your credit must be A1.

Credit Score Vs. Credit Health

Your credit score gets you in the door. Your credit health gets you the wealth.

When it comes to getting the credit you want, you’ll want to make sure your credit health is strong. No negatives. No derogatory accounts. Free of bad personal information. Low or no inquiries. No late payments.

When underwriters are looking at your credit they are looking to signs of future charge-off or collections.

How Your Credit Reports...Must Report

There is a process by which all 3 credit bureaus must report. It’s called Metro 2 Compliance.

Metro2 is a standardized format agreed between the major consumer credit reporting agencies for data furnishers to send information electronically. It has some key components that help furnishers comply with the FCRA and ECOA, and to provide for quick and easy updating of credit information.

Technically, it is a very specifically formatted, ASCII-encoded text file.

In simple terms, the CRA’s must be able to “certify” that they are reporting each and every part of the information on your credit reports 100% correct.

The challenge is that creditors, collectors & the CRA’s are no longer to “copy and paste” your information. Everything they report must be “retyped” every month before report. With that in mind and the fact that humans err, this works greatly in your favor when you are looking to clean up your credit report.

How To Repair Your Credit

Before I get into this information, I must share this disclaimer:

Although this has worked for many other people, this may or may not work for you. Many people that attempt this process, get little to no results.

HOWEVER, I will share the process that is working – FREE.

You can choose to attempt to write your own 7-10 page letters for this process to work or you can get the letters you need from us.

We have a great DIY Program and Let Us Do The Work Program.

Learn More [HERE](#) about our DIY Program

Learn More [HERE](#) about our Done For You Program

The process you are about to be introduced to here developed by

Rodney Peak and Jesse Miller

Rodney Peak has over 30 years of credit experience. He has been instrumental in helping people enhance their credit.

Jesse Miller has over 10 years of sales and marketing experience. He has trained my business owners and marketers to 6 and 7 figure businesses.

Together Rodney and Jesse have created a program that is second to none.

Below I am going to detail the process. You can write your own letters or get access to the letters that Rodney and Jesse have put together via one of our Credit Repair Programs.

Let me tell you...THEY WORK!!!

Step 1: Sever The Ties

The first thing you will want to do is get rid of all the old information on your credit report. You'll want to "severe the ties" of old information that may be attached to accounts and may be reporting incorrectly.

Name:

On your credit reports, your name may be reporting several different ways. Make sure you let the CRA's know how you want your name to report.

Address:

You may have lived at several locations and those locations may still be reporting on your credit reports. Having too many addresses on your credit reports may also affect your credit health. On your letters, put the address you want removed. This may take several attempts because some of your address may be reporting on accounts that are on your credit reports.

Phone Numbers:

Having too many phone numbers reporting on your credit reports looks like you're attempting to avoid someone or something. Are you on the run? Are you avoiding your debts?

Employment:

Make sure you're only reporting your most current place of employment. Having too many places of employment reporting is like having too many numbers reporting. Request to have this information updated and old places of employment removed.

Roommates/Spouses:

There will be times that you may have a spouse or a roommate that is reporting on your credit reports. Sometimes their information is attached to your information. You'll want to have this information removed to detached yourself from them should you want or need to.

The Letters:

We have great Metro 2 Compliance Attack letters to help you with this process. You don't have to use them, you can attempt to write your own letters to help you "cut the ties". It's just a simple request.

The wording should include statements such as “compliant and true”. If you Google how to write compliant letters, there will be lots of information for you to follow.

Learn more about our DIY program [HERE](#).

Learn more about our Done For You Program [HERE](#).

Step 2: Inquiry Removal ATTACK

This next step you'll want to work on removing inquiries from your credit report.

Having too many inquiries on your credit report can affect your score and more importantly your credit health.

For example: If you have 20 inquiries and only 5 accounts, when your credit information hits the underwriter's desk, it's going to look like you got rejected 15 times for credit. The underwriter, the person responsible for deciding if you get the credit or not, is going to look at this as bad. They're thinking, "if this person got rejected 15 times...why?" You then end up getting declined or paying more in interest or up-front deposits.

How To Remove Inquiries

Challenging inquiries off your credit reports will require you to send letters to all 3 CRA's. In the letter you are asking the CRA to show you that they are reporting the information compliantly and true. If not, they must remove the inquiry. Make sure you have all the inquiries you want removed in the letter like this:

Company name:

Date it was reported:

As previously stated, we have great Metro 2 Compliance Attack letters in our system that you can send yourself or have us send for you that has all of the wording you need to get the inquiries removed.

Learn more about our DIY program [HERE](#).

Learn more about our Done For You Program [HERE](#).

You can attempt to write your own letters based on the information we have provided. The wording should include statements such as "compliant and true". If you Google how to write compliant letters, there will be lots of information for you to follow.

Step 3: Late Payments ATTACK

The next step you'll want to work on is removing late payments from your OPEN accounts. Notice I said OPEN.

If you have CLOSED or CHARGED-OFF accounts with late payments, reserve those accounts for Step 4.

Late payments happen when you pay late on your accounts. When your payment is 30, 60 or 90 days late. That late payment is reported to your credit reports.

Late payments really hurt your credit health. If you have late payments on your OPEN accounts, you'll want to rectify this quickly if you want future credit. When underwriter's see late payments on your current account. They see late payments on the account you're applying for.

Removing Late Payments

There is a process to removing late payments from your accounts.

Part 1:

If you have a CLOSED account with late payment, don't worry about fixing it. Just have the account CHALLENGED off your reports.

Part 2:

If you have late payments that are more than 4 years old (i.e. it's 2018 and the late payments happened in 2013) don't worry about them. Those late payments aren't helping or hurting you.

Part 3:

If you have more than 4 late payments on an OPEN account and the late payments are under 4 years old, then you may have to CHALLENGE the account off your report. If or when that account is challenge off the report, it may return with no payment history. You'll lose the payment history (payment history is important to your credit score and credit health), but you'll also lose the late payments.

You can always start over with your new payment history by not missing payments or being late.

Part 4:

If you have 3 or less late payments on your OPEN accounts, you can have those late payments CHALLENGED off with your letters (the letters you write or the letters we have).

You can write letters to have late payments removed. The wording should include statements such as “compliant and true”

We also have great Metro 2 Compliance Attack letters you get access to in your DIY programs or Let Us Do The Work Program

Learn more about our DIY program [HERE](#).

Learn more about our Done For You Program [HERE](#).

Step 4: Negative Accounts ATTACK

The derogatory accounts are probably the most damaging to your credit score and credit health.

Charge-off, collection account, medical bills, public records (bankruptcies, tax lien, judgements) damage your credit reports by showing the most irresponsibility on your part.

The main reason your accounts become derogatory is because something happened with your finances. Your financial situation changed, preventing you from being able to pay on your debts. The debts are paid late or not at all. Soon they are charged off or sent to collections or you end up filing for bankruptcy.

The true first step to repairing your credit is repairing your financial situation. We have a great [COACHING](#) program to help you with repairing your finances.

Removing Negative Accounts

When removing derogatory accounts, it's important that you have done steps 1-3. Fax and mail step 1 on day 1. Then fax and mail steps 2-4 on day 2.

Removing derogatory account may mean suppressing your information with public record reporting companies such as LEXIS NEXIS.

There may be times when the CRA's are looking to "verify" your information with the creditors and collector, they will go to companies like LEXIS NEXIS. Lexis Nexis will then "verify" with the creditors and collectors and report back to the CRA's. This is NOT how is supposed to be done, but many people don't know this is happening.

By suppressing your information with public record companies, you can "hide" your information thus forcing the CRA's to "verify" directly with creditors and collectors. Creditor and collectors don't always report Metro 2 Compliance which works out perfectly in your favor.

The best way to remove derogatory accounts is to CHALLENGE the CRA's on Metro 2 Compliance.

Disputing your derogatory accounts with the 609 processes only confuses the CRA's. The disputing process says to the CRA's that the accounts on your credit report are not yours. They're thinking, "if these accounts are not yours, why have you been paying on them for X amount of time?"

By challenging the accounts using the Metro 2 Compliance Attack process, you are challenging that they are reporting 100% correct during the entire reporting process.

If you want to write your own letters, you can start with this stating that none of the information reported is NOT True, NOT Compliant.

Or

You can get access to the true and tested letters via one of our amazing credit repair programs.

Learn more about our DIY program [HERE](#).

Learn more about our Done For You Program [HERE](#).

Step 5: Rebuilding Your Credit

I want to let you know that YOU are 100% responsible for your credit score!!! YOU and YOU ALONE!!

Your credit score is based solely on how to treat your OPEN accounts and how many OPEN accounts you have.

If you treat you accounts good with no late payments, keeping your utilization low on your credit accounts and aging your accounts (keeping them open and positive 9+ years) your credit scores and credit health with stay strong for a long time.

Step 1:

Follow steps 1-4 in clean up your credit reports...removing the CREDIT SCORE RESISTORS! These items hinder your credit score from reaching its full potential.

Step 2:

Count have many OPEN and POSITIVE accounts you have. Also look at the credit LIMITS of your credit cards.

If you have less than 10 accounts, you'll need to work on increasing the number of OPEN POSITIVE accounts.

If your credit limits are less than \$5,000 you'll need to work on increasing your credit limits with credit cards and credit lines.

Do research on the type of accounts you can add to your credit reports. Secured credit cards work, but the highest credit limit you can have on one card is \$500.

We have access to 4 accounts that everyone gets approved for that can add up to \$7,500 in credit lines to your credit reports.

You can learn more in our [COACHING PROGRAM!](#)

Conclusion

The C.S.F.L. Institute is designed to help you repair and rebuild your CREDIT, FINANCES AND BUSINESS. We have been in this process all together since 2002. Our goal is help 1,000,000 people become financially free and independent.

Learn more about our DIY program [HERE](#).

Learn more about our Done For You Program [HERE](#).



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Learn more about our Done For You Program [HERE](#).

[Register For Our Coaching Program Webinar!](#)