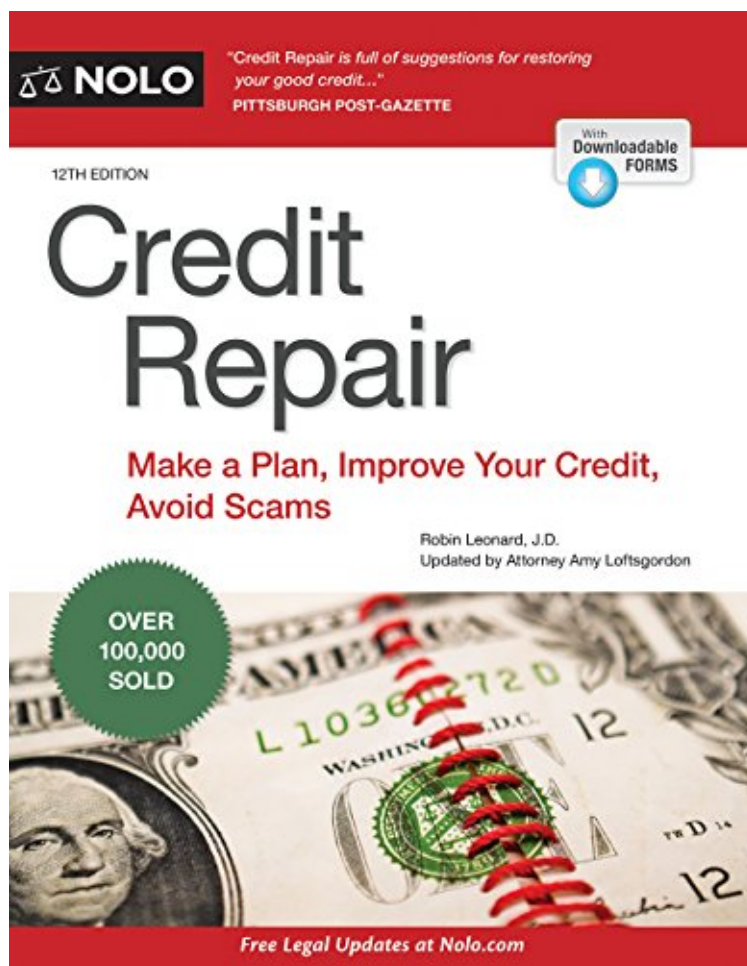



# Credit Repair: Make a Plan, Improve Your Credit, Avoid Scams

Robin Leonard, Amy Loftsgordon

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**Robin Leonard, Amy Loftsgordon : Credit Repair: Make a Plan, Improve Your Credit, Avoid Scams** before purchasing it in order to gage whether or not it would be worth my time, and all praised Credit Repair: Make a Plan, Improve Your Credit, Avoid Scams:

4 of 4 people found the following review helpful. Nolo Does It AgainBy Joshua KittelThe information contained in this book is invaluable for those looking to understand their credit and how the system works. What I particularly like is the ease of reading and the way the chapters are conveniently laid out in a way as to move easily through the book and find exactly what you're looking for. Where it really shines is the chapters on repairing your credit and dealing with unscrupulous bill collectors.I highly recommend this for book for anyone looking to learn about how to responsibly use credit and for those looking to repair their credit and deal with bill collectors. Nolo makes the best legal layman guides you'll ever read.0 of 0 people found the following review helpful. Five StarsBy Cathy HendersonA good read. Haven't finished due to my crazy schedule but it has good information0 of 0 people found the following review helpful. I am very disappointed: (By DanVery little information on all teh various types of disputing credit errors and mosr of the book is about managing your debt which is VERY misleading. I am very disappointed:(

When debts pile up, it can be impossible to see a way out. And in the meantime, the consequences pile up. Let the sensible strategies in *Credit Repair* help you take control, clean up your credit report, and live debt-free. assess your debt situation correct errors and improve your credit report and score choose the best repair strategy for your situation prioritize your debts negotiate with creditors to reduce debts add positive information to your credit report avoid identity theft and credit scams build a solid credit history This edition of *Credit Repair* is completely updated with the latest legal developments, and includes dozens of forms and letters that will help you spruce up your credit report as easily as possible!

"A solid, thorough, user-friendly resource accessible to anyone and everyone concerned about their credit rating." *The Midwest Book* "A helpful guide for people who have sunk into debt, offers ideas for setting a budget and repairing credit history." *Washington Times* "A high quality, do-it-yourself credit repair approach..." *Reuters* "How do you distinguish genuinely helpful credit-repair professionals from scam artists? Ask your library for books such as *Credit Repair*." *Chicago Sun-Times* "Leonard, an attorney and co-author of personal finance books, offers a guide to repairing credit. It covers the basics of credit reports and scores, cleaning up reports, assessing one's financial situation, reducing current expenses and debt, finding money to pay debts, negotiating with creditors and debt collectors, getting help from a credit counseling organization, building positive credit history, choosing and using credit cards, and avoiding and dealing with identity theft. Forms are provided. Updated by attorney Amy Loftsgordon, who works in debt collection and foreclosure, this edition describes new credit repair scams and risky loan products, changes to how credit scoring companies weigh medical debt, and other recent legal developments." Eithne O'Leyne, Editor Ringgold, Inc. ProtoView From the Back Cover Bad credit can prevent you from getting a mortgage, car loan, credit card, apartment, or even a job. It can also mean paying a bundle more (in rates and fees) for any loans or credit you do get. Use this comprehensive how-to manual to rebuild bad credit and protect and improve good credit. Learn how to: fix errors in your credit report (1 out of 5 credit reports contain errors), choose the best credit repair strategy for your situation, avoid overspending, establish a realistic budget, negotiate with creditors to reduce debts, add positive information to your credit report, avoid identity theft and credit scams, and more. About the Author Robin Leonard is a former attorney who gave up the law to become a rabbi. She is the author of many Nolo books including *Solve Your Money Troubles: Debt, Credit Bankruptcy and Credit Repair*. She also helped write *How to File for Chapter 7 Bankruptcy* and *A Legal Guide for Lesbian and Gay Couples*. Amy Loftsgordon has worked in the area of foreclosure and debt collection for over ten years. Her broad experience includes helping people fight collection actions and enforcing debtors' rights under the Fair Debt Collection Practices Act. As part of a national settlement involving the mortgage industry, she has also reviewed servicer records to uncover extensive credit reporting errors. Amy received a B.A. from the University of Southern California and a law degree from the University of Denver Sturm College of Law. She is licensed to practice law in Colorado. Amy has authored numerous foreclosure, debt, and real estate articles on Nolo.com and updated the last edition of Nolo's *The Foreclosure Survival Guide*.