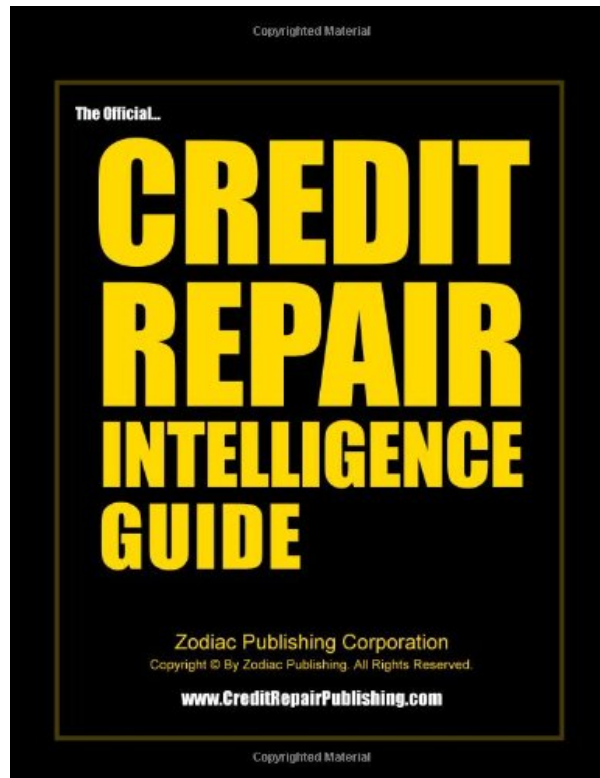


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My credit score went from 649 to 703 in a few months!

By Vadim

Long story short i wanted to buy a newer car but couldnt afford to fork over all that cash so i decided to finance my new car (first time in my life). Needless to say my application was declined due to low credit score. I did some 'research' and my buddy recommended me to buy some furniture on store credit to 'raise my score'; well when i got to the furniture store i picked out a leather couch and proceeded with the application, too bad i didnt go by myself but with my girlfriend because the store declined the financing BUT they offered me a third party financing and said 'they can finance anyone'. Well i applied and went home with my head down. A week later i get a call from the store telling me that my second application was declined as well.

That was a big blow, i started thinking about not having that new lexus, my future house and all the other benefits that come with having a great credit score. I decided to do something about that. I have talked to a few "experts" at the local banks and even read a few books on raising credit score - it was ok but too general.

I found this book almost by accident, i think it was something in the mail. I checked it out, found it on amazon and ordered it. Once i got it and looked through it i was impressed at how structured the book is and after reading first 20 pages and navigated around to get my specific problems taken care of. It was a step by step system and with a little bit of work on my end i was able to successfully raise my credit score. Yes it took time but the amount of work was minimal compared to the results.

From this manual you will learn and understand how FICO score system actually works (you will be surprized), what type of letters to write to whom and why, what OCR is and how to cleverly get around it, how to protect your identity for free, how to use specific federal government laws to your advantage to help you with your specific situation, how to send and what to say properly in the dispute letters to credit bureaus. How to stop all collection calls and have them leave you alone (if you have unmanaged debt).

The most important thing i learned was how to Quickly raise my credit score with all 3 agencies without getting into more debt, i finally understand how the credit system works (its pretty screwed up actually).

Another thing i like about the course is that after each chapter there is a conversational type of Q&A where the author answers all the questions that can come up. Needless to say i highly recommend this book this is great value, i am the type of man who appreciates quality information. Thank you again for this life-saving material! And thank you for my new Lexus ls460!

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