

WAYS TO REMOVE CLOSED ACCOUNTS FROM YOUR CREDIT REPORT



1.

DISPUTE ACCOUNTS WITH INACCURATE INFORMATION

File a dispute online or by mail with Equifax, Experian and TransUnion. Include supporting documents.



2.

WRITE A GOODWILL LETTER

If your closed account had a few late or missed payments due to extenuating circumstances, a creditor might accept your request to remove the account. They aren't required to remove it.



3.

LET TIME PASS FOR THE CLOSED ACCOUNT TO FALL OFF YOUR CREDIT REPORT

Accounts closed in good standing may stay on your credit reports for 10 years, while accounts with negative information may stay on your credit reports for 7 years.



4.

WRITE A PAY-FOR-DELETE LETTER

If your closed account has an outstanding balance, a creditor may agree to remove the account in exchange for payment. They aren't legally obligated to do so.

How To Get Negative Information Off Your Credit Report

**Julie Birkenmaier, Margaret
Sherraden, Jami Curley**



How To Get Negative Information Off Your Credit Report:

Hidden Credit Repair Secrets Mark Clayborne, 2012 Complete Book of Dirty Little Secrets From the Credit Bureaus Jason Rich, 2009-04-01 Bestselling author Jason R Rich joins forces with top credit experts to bring you this insider's guide to credit. Revealing jaw-dropping secrets, strategies, and tools, Rich and his team of industry insiders show you how to get out from under any credit crunch and get back in control of your financial future in less than 12 months. Discover how to increase your credit score, remove incorrect and negative information from your credit reports, rebuild destroyed credit, and ultimately save hundreds, possibly thousands of dollars every month. Boost your credit scores and overall rating. Work with collection agencies, creditors, and lenders to pay off debts and overcome past mistakes. Get the best rates on credit cards, auto loans, and mortgages and start saving. Avoid the most common financial and credit-related mistakes made by millions. Learn how to identify and avoid credit repair and credit score boosting scams. And more. Includes worksheets, exclusive interviews with credit experts, and supplemental resources. Exploit Loophole 609 to Boost Your Credit Score and Remove All Negative Items From Your Credit Report (Second Edition) Robert Pemberton, 2024-03-14 How to Exploit loophole 609 to boost your credit score and remove all negative items from your credit report. Easily and quickly exploit Loophole 609 in the Fair Credit Reporting Act to boost your credit score and remove all negative items from your credit report. This book lets you take the power of Credit Repair back in to your own hands. It gives you a voice. Instead of being a number aka your credit score, you can actually stand up to the Credit Bureaus and say, "Hey, it's me, buddy. I need my credit score adjusted, and I'm going to legally and lawfully make you do it for me." And once you do that, once they realize they are dealing with a savvy street-smart consumer, they will be compelled to comply with the requirements of the law and will take negative items off your credit report. My system shows you exactly the way to legally and permanently remove all negative items from your credit report. If it's not done exactly the right way, the credit reporting company is likely to refuse your request. What type of negative items am I talking about? Items such as collections, repos, bankruptcies, late payments, judgments, loan modifications, liens, etc. This book will teach you a simple three-step system to be the master of your own destiny and beat those Credit Bureaus at their own game. My Cheat Sheet books make your life easier because I summarize key concepts for you so you can immediately apply them in the real world. *Bounce Back From Bankruptcy 5th Edition* Paula Langguth Ryan, 2025-09-02 For 25 years, *Bounce Back From Bankruptcy* has remained the most popular book for rebuilding your finances and building a positive net worth, whether you struggled with your decision to declare bankruptcy, have sworn off credit, or are back in debt again. Embrace this opportunity to build a foundation of financial security and use credit in ways that serve you and not your creditors. From this day forward, you can navigate the financial course of your life to create financial freedom and avoid the spiraling trap of debt. In this fully revised and updated 5th Edition, you will discover the immediate steps to raise your credit score instantly and create a specific workable plan to pay off any remaining debt, set and meet your financial and life goals.

faster with credit savvy moves and avoid incurring debt or being strapped for cash get credit after bankruptcy the right way including strategies for selecting the best credit card car loan or home mortgage while also avoiding identity theft resolve current financial hardships with legal ethical and proven debt busting strategies put your money to work for you allowing you to thrive with or without credit building a stable foundation and creating financial breathing room The fast track focused on getting new credit as quickly as possible after bankruptcy isn't sustainable As I often say you can't eat your credit score Instead follow the path outlined in this book to permanently break the patterns that led to your bankruptcy These strategies have worked for me and countless others who have declared bankruptcy and are determined to create financial security and solvency Let them work for you

Dirty Little Secrets Jason R. Rich, 2013-02-07 What the credit bureaus don't tell you can cost you thousands Jason Rich unearths these dirty little secrets in this tell all expose aimed at immediately improving your credit report Whether you have credit problems are trying to establish credit or want to improve your credit score this previously undisclosed advice can help you save hundreds perhaps thousands of dollars every month

Step-by-step Credit Repair - Do It Yourself Yulonda Griffin, 2018-12-14 Step by Step Credit Repair Do It Yourself 4th edition is a DIY educational read written to aid consumers in understanding credit laws and practices The book provides new information with how to steps for student credit cards and child identity theft student loan forgiveness and car buying tips

The Legal Guide to Credit and Credit Repair, 1997-12-22 This book contains 84 fill in the blank forms every form you need to remove negative information and put you in the best light to potential creditors Updated through June 2024

Credit Repair 101: A Comprehensive Guide to Boosting Your Credit Score and Taking Control of Your Finances Leo Gonzalez, 2023-03-27

Description In today's society credit scores play a significant role in everyday life Whether you're applying for a credit card a mortgage or even a job having a good credit score can make all the difference Unfortunately many people struggle with credit problems and repairing their credit can seem like a daunting task That's where this comprehensive guide comes in *Credit Repair 101 A Comprehensive Guide to Boosting Your Credit Score and Taking Control of Your Finances* provides a step by step approach to improving your credit score including information on credit repair strategies responsible use of authorized user tradelines and maintaining good credit This e book also covers a range of credit problems such as late payments collections charge offs and bankruptcies providing effective solutions for each With additional information on credit sweeps stacking and increasing your chances for credit card business loan mortgage and car loan approvals this guide is a valuable resource for anyone looking to improve their credit score and financial situation Whether you're a consumer looking to repair your credit or a credit repair professional looking to start your own business *Credit Repair 101 A Comprehensive Guide to Boosting Your Credit Score and Taking Control of Your Finances* is an essential tool for success

How to Make your Credit Score Soar Julie Marie McDonough, 2015-01-26 Your credit score dictates the rates and terms you pay on mortgages auto loans insurance and services It can even affect whether you get a job A low credit score can

cause setbacks to your financial life so today's the day to take control of that three digit number and your financial future How to Make Your Credit Score Soar gives you the tools and information you need to get your free credit report remove errors on your report and increase your credit score Learn how to recover fast from a Short Sale Bankruptcy Judgments and Collections If you're new to credit this book will show you how and where to establish credit lines and then manage that credit so your credit score goes nowhere but up If you have established credit but are struggling to manage it How to Make Your Credit Score Soar will show you how to repair your credit effectively dispute items on your credit report and better handle your credit going forward Life is better with good credit it opens doors to more opportunities Take control of your credit destiny today Take the necessary steps to make your credit score soar **Financial Capability and Asset**

Development Julie Birkenmaier, Margaret Sherraden, Jami Curley, 2013-01-11 This book introduces the concept of financial capability and assembles the latest evidence from ground breaking innovations with financially vulnerable families and links it to education policy and practice This book is a key resource for those interested in improving financial education and financial products and services for low income families **How to Get Out of Credit Card Debt** HowExpert, Norbert Jones, 2016-08-29 If you want to get out of credit card debt fast then get this book Credit card debt is a form of unsecured debt taken from a financial tool usually credit cards These credit card debts are generated when credit card holder purchases products from these cards and accumulates due to the interest charged on it Difficulty arises because people are not able to repay their loans effectively or in time When a card holder is unable to pay his debts he is declared as defaulter In this book Living with Credit Card Debts we are looking at how we can overcome the obstacle we often face when it comes to managing our credit cards The basic ideas discussed in the book are as follows Plan your financial life Financial problems are something most of us will have to manage eventually in life In order to cope with the pressure that may arise we need to have a proper financial plan and even financial goals Credit card ratings and debts We need to know what we should do and not be overburdened by debts Study of financial management We should make money work for us and not the other way round We should have control of our money and not money have controls over us Avoid bad debt This may be as a result of poor privatization that may make us go for what we do not necessarily need HowExpert publishes quick how to guides on all topics from A to Z by everyday experts *Credit Repair Kit For Dummies* Stephen R. Bucci, 2008-08-06 Now you can finally end the cycle of bad credit and get back on your feet by following the step by step advice and tools in Credit Repair Kit For Dummies 2nd Edition You'll find out everything you need to know about creating a solid plan to get your credit back on track You'll discover how to find your credit report review all of the information in it and learn how you can repair and spruce it up You'll learn how to communicate with creditors and how to budget so that you can pay your bills in full and on time You'll learn how to apply these credit strategies to all life situations from building credit with your life partner to financially surviving a divorce unemployment and student loans You will find out how to safeguard your identity so that other people don't damage

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Money and Happiness Laura Rowley, 2005-03-11 Praise for Money Happiness Laura Rowley makes us all understand the money happiness connection in our own lives so that we spend our time and our efforts wisely She gets to the heart of why money can bring feelings of stress joy and freedom and Rowley offers insight that every reader can use to make smarter decisions that will lead to living a rich life in every possible definition of the term Lucy Danziger Editor in Chief Self magazine This is a wry and companionable guide to getting your finances in better sync with your values and who wouldn't be enriched by that Melinda Henneberger Contributing Editor Newsweek Money and Happiness takes cold hard financial information and warms it up through the voice of your best friend You'll find out how to achieve your life dreams and avoid money nightmares The cost of this book may be the best investment you'll ever make Kevin McKinley CFP author of Make Your Kid a Millionaire and host of public radio's On Your Money Let Laura Rowley guide you to a rational and rewarding life by helping you re-order your approach to your financial well being This book covers all the dimensions you need to know about how to plan properly for your reality She teaches that you need not be loaded to be happy And she shows you how to set then achieve your goals For your sanity Rowley is a welcome antidote to the wave of materialism washing over our culture Allan Dodds Frank Bloomberg Television

Girl, Get Your Credit Straight! Glinda Bridgforth, 2008-01-15 Is retail therapy your favorite pastime even though you really can't afford it Do you ignore the balance on your credit card statements vowing to pay them off at some point down the line Is your debt preventing you from living your dreams like buying a home or starting a family If so girl it's time to get your credit straight These days with easy access to multiple credit cards and glossy advertisements that entice us to spend at every turn it's all too easy to start racking up debt and even little slip ups can lead to real damage over time In this highly practical follow up to her bestsellers Girl Get Your Money Straight and Girl Make Your Money Grow financial expert Glinda Bridgforth delivers a power packed plan for paying down debt repairing your credit score and securing your financial freedom along with a future that makes your heart sing Beginning with simple engaging exercises to help you assess your spending habits and get clear about what you owe Girl Get Your Credit Straight presents a detailed road map for eliminating debt one step at a time You will learn how to Devise a system for tracking expenditures anticipating end of month shortfalls and paying bills on time every time Find ways to supplement your income Consolidate loans to pay off debt faster decrease stress and save time and money Negotiate with your creditors to

come up with a payment plan that works for you Discover the best loans to use for refinancing debt or making major new purchases Understand how credit bureaus work and take steps to improve your score Filled with Bridgforth's warmhearted wisdom and advice and complete with worksheets affirmations and inspiring stories of African American women who've restored their credit and built new wealth *Girl Get Your Credit Straight* is a fresh empowering guide for any woman who wants to say goodbye to debt for good *How Consumer Credit and Debt Work* Laura La Bella, 2012-07-01 In the popular mind the Great Recession was caused by misguided investment banking practices a burst real estate bubble and plummeting housing values All of this is accurate yet it fails to highlight another underlying insidious cause of the economic collapse consumer credit and debt In the years running up to the recession consumers were encouraged by the government to spend their money for the good of the economy The value of saving was de-emphasized as credit card companies and banks made access to credit easier and easier As a result people who were not truly able to afford big purchases were nevertheless taking out loans and wracking up huge credit card bills to buy cars boats homes and even second homes Eventually the bills came due and Americans were suddenly in massive debt owing huge sums of money on devalued properties defaulting on loans losing their credit ratings having their homes foreclosed on and their possessions repossessed Readers will review the nightmare scenario that resulted in the Great Recession and prolonged the agony of it Most importantly the mechanisms of consumer credit and debt its pitfalls and smart ways to manage credit and debt effectively in order to make it work for you not against you are explained Readers are encouraged to participate in discussion and learn how they can avoid debt with 10 Great Questions to Ask an Economics Finance teacher and Myths Facts **Get Good with Money** Tiffany the Budgetnista Aliche, 2021-03-30 NEW YORK TIMES WALL STREET JOURNAL AND USA TODAY BESTSELLER A ten step plan for finding peace safety and harmony with your money no matter how big or small your goals and no matter how rocky the market might be by the inspiring and savvy Budgetnista No matter where you stand in your money journey *Get Good with Money* has a lesson or two for you Erin Lowry bestselling author of the *Broke Millennial* series Tiffany Aliche was a successful pre school teacher with a healthy nest egg when a recession and advice from a shady advisor put her out of a job and into a huge financial hole As she began to chart the path to her own financial rescue the outline of her ten step formula for attaining both financial security and peace of mind began to take shape These principles have now helped more than one million women worldwide answer their most pressing financial questions How to pay off debt How to save money How to build wealth Revealing this practical ten step process for the first time in its entirety *Get Good with Money* introduces the powerful concept of building wealth through financial wholeness a realistic achievable and energizing alternative to get rich quick and over complicated money management systems With helpful checklists worksheets a tool kit of resources and advanced advice from experts who Tiffany herself relies on her Budgetnista Boosters *Get Good with Money* gets crystal clear on the short term actions that lead to long term goals including A simple technique to determine your baseline or noodle budget examine

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Crimes of Persuasion Les Henderson, 2003 In depth fraud coverage of computer crimes such as pyramid schemes make this crime library of internet fraud the cybercrime location for the schemes and scams that con artists perpetrate White collar crimes such as prime bank fraud pyramid scams internet fraud phone scams chain letters modeling agency and Nigerian scams computer fraud as well as telemarketing fraud are fully explained This detailed but easy to read report on organized crime topics include credit card fraud check kiting tax fraud money laundering mail fraud counterfeit money orders check fraud and other who's who true crimes of persuasion

Personal Finance Barbara Friedberg, 2015-04-14 This jargon free resource explains the who what why and where of contemporary personal finance in simple easy to grasp language covering the key people events terms tools policies and products that make up modern money management The ideal roadmap to 21st century financial literacy this layman's encyclopedia discusses ideas concepts events and people that inform money management and personal finance It explains the intricacies of things like investing saving debt credit and mortgages and it drills down into complexities like the difference between 401 k and 403 b retirement plans Entries invite the reader to explore common financial topics such as seeking credit counseling using credit cards buying a home and choosing insurance Issues such as identity theft derivatives and taxes are explored as well The unique work is topically organized with contributions from both academics and financial professionals Entries are augmented by entertaining sidebar anecdotes and a glossary and there is a useful feature that connects readers to online sources enabling them to keep up with this fast changing field A one stop resource ideal for individuals seeking to understand personal finance this book will also prove valuable to students taking courses in finance and economics All readers will come away better equipped to profit from money management and more skilled at making smart financial decisions

[Questions When Buying a Car](#) Stephen Edwards, 2006-09 50 plus one Questions When Buying a Car is the perfect self help guide for every potential car buyer whether you are buying new or pre owned How do you tell if a used car was in an accident or hurricane What features on a new car provide good values Are the miles per gallon as advertised really true Buying a car is often the second largest purchase you are likely to make This book could save you hundreds of thousands of dollars over the many cars you will buy in your lifetime Learn how to compare various makes and models of cars which cars hold their value the longest

should you have a used car inspected before buying is it better to buy used from an individual or dealer are places like www cars com better than the local dealer should you buy a car after the lease is finished and more **Credit Repair** Amy Loftsgordon, Cara O'Neill, 2020-10-27 Financing a reliable car or the home of your dreams requires good credit A low credit score will increase the interest and fees you ll pay to borrow money and might even prevent you from renting an apartment or being approved for a credit card altogether This comprehensive how to manual will help you rebuild your credit and teach you how to protect it from future damage

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In a world inundated with monitors and the cacophony of quick communication, the profound power and psychological resonance of verbal art usually disappear into obscurity, eclipsed by the continuous barrage of sound and distractions. Yet, situated within the musical pages of **How To Get Negative Information Off Your Credit Report**, a interesting work of fictional brilliance that impulses with natural feelings, lies an wonderful journey waiting to be embarked upon. Penned by way of a virtuoso wordsmith, that mesmerizing opus manuals viewers on a psychological odyssey, lightly exposing the latent potential and profound affect embedded within the complex web of language. Within the heart-wrenching expanse of this evocative examination, we will embark upon an introspective exploration of the book is central themes, dissect their fascinating publishing model, and immerse ourselves in the indelible impact it leaves upon the depths of readers souls.

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