

Six Powerful Ways to Remove a Judgment From Your Credit Report and Watch Your Credit Score Increase

First, write down the court information listed under the judgment in your credit report, then contact the court and ask them to send you a copy of the judgment. Once you have a copy of the judgment, try any of the following techniques to remove it from your report.

Try the basic dispute method to see whether the judgment will simply fall off. If you have no success with challenging negative items, you can settle them for 20-50 cents on the dollar and try for a deletion. If the creditor won't accept a complete deletion, request that your creditor list your account as "paid as agreed." From there you can begin the basic dispute process. Make sure you get a judgment satisfaction letter to send to the court advising them that the debt was paid.

You can make an agreement with the creditor's counsel to stand still for full payment of the debt. You can then file a motion (i.e. make a request) to have the judgment vacated based on a mistake such as a clerical error. Most likely, the attorney will not respond to your motion. As a result, the judgment will be vacated. Make sure you send the order to the credit bureaus for complete deletion.

You can file a motion to have the judgment vacated (dismissed) based on a technicality, errors in the complaint, or the judgment has moved to another state, or the collection agency did not validate the debt. A technicality can be. You were not properly served or the statute of limitation has run out to collect the debt. You can find errors in the complaint like. The amount of the judgment was wrong. Your name is misspelled, or the date is incorrect.

You can file a motion to have the judgment vacated based on discrepancies in the notice or any difficulties in obtaining it. For example, if you did not initially receive the notice, if the server left the notice on your doorstep or at an incorrect address, or if your spouse was served instead of you, you may be able to have the judgment vacated. Also, if the notice has the wrong district indicated, your name incorrectly listed, or if you are ill on the day of court, you may also be able to file a motion.

If the judgment follows you to another state, you can dispute the interest by arguing that the collection agency did not validate your debt according to the FDCPA. By doing this, it can result to the judgment being vacated.

If you want to get the best credit ever, get approved for your dream home, car and stop collectors from harassing you on a daily bases, then it's time to take action by signing up for you free Self Credit Repair E-Class by [Clicking Here](#) .Once you sign up, you will receive two free gifts: 1-Special Report on Stopping Debt Collectors. 2. Listen to the First Chapter of the Audio Book – Hidden Credit Repair Secrets. Mark Clayborne is Amazon's best-selling author of "Hidden Credit Repair Secrets" and a credit repair expert with 10 years of experience assisting consumers with credit related issues. He is also the radio host of the show "Who Else Wants Better Credit" on blog talk radio every Tuesday at 7:30PM-PST.

Judgment Collection Credit Report

Steven Harms, Aaron Larson

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Clearinghouse Review ,2000 *Fair Credit Reporting* United States. Congress. House. Committee on Banking and Currency. Subcommittee on Consumer Affairs,1970

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