

5 Biggest Mistakes People Make in Credit Repair



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Repairing your credit is not difficult, but you can shoot yourself in the foot if you don't pay attention to a few little things. Here are common mistakes people make which can be easily avoided:

1. **Failing to dispute with the credit bureaus FIRST.** Don't first send disputes to credit cards, collection agency, or mortgage companies. Always dispute your negatives with the three credit bureaus *before doing anything else*. In the first credit bureau dispute, 10-20% of all items fall off. Get the easy stuff first.
2. **Disputing items online. Never do this!** You will not have any written records of your dispute (the return receipt). You will not be able to send documentation backing up your dispute. If you are disputing errors in your name, SSN or address, you have to send your request in writing any way.
3. **Failing to document your efforts.** The credit bureaus must respond to you within 30 days or the item must come off. If you don't keep track of when the time is up, you are missing an important advantage. Keep track of when you send and receive letters. You should also make sure you send your disputes certified mail, return receipt requested.
4. **Being unrealistic.** If your credit report is in bad shape, there isn't a quick fix. Repairing your credit takes time, usually from 4 to 6 months or longer. Patience is required to see results.
5. **Giving up.** The process seems overwhelming at first, especially if you are new to credit repair. You can attempt to do it yourself or use a professional for best results. We, at Credit Restoration & Management are always available to help you and answer any questions you have.

This article has been sent to you by Ken Zwiebel as a courtesy of



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