

WE WANT YOU TO KNOW!

The three major credit reporting agencies, also called Consumer Reporting Agencies (CRA's) are NOT government agencies, they are **for profit**, multi-million dollar corporations that gather and sell your private personal information, to creditors, insurers, employers, landlords, and companies that solicit you for credit and insurance offers. They also sell your information to telemarketing and mailing list companies, without your permission and in most cases without your knowledge! They admit that errors occur on consumer reports, but they do nothing to correct them, instead they report whatever they want and make the consumer "prove" that the report is inaccurate. (*Whatever happened to "innocent UNTIL proven guilty!"*)

Are you tired of: being turned down for credit? Having to "explain" every time you apply for something? Getting stuck with high interest rates? Do you make plenty of money and still can't get a credit card? Are you fed-up with the credit reporting agencies dictating your future? **Fight back!** You can get the credit you deserve, and we can help!

Do you know why the CRA'S don't like Credit Repair?

It makes their job harder (*they also make no profit from it*) and it makes them look bad to their subscribers. A person with "bad credit" has 70% more inquiries on their file than a person with "good credit", think about that for a minute, every time a credit file is pulled the CRA's make money (*in-between three and five dollars a piece*)! So do they want you to fix your credit, absolutely not! Thank God this great country is a democracy, where everyone is entitled to a fair defense. A courtroom would never stand for a prosecuting attorney to point his finger at you and yell "guilty" and then not prove his case, so why would we stand for the credit reporting agencies to do the same thing? We at NuLife2 agree with the law makers and Congress, in that the credit reporting agencies must back up what they report about you! Sometime the real issue here is not always whether the information is even accurate or not, but are the reporting agency **able and willing** to prove it. If your defense is properly presented, it is usually more trouble for the credit reporting agencies to legally verify the information on your report than it is for them to delete it. You can appeal to the three reporting agencies yourself, or you have the **right** to hire someone to do it for you.

Can't I repair my own credit files?

Yes, it is true, you can repair your own credit. It is important, however, for you to understand that there are risks in repairing your own credit. These risks are compounded if you cannot set aside enough time to work on your files, or if your skills or organizational abilities are not quite "up to par". Beside the fact that you may make little or no improvements, you may also do real damage to your credit repair efforts. We have seen countless people make seemingly harmless mistakes in the process of disputing their credit only to make their credit files worse. Afterwards, seeking our professional help when too much damage had been done.

The Cost of Bad Credit

\$20,000 car paid over 5 years:

CREDIT STATUS RATE PAYMENT COST OF BAD CREDIT

Perfect	10%	\$424.94	\$0.00
Mildly Damaged	14%	\$465.37	\$4,722.54
Damaged	20%	\$529.88	\$8,593.30



\$100,000 home paid over 30 years:

CREDIT STATUS RATE PAYMENT COST OF BAD CREDIT

Perfect	7%	\$655.30	\$0.00
Mildly Damaged	9%	\$804.62	\$50,155.24
Damaged	12%	\$1,028.61	\$130,791.63



'CREDIT DOCTORS'

If you know anyone with credit problems, have them read this article about some of the 'credit doctors' and their illegal credit repair tricks. Bad credit repair services have plenty of credit repair scams to take your money. One credit repair scam is costly and risks putting you behind bars on felony charges. Many credit doctors have ads that state "*Erase your Bad Credit!*", or "*You'll have new credit in no time*", or "*Start over with a clean slate*". They love to spam you with it. Ignore any spam you receive related to credit repair, credit doctors, or automobile title loans. Honest professional real credit repair services don't spam. Many of these spammers just take off with your cash and don't tell you anything. Even if the company is a national credit repair company, be suspicious if they suggest you create a new Social Security # or a new EIN.

The new SS# or EIN Scam

What happens is you pay the credit doctors several hundred dollars, and they tell you what to do. Here's where the felony part comes in. Part of their credit repair scam is to substitute your Social Security number with a 9 digit federally issued Employer Identification Number (EIN), or a Taxpayer ID# that you are to obtain. By doing this, you are illegally creating a new persona, which you use to get credit cards and loans. Trying to fix bad credit with your federal numbers like that is a felony, and if you used the internet or phone lines, you could be charged with racketeering under the RICO act, which law enforcement agencies love to abuse. Besides, credit bureaus are getting much better at catching these red flags because they are smarter than you and the credit doctors. But many times the credit doctors lie to you. As the FTC warns, credit doctors tell you "It's 100% LEGAL..." or "It's not only legal, it's your right."

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