



# Credit Repair Secrets Most Don't Know Exist

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*Do you know your FICO score? A poor FICO (credit) score could be costing you money! It's estimated that 1 in 4 people have errors in their credit report and it's costing them money.*

PR9.NET December 02, 2005 - Even if you have a good credit rating, there could be information on your credit report that is incorrect or that even belongs to someone else! A good knowledge of credit repair methods is essential. You will find that knowledge here. Did you know that according to the US Public Interest Research Group, there are mistakes and false information on one in four credit reports? This is costing you \$\$\$!!!

In a survey carried out by the PIRG, one quarter of the credit reports ordered contained errors that would seriously affect the consumer's ability to obtain credit and would probably be costing them money in interest on their mortgage. Errors such as accounts and late payments that did not belong to the person concerned! Over half (54%) of the credit reports contained demographic information that was incorrect due to misspellings, being out of date or belonging to a stranger! Almost a quarter (22%) actually had the same loan or mortgage listed twice on the same credit report!

Just over 7% had mistakes that would have had serious adverse effects on the consumer's credit worthiness due to mortgage and loan information that was completely missing from the credit report!

Almost one third (30%) had the opposite of the above by containing information that shouldn't have been on the report such as credit accounts that had been closed by the consumer but were still shown on the report as being open! The information on your credit report is stored as it comes. No checks are made to verify any information reported to a credit agency. These agencies are simply record keepers.

You must take steps to remove any false information on your credit report and repair your credit now!

Identity theft is now the fastest growing crime and you may have negative items on your credit report due to ID theft without even knowing! A thief can steal your personal information and use it together with a false identity to obtain credit cards, loans and make large purchases without your knowledge. In fact this could go undetected for months or even years before you discover that your credit score has dropped through the floor!

You may not find out until you get refused for credit so take action now, this is costing you \$\$\$!

Did you know that it is possible to remove negative items from your credit report even if they are true?

Read on and you will discover a little known trick to do this legally a little later in your book. I will also reveal to you what the credit agencies will never tell you!

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## About DSS Enterprises

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