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BestCredit: How To Win The Credit Game, 2nd Edition



Synopsis

Written by a former debt collector, this credit repair book covers many aspects of credit restoration, including how to legally remove any adverse credit from a consumer credit report, how to negotiate debt, how to prevent and recover from identity theft, the secrets to raising a credit score, and more. Remove judgments, liens, late payments, bankruptcies, collection accounts, inquiries, charge-offs, repossessions, and foreclosures. Learn how to negotiate like a pro, reducing credit card and other unsecured debt to a fraction of what you owe!

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Customer Reviews

I am a young woman in my mid/late twenties who made a royal mess of her credit report as a "new adult". I have searched high and low, and read every book and website you can imagine about how to clean up my credit score. Not a single book helped me until this one. Everyone makes mistakes, and one of the greatest mistakes you can make is letting your credit score go down the tubes. However, don't lose hope! You CAN change things. It will take time, effort, and determination. Do NOT let these creditors and collection agencies beat you down - you can do this. Not only does this book offer step by step instructions on how to handle every aspect of credit repair, but it provides you with proof of the results you can achieve. Dana Neal was an insider in this industry, but he has also struggled with repairing his own credit. He chronicles some of his experiences, educates you on how he succeeded, and gives you a solid game plan to follow. He knows the law, he helps you understand it, and he refutes a lot of the common ploys you see that simply WILL NOT WORK. How does he know? Because he tried them all. This man knows his stuff. This book covers every poor

credit scenario you could imagine... bankruptcy, credit counseling companies, chargeoffs, collection agencies, judgements, existing poor debt, etc. It's all there. You will learn how to retain your dignity and still receive fantastic results. If you want the truth and you're ready to sit down and tackle this problem head-on, buy this book immediately. The road to credit repair is a long one, and it's not much fun, but this is THE tool you need to carry on your journey.

For a couple of reasons, I conducted a lengthy search both online and in bookstores for a solid book on credit scoring and repair. First, I am a mortgage banker and have a desire to HELP my credit-challenged clients, not just tell them their score and turn them away to some hard-money lender who will only make matters worse for them. Secondly, I desired to boost my own score and remove some derogatory items (some true, some false). There are so many books you can buy, but I ultimately chose Bestcredit, and suggest you do the same. You'll likely come away feeling as armed and empowered as I do.

C. Linn Bower, a small business owner, January 26, 2004, Definitely a 'results oriented' book This author deserves the highest praise. I used to have bad credit, and now it's flawless. This book revived my ability to acquire credit; gave me the confidence to apply for credit with out fear of being denied. Neal's techniques helped to clear both inaccurate credit ratings from unscrupulous creditors as well as my own credit mistakes. His real life examples were the shot in the arm I needed to initiate credit repair on my own. Now, I can take full responsibility for great credit and keep it that way. My story began with a payment delinquency with Bank One. I was falling behind on my bills shortly after a difficult divorce, and Neal's technique for credit repair got my relationship with Bank One back on track. They even agreed to remove the bad mark. Also, I was able to clear erroneously reported information from First Union Bank and GMAC. Now they are completely removed. It really worked! And the chapter on identity theft prevention/recovery was top notch. I should also state that I've read other books on this subject. None came close to being so complete and easy to follow. (There was also some refreshing humor in there, something we can all use.) Neal was also accessible by answering questions via email- very surprising. This book isn't for the unmotivated, though. There aren't any silver bullets or snake oil methods for fixing bad credit. I highly recommend this book to anyone wise enough to recognize and take great advice. A+

I have read BestCredit and used its tips twice now. First time I removed a negative item off my credit and raised my credit score 90+ points in one day. That saved me hundreds of dollars in interest

when I bought my last car. I just recently used another technique in dealing with credit card companies and credit card debt. I just negotiated one of my credit card companies down from \$9,200 down to \$6,100. It was 60% off the original debt. I saved over \$3,100 dollars!!! Not only did I reduce my payoff amount but I also removed all negative items from that company. I got the card to show current/paid as agreed and they also gave me a very low interest rate so I can use the card to help build my credit score up even further. Simply put, If want to learn how to negotiate with creditors, remove negative items on your credit, and build your score back up....BUY THIS BOOK TODAY!!!

I have this book and have read it through a couple times, and I think it is probably the best help someone could get that has a need for this type of advice! Period! The section on how to negotiate was of great help to me because it more or less tells you how to respond to the questions that you WILL be asked by collectors and such. It helped a lot also in preparing a deal that I would offer and then responding to a counter offer by the collector if indeed one was. I would recommend anyone wanting to deal with their own affairs in debt negotiation to buy and read this book and follow it as close as possible and see the results, it's great!

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