

5 Methods

To

Fix

Your

Credit

Quick Note...

Most people have credit that's not as good as it could be. Most people also know that they can do something to make it better, but don't know where to start or what the best method is when they are ready to start.

That's why I wrote this report. I've used every one of these methods to fix my own credit and became a "credit repair guru" in the process.

My objective is to make you aware of each of the methods available today and the pros and cons of each one.

I've provided you with recommendations to what I believe are the best products, services, and companies relevant to each method. You are under no obligation of any kind to use any of the recommendations I make.

The only thing I ask is that you use this information to make an informed decision and then take action on that decision.

Here are my suggested steps on how to succeed in your quest for good credit:

1. Read this report.
2. Decide which method is the best for you and your family.
3. Take action.
4. Persist until you realize your objective.

To your good credit,

Mike Sireci

Table of Contents

1.	Introduction to 5 Methods To Fix Your Credit	4
2.	Method #5—Time	6
3.	Method #4—Follow The Credit Bureaus’ Instructions	10
4.	Method #3—Fix Your Credit Programs	15
5.	Method #2—Credit Repair Companies	21
6.	Method #1— Fix Your Credit Software	28
7.	Conclusion	33

5 Methods To Fix Your Credit

Do You Know The 5 Different Methods You Can Choose From To Fix Your Credit?

If you do know, then you are way ahead of most people.

And if you do know that:

- Then there's a good chance that you already have great credit.
- Which means you don't need to worry about repairing it.
- Which means you don't need me.

Although, if you're reading this, then I'm betting that either:

- You don't have good credit.
- Someone close to you needs this solution to their problems SO BADLY that you're taking the initiative for them.

But, if I had to guess, even if you can name the five different methods to fix your credit, I bet you couldn't tell me which one is really the best or why.

So, that's where I come in. I can and I will tell you what they are.

I'm certainly not worried about you finding out about them and pursuing one of the other methods instead of the one that I believe is the best.

In fact, I'd rather you did know about each method.

Why?

Because that will allow you to make an honest evaluation, since you know your situation better than I do, and then you'll really feel good about

whatever solution you choose and know that it's the right one for you and your family.

Besides, the way I see it, the more value and information I give you, the more you'll believe me and trust me.

And the more you believe me and trust me, the more likely you'll be to follow through with the truly helpful suggestions I have for you.

And the more you follow through with what I tell you to do, the better your credit will get and the faster you'll get it there.

And when that happens, we both win!

So, here then are the five methods to fixing your credit:

- #1. [Fix Your Credit Software](#)
- #2. [Credit Repair Companies](#) (credit cleaning companies and law firms)
- #3. [Fix Your Credit Programs](#) (usually a 100-300 page ebook)
- #4. [Follow The Credit Bureaus' Instructions](#)
- #5. [Time](#) (just sit around and wait for several months to several years)

Now, personally, I believe that method #1, [Fix Your Credit Software](#), is the best. Feel free to skip straight to it (page 25) and then get started if you think you're ready.

But don't let me stop you from doing more of your homework elsewhere, too. Search the internet some more, read a book or two, talk with friends and family, etc.

Remember though, whatever you do and whichever method fits you and your family the best, the key is to follow through and really do something, don't just ignore the situation and hope it will go away.

Method #5

Time

The Worst Of The 5 Methods

You Could Choose To Fix Your Credit

Intro:

One of the ways you can improve your credit, at least in theory, is to simply wait.

The thought of doing nothing and just hoping that things will get better, by simply sitting on your keester, just kills me.

I'm sure that it's not sitting well with you either; otherwise you wouldn't be reading this right now.

Just so you know though, 79% of the credit reports out there have errors on them. That's not me saying it, that's coming straight from the U.S. Public Interest Research Group, www.uspirg.org.

That means that even if you've never done anything wrong, such as having been late on a credit card, you probably still have negative information on your credit reports that's lowering your score.

Quite frankly, that stinks, but that's the way it is.

Now, if you do choose this method of fixing your credit:

- You should know that some things may take 7 years to fall off your credit reports; and bankruptcies, for example, can take 10 years.
- You should also know that some won't ever come off your credit reports.
- You are choosing it, by default, if you aren't actively choosing one of the other methods.

That's a long time to wait, don't ya think?

Personal Experience:

Much as I hate to admit it, I've tried this approach a couple of times in my credit history.

The first time, it was simply because I had no idea I could do anything to fix my poor credit problem.

And that's the main reason for many other people, as well.

We either don't know we can be proactive about fixing our bad credit or we've been misled to believe that time is the only method available to us in the first place.

The second go-round for me was a situation where my life was upside down professionally and financially. I just couldn't see trying to fix something that was part of a bigger issue that was not going to get any better for a while.

I look back now and see just how dumb that was.

If I had cleaned up my bad credit the second time, I would have been able to pull myself out of my financial shortcomings faster, simply because I would have had the power of good credit to do so.

Pros:

- Same price or less than the other credit repair methods, since some are also free and some are not.
- Least amount of work, i.e. none.
- Not required to write your own dispute letters.
- No chance of accidentally following any outdated advice since you're not following any advice.

- Not necessary to read and understand an entire 100-300 page ebook on credit repair.

Cons:

- Even though it doesn't cost anything, it's easily the most expensive because your interest rates will be higher, which means more money out of your pocket.
- Your bad credit situation rarely gets better on its own.
- If your bad credit accounts do eventually fall off your reports, this method clearly takes the longest for it to happen.
- By doing nothing, you're basically giving up all of your legal rights.
- If and when you do need more credit, you may not be able to get any at all.

Conclusion:

Does time help? Yes and No.

It is true that a negative account that's only one **month** old will hurt your score more than if that same account is one **year** old. So, in theory, the longer you wait the less a bad account will affect your score. And eventually, if the credit bureaus do their job, then you will see the negative account fall off your report.

So, why do I also say that time won't help?

First, remember that 79% of credit reports have mistakes on them. Why should you sit around waiting for that mistake to fall off your report? Why allow it to hurt your credit during that time?

Second, you have the legal right to make sure that the creditors are reporting your information correctly and that they have the documentation to prove it. If they can't prove it or won't prove it in a timely manner, it's against the law for them to continue reporting that negative information about you.

In essence, the creditor is often breaking the law, but you are the one paying for it. Why let a creditor hurt you and your family like this?

Third, although the credit bureaus are supposed to remove your negative accounts after a certain period of time, sometimes they don't. Their failure to properly remove negative information is a sizable portion of the 79% of the mistakes I keep mentioning.

Finally, it is NOT mandatory for credit bureaus to report your negative information for 7 years or 10 years, as most believe. It's actually the opposite of that.

The truth is that the credit bureaus are not legally allowed to continue reporting your negative accounts any LONGER than the 7 or 10 years...NOT THAT THEY MUST. There is no law that says that the credit bureaus must report your negative accounts for some designated period of time.

So, of the five methods you can use to fix your credit, this is the worst option for you to choose.

As I mentioned before, the key is to follow through and DO SOMETHING, don't just ignore the situation. That, in and of itself, is why the Time Method is the worst possible approach you could take.

So, let's move on to the second method you could choose for restoring your credit. But I'll warn you, it's also the worst of the four proactive options, and you won't be choosing it after I finish explaining it to you.

Method #4

Follow The Credit Bureaus' Instructions

Not Quite As Bad As The Time Method For Fixing Your Credit, But Its Close

Intro:

I've looked around the internet and found more than one site, unfortunately, that says go directly to the credit bureaus and follow their advice on how to go about correcting mistakes.

Please. I don't think so.

If you come across a site like that, run away...FAST.

Just in case you're not sure what a credit bureau is, allow me to elaborate for a second.

A credit bureau is simply a company that collects and reports all of your credit related information, not only for you, but especially for your creditors. There are three primary credit bureaus today--Experian, Equifax, and TransUnion. All three usually have a credit report on you and it's in your best interest to check each of them on a regular basis.

Seems like these bureaus would be the logical place to go for advice then, doesn't it? I mean, these are the guys you're getting your reports from. They are the ones that a lender goes to in order to decide whether or not to lend to you.

So why then is it practically a bad credit repair sin to follow their sage wisdom?

I found a comment at www.CreditRepairMagic.com that is just dead on target with this particular subject. In their words, following the instructions

of the credit bureaus is...

"Like the wolf instructing the sheep. The credit bureaus are NOT your friends."

Let me remind you that nearly 80% of all credit reports have serious mistakes and errors on them. Are you sure you want to listen to a company that can't get it right 4 times out of 5?

Obviously, the answer is a big fat "No."

But why is it that these billion dollar companies don't get their primary product working right? Notice that I didn't say "can't," but rather "don't."

The reason is money. Isn't it always ultimately about the money?

Unfortunate, maybe, but true.

The credit bureaus get the overwhelming majority of their income from the lenders and creditors that are requesting your information from them.

Who then do you think the credit bureaus want to keep happy?

If you said, "The lenders and creditors," then you would be correct.

So how does this help the creditors make more money?

They make more money when they can charge you higher interest rates.

And how do these creditors get to charge you higher interest rates?

By you having lower credit scores.

And what causes you to have lower scores?

Yup, you guessed it. Negative information.

Hmm. Like I said, just follow the money.

I'm thinking the last thing the credit bureaus want to do is help us get rid of mistakes, errors and otherwise negative information that's showing up on our reports.

Personal Experience:

In the Time Method I mentioned that at one point I thought the only way for my credit to get better was time. Then I found out that I could take some action on my end to help fix my poor credit problem.

So, what did I do?

I went to the credit bureaus for information. Now, at least, I was taking action. But, like most people, I didn't realize that this was not the best course of action to take.

The bureaus let me challenge certain accounts online. After I challenged them and they weren't deleted or corrected, they wouldn't let me challenge them again. I was led to believe that I couldn't challenge a second or third time if it was necessary in order to get false information corrected.

The important thing was that I wasn't just challenging negative accounts for the fun of it. The accounts I challenged were truly incorrect and should have been fixed or deleted!

It was after this experience that I looked further and found a credit repair program that helped me take it to the next level. I'll talk about that more on the next method.

Pros:

- Same price or less than the other credit repair methods, since some are also free and some are not.
- Little work since you can challenge accounts directly online, and they often only let you challenge once.

- Not required to write your own dispute letters, since you can challenge online.
- Not necessary to read and understand an entire 100-300 page ebook on credit repair.

Cons:

- Since this method will remove little or none of the negative information on your reports, your scores will improve the least, which will leave you with higher interest rates compared to the other methods. So, even though it doesn't cost anything, it's the most expensive proactive method because the higher rates mean more money out of your pocket.
- If you aren't able to challenge again, your bad credit situation may never get better.
- If your bad credit accounts do eventually fall off your reports, it will be because the bureaus tricked you into settling for the Time Method; i.e. you've resorted to waiting months or years for the credit bureaus to remove the accounts.
- When you need more credit, you may not be able to get it since your poor credit score may not have gotten any better or, if it did improve, it may not have been enough.

Conclusion:

This method is better than the Time Method since you are doing something instead of just sitting on your hands. It is possible that some of your negative information will actually be corrected or removed.

But it's doubtful that even a majority of your negative accounts will be corrected.

So, although it's virtually free to listen to and follow the instructions of the credit bureaus, it's the worst of the proactive methods you can use.

Don't do it!

Let's not waste any more time on this method of fixing bad credit and move on to the methods with some merit to them.

Method #3

Do It Yourself Credit Repair Programs

Some Do It Yourself Programs Are Excellent, Many Are Not. I'll Tell You Why And Then Which Ones I Recommend.

Intro:

Most of the credit repair programs, courses, ebooks, etc. fall under this method of credit restoration.

Depending on the course you purchase, this can be a pretty good route to go.

Some have become outdated because they have not been upgraded as new laws and regulations have come along or as the credit system, in general, has changed.

But some have kept up with the times and some are newer and didn't have to worry about upgrading in the first place.

If you have the self-discipline to get through the entire course and then do what it says, then this method will work and get you to the desired result of great credit.

Personal Experience:

I did this a few years ago.

At the time I did this, I had already cleaned up my credit once before by using a credit repair company.

So, I was already familiar with the process of credit repair to a degree and

knew that it really could be done.

It was just a matter of whether I was going to do it or if I was going to let someone else do it for me again.

But I was struggling financially and I knew that a credit repair course would cost less than hiring one of the credit repair companies.

I tried going straight to the credit bureaus to get the information I needed.

When that didn't get me the results I wanted, I knew that there had to be a better way to solve my problem.

So, I went hunting. In the process I found more than one credit repair course that claimed to be able to teach me how to restore my good credit.

I really didn't know which one was the best. And I didn't find some credit repair guru somewhere that was able to give me the pros and cons to all the courses out there.

Some of the courses looked better than others, of course; and in the end I picked what looked like the biggest and most comprehensive course of them all.

I spent \$80 on it and got a manual that was over 300 pages in return.

On the positive side, it was easy to read and well written and organized. I actually wrote the letters and had negative accounts removed from my credit reports.

And my credit score really did improve.

On the negative side, the course only had a couple of basic examples of a dispute letter. If it had included a CD with several example letters where I could just fill in an account number and mail the dispute letter, I would have been much more impressed.

Because sample letters weren't provided, I was frustrated at having to create dispute letters, and then create variations when I needed to dispute an

account again.

Despite those challenges, I stuck with it and took my credit scores from the low 500s all the way up to the low 700s.

I went, in a few months, from not being able to get credit to having “A” credit and being able to get a home loan, a car loan and multiple credit cards.

And I got all of them at great interest rates!

With that being said, let me give you a quick run-down of the pros and cons of this approach to repairing your credit.

Pros:

- Thousands of dollars less than the Time Method where you will waste your money due to higher interest rates.
- Hundreds of dollars less than a credit repair company.
- The same price range as credit repair software.
- Far more effective than following the Credit Bureaus’ Instructions.
- Will usually take less work than a credit repair company will require of you, although you'd think it would be the other way around.
- Much faster than waiting months or years for your negative credit accounts to reach their termination date and fall off your reports automatically.

Cons:

- Will require more work than using credit repair software.
- Some of the courses are outdated.
- Many of the courses leave it up to you to create the dispute letters yourself.
- Even if the course doesn't cost much, its still too much if the info is no longer accurate or effective.

- You have to take the initiative to keep up with each negative account on your credit reports.
- You must track each step that you've taken, as well as steps still needed, in order to successfully get the negative accounts removed.
- You must take the time to read and understand the course in order to actually do it. Most courses will be over 100 pages and many are more than 200 pages.
- You are likely to quit somewhere along the way because there is so much to read, understand, implement and follow up with in order to succeed.

Recommendations:

I've looked at several different credit repair courses. Honestly I didn't even bother looking very deeply into many of them because their sales pages were so poor. I figured that if the first impression was that bad, how good could their main product really be?

Of the three I'm going to recommend, I will admit that I've only completely read one of them. I do plan to get to the other two eventually. But up to this point I've put my in-depth focus on the two remaining credit methods, since they are the best ones and the ones that most people will choose and benefit from.

So, with that acknowledgement aside, I'm only going to mention three credit repair courses right now.

- #1. [Credit Secrets Bible](#)
- #2. Improve Your Credit Score In 24 Hours
- #3. [Credit Millionaire](#)

Until I get to the point where I've studied each of these courses in depth and can make thorough reviews of each, let me summarize each of them here for you.

[Credit Secrets Bible](#) is the #1 do-it-yourself credit repair course on the market today. It may be the oldest credit repair course, too; but it is kept current from everything I've seen. This company is very aggressive about

their marketing and advertizing and is constantly putting out new articles and other materials which tell me they are focused on staying out in front of the competition.

Improve Your Credit Score In 24 Hours, is authored by a man that was a manager at one of the main credit bureaus for several years. In addition to the main course, you also get a ton of bonus materials that are worth way more than the price of the course itself.

[Credit Millionaire](#) is the program I mentioned earlier—I bought this do-it-yourself credit repair course, read it and then effectively used it to fix my credit.

It's a very good course, but its focus is on building more and more credit to the point that you have upwards of a million dollars of credit available in your name. While that's great information, and it does teach you how to fix your credit in the process, it's a bit off the primary goal of most that are reading this information right now.

Of these three, all are a safe bet and will get you on the road to great credit. I'll leave it up to you to take a look at each one and decide which appeals to you the most.

Lacking a complete study of all three programs, I won't guide you any further at this time. But let me say that regardless of which course you might choose the two remaining methods, Credit Repair Companies and Fix Your Credit Software, are still better.

And once you get done reading about these two methods in the next two sections, you'll know why.

Conclusion:

Method #3, Do It Yourself Credit Repair Programs, is good and effective. But if this were the Credit Repair Olympics, then this method would take the bronze.

It will work, but be careful. Each do it yourself program, as good as it may be, will leave it up to YOU to stay on top of the entire process from start to finish.

This method is worlds better than the Time Method and the Follow The Credit Bureaus' Instructions Method, already discussed, but not nearly as good as the remaining two.

Method #2

Credit Repair Companies

Some Credit Repair Companies Are Great, Some Are Terrible. I'll Explain Why And Then Tell You Which Companies Are The Best.

Intro:

I'm sure you've seen the advertisements in the newspaper, on TV, and certainly all over the internet. You know the ones, they make claims like:

- "Credit problems? No problem!"
- "We can erase your bad credit -- 100% guaranteed."
- "We can remove bankruptcies, judgments, liens, and bad loans from your credit file forever!"

Can they really do this?

Actually, Yes...they can.

The two primary concerns you should have are not:

- Can they do what they say they can do?
- Are companies like this legal?

Instead your concerns should be:

- Is this particular company legit or a scam?
- Is the price that they are charging fair or way too high?

Personal Experience:

I should know about credit repair companies. I've used one.

They were able to remove quite a few negative accounts from my credit reports.

They didn't remove all of the negative accounts I had at the time, but that wasn't their fault. I simply didn't keep them employed until they had completely removed all of the bad accounts.

The monthly payment for their services was \$69 and I was at a point in my life where cutting back on my bills became my priority. So, out they went.

And, really, the price is usually the main reason why someone doesn't use a credit repair company or quits using a company or law firm that provides credit repair services.

Looking at the big picture, \$69 a month plus an initial start up fee was chump change compared to the eventual savings in interest payments on loans and credit cards down the line.

I simply made the same kind of mistakes that most people make:

- I looked at the short-term monthly payment as opposed to the long-term savings in interest.
- I lost focus of the goal of getting and keeping good credit because I became distracted by the other things going on in my life.

Pros:

- Thousands of dollars less than the Time Method where you will waste your money due to higher interest rates.
- You will not have to read a very long course about credit repair.
- Far more effective than the Follow The Credit Bureaus' Instructions Method.

- Much faster than waiting months or years for your negative credit accounts to reach their termination date and fall off your reports automatically.
- The company will write all of the dispute letters for you.
- A good credit repair service company will know and use the latest techniques.
- They will keep track of each account: if it has been cleared or needs to be challenged again.

Cons:

- You end up doing as much or more work as if you did it yourself.
- Using a credit repair company is the most expensive of all five methods of bad credit repair.
- It will take longer than if you do it yourself.
- Some of your legal rights to dispute negative accounts are lost when you give someone else the authority to do it for you.
- You end up spending money with nothing to show for it if the credit repair company you use is not legitimate.

Payment Plans:

There are three primary ways that credit repair companies charge for their services. The difference in how they charge is one of the main factors in whether a credit repair company is a good choice or a bad choice.

Credit repair companies can charge:

1. One flat price to do the entire job of fixing your credit.
2. A month-to-month price for as long as you retain their services.
3. A set fee for each bad account they get removed from one of your credit reports.

Regardless of how they work, let me make it clear that if you are paying more than about \$500 to a credit repair company for their services over a 6 month period of time, you are wasting your money.

The best companies that apply all of the possible services available for fixing your credit don't charge more than about \$500 over 6 months. If you are looking at a credit repair that is charging more than that, tell them, "No."

Fee Per Bad Account

The worst of the three methods listed above is the third one. I've checked the pricing on several companies that charge per bad account removed. The average person will end up paying waaaaay more than \$500.

There is a credit repair company in my local area that charges per account removed. I talked to one of their sales reps about three years ago. At the time, the rep said that his average customer paid more than \$1600 for their services. I believe he said they charged \$50 for each account that was corrected or removed from a credit report.

If one of their customers had just one account removed from each of their three credit reports, then they were looking at \$150.

Unless you can find a company that's only charging about \$5 per account fixed, I advise you not to use their services.

Month-to-Month

The second method listed above is the most common. Typically, these companies charge a set up fee and then a month-to-month fee for as long as you use their services.

That's not necessarily a bad thing. In fact, four of the five credit repair companies that I recommend work in this manner.

Certainly, not all drag their feet, and choosing one of the more reputable ones that I have listed below should avoid this problem. But, it's not in the company's best interest to do the job as quickly as possible.

One Set Price

Finally, a few companies just charge you one set price to do the job. This is the best option of the three...again, as long as its not more than about \$500 for 6 months' worth of service.

[DSI Solutions](#) is the top company that I recommend and one of the main reasons is because they work in this manner (they also cost less than \$300). They simply have no motivation to go slowly. In fact, this payment plan motivates them to get the job done as quickly as possible. They aren't going to get any more money from you, so the less effective and efficient they are, the more it costs THEM.

Recommendations:

I've studied several different credit repair companies. There are quite a few out there, but there are only a few that are worth considering.

I've put together in-depth reviews of the five main companies in the credit repair industry and highlighted the strengths and weaknesses of each for you to consider.

Of these five you should pick one of the top two, if for no other reason than that they are less expensive. Even when you get down to the top two companies though, I still feel that one company is the clear winner.

In order of rank, here are the reviews for the top credit repair companies:

- #1. [DSI Solutions Review](#)
- #2. [Sky Blue Credit Review](#)
- #3. [Ovation Law Review](#)
- #4. [Lexington Law Review](#)
- #5. [Veracity Credit Review](#)

You can also get a visual summary of the reviews with this helpful [Company Comparison Chart](#) and see how these companies compare to each other side-by-side.

Additional Details:

Some experts will tell you not to work with a credit repair service company.

But I disagree for two reasons:

1. Since I've used such a company and saw the results, I know that they do in fact work.
2. If you have the money for the services, they will keep you on track and moving forward. When working on your own, it is easy to become lazy and fail to take the next steps in the process.

If you know that you aren't organized enough to stay on top of it, or motivated enough to stick with the game plan all the way to the finish, then the credit repair service companies have a valid argument for being the method of choice.

But, let me emphasize a couple of the negatives. Although it's tempting to simply pay a company to do the work for you, most of the credit repair companies have weaknesses that they don't want you to know about.

First, as mentioned earlier, most charge a monthly fee for their credit repair services, so it's really not in their best interest to do the job quickly.

Second, it's faster to do it yourself. There is a delay in the process, since credit reports and other paperwork from the credit bureaus must be sent to you, and then you must forward it to your credit repair company. Next, you wait for your account rep at the company to get to your file and take the next step in the process.

Finally, there is a substantial amount of effort on your part. It's pretty much a no brainer, but you still have to do the work.

Just so you know, the primary work involved is:

- Filling out several forms (including Power of Attorney documents).

- Receiving and forwarding, to the credit repair company, all of the credit reports and other documents you get from the credit bureaus. These documents may not be legally sent to anyone but you.

Conclusion:

Credit repair companies really can do what they say they can do and most are legal.

If you do a search for "credit repair companies" online, you can feel confident that the companies that pop up at the top of that search are legitimate.

As for the price, credit repair should not be more than a total of about \$500. If you're being charged more than that, the company could still be quite legal, but why go with them when there are other companies that provide the same services for less?

All of the companies I've recommended will be found at the top of any search you might conduct and will charge reasonable prices.

Still, I feel that this is the 2nd best method for repairing your credit. There are pros and there are cons, but the cons are certainly not show stoppers.

That being said, there's more than one reason as to why I think this is the 2nd best method, not the best one.

So, let's move on to my favorite. I'll give you the details as to why I believe it's the best method to use to restoring your poor credit.

Method #1

Fix Your Credit Software

The Best Method In The Credit Repair Industry To Help You Fix Your Credit

Intro:

Credit repair software is the newest of all the credit repair methods available today.

While some of the credit repair courses and credit repair companies have been out for 10 to 20 years, credit repair software has been around for less than five years and most of the software programs have only been out for one to two years.

And yet, credit repair software takes the pros of the do-it-yourself programs and the credit repair companies and then minimizes or eliminates the cons of both.

Personal Experience:

As mentioned earlier, I basically became a credit repair expert by simply using all of the different methods at one time or another in my personal life.

I've had the need for credit repair three different times.

The first time I tried the Time Method. It didn't take long to realize this wasn't the best option for me.

So I started doing a little hunting and found the credit bureaus and tried following their advice. Following the credit bureaus' instructions was not the most effective method either.

That led me to finding and using a credit repair company. It worked. My scores went from the lower 500s to the upper 600s.

But I was going through a hard time financially and dropped the services of the company before they had completely cleaned up everything for me. Basically, I settled for good credit instead of staying with it until I had great credit.

A few years later I had some challenges and needed to raise my credit score again.

Past experience said that it could be done with a credit repair company. After some searching, I found what looked like some good do-it-yourself credit repair courses.

This negative trend in my credit life convinced me I would benefit by reading up on the courses and doing the job myself. With funds running low, I decided to save the monthly credit repair company fee, and invested in a course.

The result? Success!

My scores went from the low 500s to the low 700s.

I now had great credit!

Later, when my business went under and all my credit went along with it, I once again decided to look for the best way to fix my credit.

I started off by looking for the latest and greatest credit repair course, knowing that some laws and rules had changed. I wanted to make sure I was using the most effective and efficient course available.

In the process, I found credit repair software.

It seemed to be an upgrade over a credit repair course, but how did it compare to what the credit repair companies were doing nowadays?

That search, study and personal evaluation is what led to this website. I

knew that others could benefit from credit repair, especially in today's economy. They could also benefit from my personal insight.

So, let me give you the pros and cons of credit repair software and then I'll finish explaining how it's really the best method on the market today.

Pros:

- Less expensive than the credit repair companies.
- Same price range as the do-it-yourself courses.
- Less effort than working with credit repair companies.
- Less work than the do-it-yourself courses.
- Less time than doing nothing and just waiting.
- Less time than the credit repair service companies.
- Not required to write your own dispute letters.
- Not outdated like many of the do-it-yourself courses.
- Don't give up legal rights as with the credit repair companies.
- Keeps you organized and on track until each negative account is resolved.
- Not necessary to read and understand an entire 100-300 page ebook on credit repair.
- Get started immediately.

Cons:

- Hmm. Well...can't seem to think of any cons.

Recommendations:

I've studied several different credit repair software programs. There are many out there and I've by no means studied up on them all. But I really don't need to.

There is a huge difference between the good ones and all the rest.

I've put together in-depth reviews of the three main software programs you might use to fix your credit; and highlighted the strengths and weaknesses of each of them for you to consider.

Of these three, I suggest you pick one of the top two, if for no other reason than that they offer several bonuses which are easily worth the purchase price alone. But I feel that one of the top two is the clear winner.

So, here are the top three credit repair software programs, in ranking order and my review of each:

#1. [Credit Repair Magic Review](#)

#2. [Credit-Aid Review](#)

#3. [Your Credit Win Review](#)

You can also get a visual summary of the reviews with this helpful [Software Comparison Chart](#) and see how these software programs compare to each other side-by-side.

Conclusion:

Here's what I see:

The best credit repair method is the one that will:

- Cost the least,
- Work the fastest,
- Require the least amount of effort.

Right?

Well, you may see it differently than I do, but credit repair software is that method.

Credit repair courses can and do get the job done, but you have to take the

time to read and understand the course and then it's up to you to work the process from start to finish.

Credit repair companies also get the job done, but they will cost the most of all the methods and will take longer than doing it yourself. The biggest plus for them is that they keep moving you through the process so you don't have to depend on yourself to stick with it.

By comparison, the credit repair software costs the least and works the fastest like the credit repair courses.

Because you don't have to read and understand an entire course, nor do you have to re-mail the credit reports and other documents, it also requires the least amount of time and effort.

Since the software is designed to push you, remind you and prod you through each step until you're finished, it also provides the greatest benefit that the credit repair companies can claim.

Sure seems to me like the best answer is credit repair software.

What do you think?

Remember, I said that one of the biggest problems is simply getting started and sticking with it.

Although I think credit repair software makes it easy to get started since you can download it in minutes and you don't have to read a big long ebook before you can get started, it still requires you to take action.

So, regardless of which method you feel best fits you and your family, now is the time to get started.

Pick the credit repair course, the credit repair company or the credit repair software program you like the best and get going.

Conclusion

Remember the Quick Note section way back at the beginning of this report?

At the end of it I said...

Here are my suggested steps on how to succeed in your quest for good credit:

1. Read this report.
2. Decide which method is the best for you and your family.
3. Take action.
4. Persist until you realize your objective.

Well, if you're here now reading this part of the report then let me congratulate you on successfully completing Step 1!

Now take a second to do Step 2, if you haven't already done so.

Congrats again!

Now its time for Step 3. Go on. Get going.

You can do it and you will feel so much better once you do.

Just remember Step 4 and you'll find yourself enjoying good credit in no time.

To your good credit,

Mike Sireci