#### **Credit Repair Kit**

Easy To Read - Easy To Use Step-By-Step Method

# How To Clean Your Credit

In 60 Days...
Or Less!

This Guidebook Will Show You How You Can Have Perfect Credit With Very Little Effort

#### FREE TRIAL VERSION

**Click Here** to order the full version

by Joe Crump

www.cleanyourcredit.com

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### Welcome To The FREE Trial Version Of This Book

The purpose of the Free Trial Version is to help you understand the **scope and range of this book**. The full version (including the bonus books) runs **207 pages**. **It is a huge amount of valuable material**.

Writing this book has truly been a labor of love. Drawing from all of my **considerable past experiences** in real estate, working with many clients who had problems with their credit, I have tried to create a credit repair system that will work on a consistent basis for **anyone** in the **United States and Canada**.

I have used this simple system over and over again to help my clients improve their credit so they could buy a home. When I started helping people with their credit, the bottom line for me was, if I could improve their credit, I could sell them a house and **make more money**.

I didn't realize at that time what a pleasure it was, not only to make the money (I knew I was going to like that), but to make such a huge difference in peoples lives.

This is the third edition of this book and I am now starting to see the long term effects of this information on the people who bought it. It's a rare day when I don't get a thank you or a compliment from someone who has benefited from these techniques.

Below you will find a very extensive "Table Of Contents" which should give you a good idea of what each chapter contains. The only <u>full</u> chapter that I have included here is the "Introduction."

There is a lot of valuable information about **WHAT** the program is. It just doesn't tell you <u>how</u> to make it work... you've got to get the full version for that. ;-)

Thank you for taking the time to review this information. I think it will turn out to be well worth your while.

Feel free to contact me if you have any questions or comments.

**Best Wishes,** 

Joe Crump

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I learned this technique from a Los Angeles attorney. He has used it many times to clear bankruptcy from his clients credit reports.

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This amazing technique works on just about any derogatory item on your credit report with all three credit bureaus. It is amazingly powerful.

This chapter ALONE is worth the entire price of this book. I have not seen this technique described in ANY other "Credit Repair" manual on the market today. This is exciting stuff.

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### **Part Two**

### \*\* FREE BONUS SECTION \*\*

### **FIVE GREAT BONUSES**

The following chapters are all FREE with the full registered version of the book. To get the registered version, go to:

<a href="http://www.cleanyourcredit.com">http://www.cleanyourcredit.com</a>. These bonuses don't cost you a dime. You will learn many moneymaking and money-saving techniques for buying a home and investment properties. These chapters have been sold elsewhere for \$69.95 by themselves, but you get them for FREE.

It is our hope that by reading the following chapters, you will discover the great opportunities that exist for someone who is willing to take the easy steps outlined in the book for fixing their credit.

### \*\* FREE BONUS ONE \*\*

How To Sell Your Home Yourself And Save The 6-7% Realtor Commission!

\*\* FREE BONUS TWO \*\*

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### \*\* FREE BONUS FOUR \*\*

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### \*\* FREE BONUS FIVE \*\*

### \$0 Down Real Estate Investing With Bad Credit!

This is a FREE Sample Section of my extremely popular new book on real estate investments.

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### **Introduction**

### Why This Book Is So Effective At Repairing Your Credit

As a real estate agent in Indiana over the past 6 years, I have encountered a surprisingly large number of honest, hardworking, intelligent, income producing people who all have one thing in common.... terrible credit histories.

Of course my clients aren't alone. It is estimated by some sources that over **75% of all credit reports** cataloged by the three major credit reporting agencies, have negative information. Much of that information is inaccurate, misleading or **downright untrue**, but....

Some of it is partially or completely true...

I've heard lots of explanations.

- Some folks lost their job and couldn't make their loan payments.
- Some had catastrophic illness and couldn't get proper insurance coverage.
- Some got divorced and their credit was intentionally or unintentionally destroyed during the emotional turmoil that followed.
- Some took chances on business ideas that failed.
- Some were just plain irresponsible.

Whatever the reason... when they came to me...

Their credit history was a mess!

I listened to the stories and they tugged at a cord in me. I certainly have had my share of hard times.

If I could just help this single mom or that retired couple or that college graduate or that working man.... it would mean so much to them.

I finally got one client who was determined that she was going to buy a home for herself and her two, school age kids. **She wanted a little house out in the country...** 

A place where they could have some privacy and some trees and good schools, but also a place that would be a good long term investment and an aid to her retirement.

Unfortunately, her credit had some major problems. I won't go into them here, but suffice it to say that she didn't qualify for a mortgage... **Not even close.** 

She and I started working on her credit. We talked to attorneys, called the credit agencies, and even tried one or two "credit repair specialists" (that was an expensive mistake).

Finally, through a series of trial and error and a long process of writing dispute letters and explanation letters and even a few "I'm gonna sue you if you don't do such and such" type letters, **we struck gold**. We finally figured out **the secret little system** we needed to clean her credit report.

#### All of her derogatory credit was finally fixed.

She bought a house and was happy at last... I got a commission on the sale of the home and I was happy too.

It "only" took ONE YEAR to clean her credit! What a long drawn out learning experience. **If only I knew then what I know now**, I could do it in a **tiny fraction** of the time. I didn't know what the heck I was doing the first time out.

#### **But I Sure Did The Second Time**

I liked making a commission **and** being a hero, so I decided to write a book to show all my clients how they could clean their credit and buy a house.

And do you know what? It worked again...

And again....

And again...

None of my real estate colleagues could work this kind of magic. In fact, every day I see them try to dump "bad credit buyers" as quickly as possible so as not to waste time on them.

I discovered that these, so called, "bad credit buyers" could be a gold mine for me if I showed them how to qualify for a mortgage by cleaning up their credit reports.

I also felt that what I did for them **really made a difference**. It's great to make money when you're doing something you feel good about.

Now I want to make it clear here that I **DID NOT** do credit repair for my clients and **I do not do it now**. All I did was write this book and provide it to them so that they could do the legwork themselves.

The process is not difficult, but it does take a little bit of gumption to just sit down and "do it."

#### So that's the story...

I wrote the book to make money, **but it turned out to be something much bigger and better than I expected**... both financially and emotionally.

I still have people e-mailing me every day before buying the full version of the book and asking the same question, "Joe, Does it really work? My credit is just awful!"

And I write back to them. "Yes, It does work. But don't take my word for it... you don't know me from Adam."

Go to the page on my web site that will give you undeniable PROOF that this system works! It is at:

www.cleanyourcredit.com/trw/equifax/proof.html

You see, I've been there... I've seen it work over and over again. I know it will work for you or for anyone who implements the **simple system** outlined in this book.

#### The Web Site

The web page, <a href="http://www.cleanyourcredit.com">http://www.cleanyourcredit.com</a> was a natural extension of the book. It has been enormously successful on its own and grown far beyond what I originally expected.

It has turned out to be a benefit to a large and diverse group of people who all have a similar problem.

It has also provided an opportunity for me to expand my FREE E-Mail Newsletter to a whole new group of people. This valuable, free newsletter shows folks how to have a successful financial life.

The free newsletter explains:

- How to invest in real estate,
- How to make owning your own home a great investment
- How to start your own business and successfully market that business.
- How to do these things even if you have bad credit?

If you haven't already, subscribe to the FREE "Real Estate Money Maker Newsletter" by going to: www.joecrump.com

Who Can Benefit From This Book?

If you live and work in the United States or Canada and have derogatory information on your credit report OR...

If you have products or services that you sell that require your clients have good credit...

... you need this valuable information.

My hope for you is that you use this information in a **responsible and ethical way** to get the life that you've always wanted.

I have recently expanded this book to include many, many things that you can do with your good credit to make your life better. I also show those who can't take the time or energy to repair their credit, how to live with bad credit.

It is very important that you follow the easy steps I outline in this book and get yourself a clear credit report. **Everything becomes cheaper**, **easier and more lucrative if you have good credit.** 

There is also something to be said about how **your personal self esteem** will grow as you get your finances in order. I see an enormous change in my clients when they get their financial life in order and it gives me great satisfaction.

Now that you have this book, you no longer have a reason to delay.

I want to wish you the very best that life has to offer.

Sincerely,

### Joe Crump

P.S. You can contact me anytime at: <a href="mailto:joecrump@joecrump.com">joecrump@joecrump.com</a>