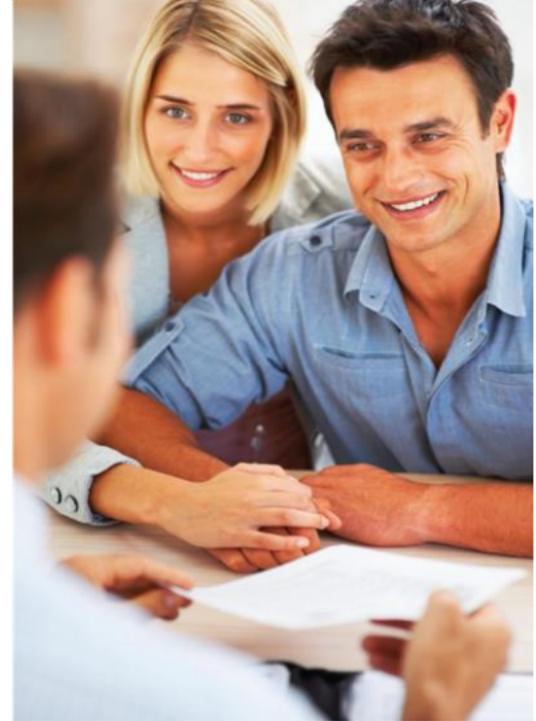


# Simplified Answers to Frequently Asked Questions About Credit & the Credit Score

By



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## ***What does my credit score mean?***

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The credit score determines the “risk factor” of consumers. It is a 3 digit number that is calculated using certain data contained within your credit report. This data is compiled by the credit reporting agencies such as Experian, Equifax and TransUnion. The credit score takes your payment history, credit utilization, the length of time accounts have been open, the mix of credit and credit inquiries all into consideration.

Based on historical consumer data, the credit score represents the chance of a consumer going 90 days late on a loan obligation within a 2 year period. For example: a credit score above 800 represents a 1-in-1485 chance of someone going late within 2 years whereas a credit score of 620 and below represents a 1-in-15 chance.

A lender will take this risk factor into consideration when approving a loan. The higher the credit score, the less of a lending risk which means better loans and better interest rates for the consumer.

## ***What is a good and bad credit score?***

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A “prime” credit score with most lenders is considered to be a **740 and above**. With a prime credit score, you typically receive the best rates and lowest fees on loans and credit cards. Some lenders may even waive certain fees altogether for borrowers with credit scores above 740. Credit scores less than 740 can begin costing you in more ways than one; especially if your scores are below 700. Credit scores less than 700 can begin forcing you to pay higher interest rates and fees; pay additional points at closing when buying a home; or even increase your monthly home and/or auto insurance premiums. It may also keep you from certain employment opportunities.

Depending on the type of loan, most lenders may require a minimum credit score of 620 to 640 to qualify. Although you may qualify for a loan, you will likely be required to pay a higher interest rate along with additional fees since a 620 credit score is considered a much higher credit risk than a 700 or 740 credit score.

Keep in mind that credit scores are used by mortgage lenders, personal bankers, insurance companies, auto dealers, leasing companies, property managers and by many employers when seeking new hires.

Here is a credit score ranking:

750 – 850 Excellent

700 – 749 Good

650 – 699 Fair

550 – 649 Poor

300 – 549 Bad

## ***What affects my credit score?***

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- **Your Payment History:** JUST (1) NEW LATE PAYMENT, collection account, Judgment or Tax Lien reporting can lower your credit score 60 to 100 points or more.
- **Credit Utilization (credit cards, line of credit):** High balances on credit cards will lower your credit scores. Pay down the balance to improve your scores, but don't close them.
- **Length of Time of Your Credit Files:** Leave your accounts open as long as possible. Closing a credit card account that has been open for several years could lower your credit scores.
- **Credit Mix:** The credit score prefers to see a mix of credit including a mortgage loan, installment loans and credit cards. However, you do not need a mortgage loan to have good credit scores.
- **Credit Inquiries:** Avoid applying for department store credit card just to get their "discount of the day". This will lower your credit score!

## ***What can I do to have good credit scores?***

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- Pay your bills on time.
- Maintain low balances on credit cards and lines of credit; ideally, a \$0 balance. If this is not possible, try to maintain the balances less than 30% of the credit limit.
- Keep your credit card accounts open as long as possible. If you close these accounts, your credit scores could drop which means that you become a higher credit risk and this could force you to pay higher interest and fees elsewhere.
- Maintain a good mix of credit. Unless you are paying high interest on an installment loan, avoid paying it off early. This will not help your credit scores as the score is based on active accounts and the average length of history of all accounts.
- Avoid applying for unnecessary credit.

## **How can I check what's on my credit report and my credit scores?**

As a consumer, you are entitled to receive one free credit report every 12 months from each of the three credit reporting agencies (Experian, Equifax and TransUnion) through [www.annualcreditreport.com](http://www.annualcreditreport.com). This will allow you to review what your creditors are reporting on your credit reports. However, these reports do not provide your credit scores.

There are also several free credit monitoring services available where you can monitor your reports and scores every 30 days; however, just know that most free services only provide 1 or 2 credit reports. This means that you may miss valuable information as creditors are not required to report to all 3 credit reports. This means that you may be caught by surprise. You don't want to be caught by surprise; especially if you are wanting to purchase a home.

We recommend a high quality 3 report credit monitoring service that provides all 3 credit reports plus credit scores. Feel free to review this at [www.creditexpertllc.com/credit-monitoring](http://www.creditexpertllc.com/credit-monitoring)

## **Why are my online credit scores different from my bank scores?**

There are over 50 credit scoring models in use today. The credit scores you see online can vary depending on the model being used. The FICO scoring model is the most common used by banks and credit card companies. There is also a scoring model called the Vantage score.

Although the credit score range can be the same, the scoring models can even differ from those being used in the mortgage industry, auto industry and the credit card industry. So when you review your credit scores online, just keep in mind that they are often referred to as “educational scores” to provide you a good perspective of where your credit scores are at. But also keep in mind that they will likely vary from your bank credit scores.

## **Will checking my credit scores online lower them?**

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No.

Checking your credit scores online is considered a "soft inquiry" and will not lower your scores.

The only time a credit inquiry will have a negative impact on your credit scores is when you actually apply for credit like a car loan, mortgage loan, credit card, etc. This is known as a "hard inquiry".

## **Why is one of my credit scores much lower than the other two scores?**

The most common reason for lopsided credit scores is that banks, creditors and collection companies are not required to report to all three credit reporting agencies. In fact, some creditors (usually small community banks) do not report at all.

The most common scenario involves collection companies. Many collection companies only report to one credit reporting agency. This means that two credit reports may produce a much higher credit score while the third may produce a much lower score. Unfortunately, the same can be said about creditors reporting good information. A creditor may report your good payment history to just one credit bureau, but not the other two. This does not help you. So, when you are obtaining credit... be sure to ask the creditor if they report to all three credit reporting agencies so you see the full benefit of establishing good credit.

## ***How much do hard inquiries hurt my credit scores?***

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Here's what you need to know about hard inquiries. First, a hard inquiry contributes a 10% negative impact toward the credit score. It can remain on your credit report for two years; however, it has the greatest impact during the first 90 days.

In regards to how much of a negative impact that it has? This can vary from person to person based on the amount of positive data that is reporting and the length of time the credit files have been open. What impacts one person by 6 points make impact another by 4 points.

What you need to know is that applying for credit (such as credit cards) within a 90 day period can have a significant negative impact as the credit score will get “dinged” by every inquiry. So if you apply for 1 credit card, do not apply for another for at least 90 days.

Did you know... that mortgage, auto and student loan inquiries are looked at differently than all other types of credit inquiries?

The credit score models take into consideration that consumers may want to “shop around” with these types of loans. So, even though multiple inquiries will show on the credit report; mortgage, auto or student loan inquiries within a 45 day period only count as (1) hard inquiry against the credit score.

## **How much will one late payment lower my credit scores?**

Payment history contributes 35% toward your credit score. The impact of just one new late payment can be quite severe. In fact, it could lower your credit score 60 to 100 points! The amount of credit score loss depends on 1) where your credit score was at when the late payment was reported and 2) the positive accounts that you have reporting on your credit report and the key variables that could help offset the loss.

Keep in mind that a new collection, Judgment or Tax Lien reporting will have the same effect as a new late payment. If the collection remains unpaid and reports every month to the credit reporting agencies, it's the same as a new late payment reporting and will continue to suppress the credit scores.

## **Will applying for department store credit cards lower my credit scores?**

Yes!

Completing department store credit card applications just to receive the store “discount of the day” can be very tempting; however, just know that for every credit card application you complete you will receive a "hard inquiry" on your credit report that can lower your credit scores. And, lower credit scores can end up costing you more money in higher interest rates, insurance rates, fees, etc. So... what may seem like a “good deal” could end up being something that really wasn't a good deal after all and cost you more money in the end.

Our advice: the next time you are approached to complete a credit card application in order to receive the store discount-of-the-day... just say “NO!”

## ***I've heard you need a lot of debt to have good credit scores. Is this true?***

No, it's not true at all.

Yes, active and open trade lines are needed to establish and grow your credit scores; however, there is no need to go on a spending spree. Many people believe that this will help establish better credit and grow the credit scores faster. The truth is that this could result in just the opposite and lower your credit score!

The credit score prefers is a few active and positive trade lines reporting such as active installment loans (student loan, auto loan, mortgage loan) and 1-3 active credit cards with LOW (preferably \$0) balances.

## **Do I need to carry a balance on my credit cards to improve my credit scores?**

No.

The credit card company will report positive payment history each month to the credit reporting agencies as long as the account is open and active. Just know that you should make a small purchase (groceries, gas, etc.) at least every 4-6 months just to keep the credit card open and active. You can then just pay off the balance in full.

To help with “credit card discipline”, many consumers will not carry their credit cards and put them in a safe place until they need or want to use them.

## **Will doubling up on my car payment help my credit scores?**

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The answer to this is no and here's why...

Unless you're paying a high interest rate on a car loan (or any installment loan), you should keep the loan active for the term of the loan. By doing this you will help your overall average "length of time" that your credit files have been open and this will contribute to growing your credit scores.

Remember, installment loans are different than credit cards. Doubling up on the payments of an installment loan will not help your credit scores; however, paying more than the minimum monthly payment on a credit card to pay down the balance faster will help your credit scores!

## **Why are collections that I paid over a year ago still on my credit report?**

Once a collection reports to the credit reporting agencies, by law it can remain on the credit report for 7 years and continue to have a negative impact on your credit scores - EVEN after it's been paid. However, there is good news. If the collection account is paid it is possible to have it removed much sooner than 7 years to help your credit scores. This is where companies like Credit Expert LLC come into play.

So remember, paid collections can remain on your credit report for 7 years and continue to have a negative impact on your credit scores. If you have past paid collections lingering on your credit reports, contact Credit Expert LLC and let us help you possibly get them removed to help boost your credit scores.

## **Is it better to pay a collection in full or negotiate a settlement?**

The credit scoring model does not care whether you pay a collection or charged off account in full or settle for less. With this in mind, we suggest that you try to save some money.

Once you settle on a collection or charged off account, the next step is to try to get it removed from your credit report. Remember, negative items can remain on your credit report for up to 7 – 10 years. The good news – it is possible that negative accounts can be removed.

Before doing anything, we do recommend contacting Credit Expert LLC for a FREE Credit Consultation to discuss the best strategy to pay unpaid collections, charge offs and Judgments. We will coach you on what you need to know to do this.

## **Why did my credit score drop after paying off an old collection?**

Let's say you paid an old collection that first reported to the credit bureaus 4 years ago and it has not reported or updated since. Since the account has "aged", it has less of an impact on the credit score than when it first reported 4 years ago. By paying the old collection, the collection company now reports the updated information to the credit bureaus which (even though the account is now paid) resets the clock and can lower the credit score.

Remember, a collection account that has been paid can remain on your credit report for 7 years from the date it first reported and continue to suppress the credit score accordingly.

## **Do I still owe an unpaid collection even after it falls off my credit report?**

Yes you do. The credit report is just that... a reporting mechanism. Just because the time expired for an unpaid collection, charge off, Repo, Judgement or Tax Lien to stay on your credit report doesn't mean that you no longer owe the debt.

Depending on the Statute of Limitations in your State, the creditor may not be able to sue you and garnish your wages after a certain period of time. However, you still owe the debt. You should speak with an Attorney in your State about this.

When it comes to Judgments and Tax Liens, you will need to pay these before purchasing a home. If not, they could possibly keep you from achieving your goal once the title work is executed. You should speak with a mortgage lender about this.

## **Why do I have medical collections when my insurance paid them?**

If you have a medical bill that your health insurance should be paying, you need to make sure and follow it closely until it has been paid.

Healthcare providers view outstanding medical bills as the "patient's responsibility" and if they are not paid (by you or your insurance provider) within a certain time period, the medical bill will likely enter a collection process. If the medical bill is transferred to a collection company, it may appear on your credit report and this can lower your credit scores.

So... if the medical collection reported and then your insurance paid it, it can still remain on your credit report for up to 7 years as a result of it being reported. Again, this is why you must follow through on your medical bills to make sure that insurance is paying as it is supposed to.

## **Are credit card balance transfer offers a good thing?**

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In certain cases they can be; however, you have to weigh out the options and be careful when making your decision to transfer a balance from one credit card to another. Here's why:

The balance transfer offer you receive may appear to save you money, but it could end up costing you more money in the long run. For example; the balance being transferred to the new credit card along with it being a "new account" can actually lower your credit scores for a period of time. This means that you could be forced to pay more elsewhere in higher interest rates and fees. Also, there may be a stipulation that requires you to close the original credit card which could drop your credit scores even more due to the original card no longer contributing to the credit scores.

So remember, what may seem like a good deal at first could actually end up costing you more money in the end. You need to take everything into consideration.

## ***Should I close credit cards that I'm not using?***

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You should consider a few things: One, the payment history of the credit cards; two, the credit utilization (balances to credit limits); and three, the length of time the credit cards have been open.

In other words, if you have credit cards with no late payments, low balances with high credit lines and the cards have been open for more than 2 years... then we suggest putting them in a safe place and keeping them open!

## **Why was I denied a \$500 credit card a month after buying a home?**

There are two possible reasons for this:

First, when a new mortgage loan (or any loan) reports on the credit report, the credit score can drop due to the combination of a new loan plus the hard inquiry. Once a few payments are made the credit score will rebound (assuming there has been no other credit applied for).

Secondly, a normal credit card is “unsecured” debt whereas a mortgage loan is “secured” debt. Because of this, a higher credit score is often required to obtain a credit card than to purchase a new home or auto.

## **Does it help my credit score to pay my credit card balance in full each month?**

As long as you maintain a good payment history on the credit card; yes, paying the balance in full each month will help your credit scores as a result of the credit utilization improving. Just know that it's important that you make the payment BEFORE the credit card company reports their monthly data to the credit reporting agencies.

If you do not pay the balance before the report date, the credit card company will report a balance to the credit bureaus, which means that you will not see the benefit of paying the balance in full.

## ***Is it okay to use a personal loan to pay down credit cards?***

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It can be IF you maintain low balances on the credit cards once they are paid. Obtaining a personal loan to pay down credit card balances can give you several benefits:

First, you can save money on interest as the interest rates on personal loans are typically much lower than interest rates on credit cards. This is because installment loans are often “secured” loans while credit cards are “unsecured”.

Second, maintaining a good payment history and keeping your credit cards open after paying the balances down can help grow your credit scores; and third, adding an installment loan to your credit mix can also help grow your credit scores in the future.

Now keep in mind that your lending institution may require you to close your credit cards in order to obtain a consolidation type loan. If they do, you will need to weigh out the pro’s and con’s of doing this. It may free up some cash flow; however, it may also lower your credit scores and cost you more money elsewhere.

## **How long can Judgments and Tax Liens stay on a credit report?**

A paid or unpaid Judgment can remain on the credit report for 7 years from the file date of the Judgment. If an unpaid Judgment falls off the credit report after 7 years, just know that it is still your responsibility to pay the debt.

Unpaid tax liens can remain on the credit report for 15 years.

A paid tax lien can remain on the credit report for 7 years from the date the tax lien was paid or released and continue to suppress the credit scores.

## **How long does a Bankruptcy remain on the credit report?**

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A Chapter 7 Bankruptcy can remain on the credit report 10 years from the file date.

A Chapter 13 can remain for 7 years from the file date.

The items that were included in the bankruptcy (either Chapter 7 or 13) can remain on the credit report for 7 years – from the date of the last delinquency.

The good news is that it's possible that this negative information can be removed much sooner than 7 years once the Bankruptcy is discharged.

For more information on how, contact Credit Expert LLC at 877-772-7312.

## **How quickly can I recover from a discharged Bankruptcy?**

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With the RIGHT guidance you can re-establish your credit and recover from Bankruptcy faster than you may think. Time does heal credit; however, a way to expedite the healing is to establish positive trade-lines on your credit report as quickly as possible. Due to your credit scores, you will most likely need to obtain a secured credit card and a secured installment loan.

You will also need to make sure that the items included in the bankruptcy are reporting accurately after the bankruptcy is discharged. However, do you know what you are looking for?

Credit Expert LLC can help you with this. If you have a discharged bankruptcy, give us a call and we will review your credit report to make sure everything is reporting accurately. We will then help you create a plan to get you back on the road (in the express lane) to good credit health!

## **How much does a Short-sale or Foreclosure impact the credit scores?**

A Short-Sale impacts the credit score just like a Foreclosure or a charged off account. In fact; on any type of account, credit score points are lost the moment the account is reported 30 days past due and the credit score will receive the hardest hit once it reaches 90 days past due.

A Short-sale and Foreclosure can remain on your credit report for 7 years from the date of the delinquency. The good news is this: it's possible that it can be removed from your credit report, which could help your credit score.

## **Why are there late payments on my student loans when payments were deferred?**

(The same for student loans in forbearance)

If there are late payments reporting on your student loans during the time the payments were in deferment (or forbearance) - this is a reporting error that will hurt your credit scores. Sadly, this error is seen frequently and must be corrected - which can be a challenge to do.

If you have errors such as this reporting on your credit report, give Credit Expert LLC a call to discuss how this can be corrected.

## **Why are my ex's accounts reporting on my credit report?**

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There could be a few reasons for this:

- You have “joint” accounts reporting
- You were a co-signer on the accounts
- You were an authorized user on credit card accounts
- If it's medical related; you were married at the time of the medical occurrence
- You have merged files reporting on your credit report

This can be cleared up, but it's important to have the right guidance. If you would like to discuss this with a credit consultant, reach out to Credit Expert LLC for a Free Consultation.

## ***How do I rebuild my credit after a divorce?***

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There are several ways that you can rebuild your credit and credit score by having positive trade lines reporting. However, keep in mind that if there are negative items reporting on your credit report... they will continue to suppress the credit score even if you have positive trade lines reporting.

Our recommendation: If you want to rebuild and restore your credit, the best thing to do is to call Credit Expert LLC for a FREE Credit Consultation and let us explain what can be done to help you improve your credit situation.

## **Is there anything I should know about co-signing a loan?**

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You have worked hard to establish your good credit. Before co-signing an installment loan (like an auto or student loan) for a son, daughter, or a friend; make sure they understand the importance of making the loan payments on time!

Why?

If a loan payment goes 30 days past due and you are a co-signer on the loan, this "late payment" will report to your credit report and can potentially lower your credit scores 60-100 points and keep you from achieving your future goals!

And remember, this negative information can remain on your credit report for up to 7 years.

## **Why is creating a household budget important?**

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There are several reasons why you should have a budget and openly communicate with your spouse regarding the household finances. The most important reason for this is to make sure there is proper cash flow available to pay your monthly expenses on time.

Why is this important?

35% of the credit score is based on payment history and just (1) new late payment or new collection account on your credit report can possibly lower your credit scores 60-100 points. This negative information can report for up to 7 years from the date of the delinquency even after the account is paid off and closed. So to achieve your future goals of refinancing or buying a new home or auto... remember to create and communicate!!

## ***What can I do if I'm a victim of identity theft?***

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Identity theft is a SERIOUS matter that should not be taken lightly. You need to take action immediately!

We suggest that you call Credit Expert LLC and talk to Shelly. She knows what she is doing when it comes to restoring credit after identity theft. Shelly is a graduate of The University of North Dakota where she earned a Bachelor of Science Degree in Criminal Justice with a focus in Criminology. She also graduated from the Minnesota Paralegal Institute. Shelly has been trained by the best in the nation when it comes to credit repair, credit scoring and identity theft. She has found that her education along with her experience in banking has created a “formula for success” for her clients at Credit Expert.

**If you are a victim of identity theft, contact Shelly at Credit Expert at 877-772-7312. She will guide you on what to do to restore your credit and restore your peace of mind.**

## ***What can I do about mistakes on my credit reports?***

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Unfortunately, mistakes are frequently found on credit reports and they can have a negative effect on the credit scores. Because of this, creditworthy citizens are often tagged wrongly as "HIGH RISK" consumers. Past reports published by the Government Accountability Office indicate that nearly 80% of consumer credit reports contain errors or inaccuracies such as:

- Paid Judgments, Tax Liens and collection accounts that are reporting as "UNPAID"
- Accounts that have been paid on-time; however, late payments are reporting
- Duplicate negative accounts reporting
- Negative accounts reporting that don't even belong to the consumer

Even though mistakes should not even appear on your credit report, they are not easy to correct. If you find mistakes on your report, call Credit Expert at **877-772-7312** to discuss how these mistakes can be corrected or removed.

## **What can I do if my credit scores keep me from buying a home?**

You should determine what needs to be done to improve your credit scores so you can enjoy the benefits of home ownership! You may be able to buy (or refinance) a home much faster than you think. **But... you need a plan!**

Most people have no idea what to do or how to create a plan to improve their credit and credit scores. The most effective way (and fastest way) is to rely on a professional expert. Credit Expert LLC offers a FREE Credit Consultation that will help you understand what is reporting on your credit reports and what is having a positive and negative influence on your credit scores. We will also help you create a game plan to improve your credit scores

Remember, you can achieve your goals – you just need a plan and take action.

## **With past credit issues, what can I do to raise my credit scores?**

Past credit issues caused by divorce, medical, job loss or bankruptcy can be devastating to the credit score. However, the credit score can be restored much faster than most consumers think.

1. Establish positive trade-lines on your credit report. To do this you may have to obtain a secured credit card and a secured installment loan.
2. Pay your outstanding debt: collections, Judgments or Tax Liens. If you pay an outstanding collection, just know that your score may drop depending on the last reported date.

Before you do anything, we highly recommend that you contact Credit Expert LLC for a FREE Credit Consultation to let us help you determine the best strategy for improving your credit and credit scores. We will educate and coach you on what you need to do.

Call 877-772-7312 to schedule a FREE Credit Consultation.

## **What if information on my credit report is not mine?**

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If information is reporting on your credit report that is not yours, these are “merged files” and they need to be removed ASAP. You would think this type of information wrongly reporting could be easily removed from credit reports; however, this is not true. The credit bureaus do not make this process an easy one. This can be a battle and quite frustrating for consumers to deal with.

The most effective way (and least frustrating) to get inaccurate information reporting removed from your credit report is by letting Credit Expert LLC fight the battle for you. We have a proven process that works.

If you have information reporting on your credit report that does not belong to you, call Credit Expert LLC at **877-772-7312** and we will go to battle for you!

## ***What can I do if I have no credit scores?***

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The easiest way to establish credit is to obtain a secured credit card that reports to all 3 credit reporting agencies. You do not need to carry a balance on the card. Just use it to make a small purchase (groceries or gas) every 4-6 months just to keep the card active. In 30 to 45 days you should have a credit score which will begin to grow over time.

If your spouse has a credit card that is in good standing with preferably a low balance, have them add you as an Authorized User. Depending on the credit card company, the good credit information may also report on your credit report and this will help you. As an Authorized User, you can be removed at any time.

## **Do low credit scores really cost consumers more money?**

Yes they do! Here's an example of how raising your credit scores can save you BIG money in the future (using a 4-year, \$15,000 auto loan):

On a 18% APR loan, you will pay a total of \$6,150 in interest payments

On a 6% APR loan, you will pay a total of \$1,909 in interest payments

By raising your credit scores and refinancing for an 6% auto loan instead of paying an 18% loan, you could save over \$4,241 in interest payments. Yes, that's \$4,241

Also, according to HousingWire.com (Aug 24, 2015), *"Homeowners with poor credit pay exactly twice as much for homeowner's insurance as people with excellent credit."*

## **Should I contact Credit Expert before contacting my banker for a loan?**

Yes. The reason why you should contact Credit Expert before contacting your bank for a loan and receiving a “hard inquiry” on your credit report that will lower your credit score is this:

We will review your credit reports to make sure everything is in line for the best possible credit scores. A better credit score means better loans and rates, which will save you money. In the event there is something reporting on your credit report that could keep you from qualifying, we will catch it and reduce the risk of you wasting valuable credit score points from a wasted credit pull.

In other words, we will have your best interest in mind!

## **How can Credit Expert LLC help me improve my credit & scores?**

Our mission is to *“educate, coach and help our valued clients create personalized strategies to improve their credit, raise their credit scores and achieve their goals.”*

We will work with the credit reporting agencies on your behalf to remove inaccurate or qualified negative items from your credit reports that are suppressing your credit scores and keeping you from achieving your goals.

Clients who listen to our advice and stick with our program average a 60-100 point credit score improvement - often in 6 months or less.

We provide a FREE Credit Consultation. Call **877-772-7312**.

## **Why is your NO-RISK Credit Repair so popular?**

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Unlike companies that charge a "flat monthly service fee" regardless of what they achieve; our credit repair service fee is based on the actual results of removing qualified negative items from the credit reports that will help boost the credit scores. If we remove nothing from the credit report then there is no credit repair service fee - period!

We call this our [NO-FEE Guarantee](#):

**No Credit Report Deletions = No Credit Repair Service Fee!**

(Account setup fee not included)

Want to raise your credit scores? Reach out to us and let us help! **877-772-7312**

## **How long does it take to repair credit and raise credit scores?**

Everyone's credit situation is different. It really depends on the positives and negatives reporting on your credit reports along with the credit score variables such as credit utilization, average time credit files have been open, etc.

Our recommendation is to request and schedule a free credit consultation with one of our Credit Expert Consultants. They will review your credit reports with you and based on the information reviewed; they will explain what you can do to raise your credit scores and create a personalized strategy to help you improve your credit scores and achieve your goals.



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