



CONSUMER CREDIT NATIONWIDE

1-800 DEBT HELP ■ 800debtHELP.com

Helping you take control of your debt

How to “clean up” your credit report:

1. Pay all bills on time--for two years minimum.
2. Pay in full if possible, or at least more than minimum amounts at each payment.
3. Close all but one or two revolving charge accounts after they are paid off. (Write note, return cut up card.)
4. Write explanatory note for any bill, not paid or overdue, explaining the circumstances to add to report listing.
(100 words or less)
5. Contact all creditors when you are having problems; don't charge until you are back in control.
6. Let time and a good payment history replace the bad.

******* Beware and use extreme caution when you see the following...**

“Credit Repair” clinics or companies

“Clean up your credit” kits by mail

900 number phone “credit repair” services

Money up front

Promises can't be kept

You can do anything the “credit repair” company can do - for free or for only a few dollars!!