

## Repair Your Credit Legally

This article's title, "Legal Credit Repair" connotes that any credit repair efforts you undertake must be legal, and that the steps you follow to rebuild your credit do not violate any legal provisions enforced by your state's credit authorities.

The word "legal" must be uppermost in your mind because the market place is teeming with credit repair scams that advertisers are using to lure consumers to dish out hundreds of dollars in exchange for a clean slate on their credit profile. Many online resources will tell you that they're just that - scams. In fact, getting a company to remove negative but true information on your credit report is illegal. No credit repair lawyer or credit repair report service could do it for you. And they won't, not unless they want their licenses revoked.

Some people, ashamed of their bankruptcy filings, would engage the services of a company to have that bankruptcy disappear from their reports. The sad fact is, it can't be done. A bankruptcy stays on your report for 10 years, regardless of whether your rebuilding efforts has somewhat improved your credit profile.

When you take the steps to rebuild your financial credibility, just remember the words "legal credit repair." The first word - legal - is the most important. Don't hurt your standing further by thinking that there are loopholes you can take advantage of by hiring a miracle worker to do the job for you. The handwriting is on the wall, you can only rebuild your credit reputation by thinking legal credit repair.

If you're unsure about what's legal and what's not, call the toll free number of the Federal Trade Commission to find out where your nearest branch is: 1-800-688-9889. You can also practice due diligence by calling your better business bureau and state attorney general's office. There are also consumer protection groups in your city that you can contact. These individuals are equipped to brief you on issues concerning legal credit repair. And there's always the Internet for additional resources you might need on credit legal repair.

In fact, just by reading one web site, we've stumbled upon the name of the company that you should stay away from: Credit Resource Management Group. According to the writer, this company is being sued for fraud.

Whatever you decide to do - whether legal credit repair is something you'd rather hand over to the experts or do it yourself - just remember that you'll need to figure out your income (probably do a 12-month projection), list all your debts, check your credit, clear up inaccuracies in your credit and contact your creditors to discuss repayment options. These are just a few of the things you can do to restore your credit back to health.

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### About the Author

Guy Ray is a published web author on various subjects as well as a certified copywriter and webmaster. To learn how to restore your credit to good standing visit his site at <http://www.all-credit-repair-tips.com>