

THE EASIEST 10 THINGS YOU CAN DO TO HAVE YOUR CREDIT SCORES SOAR

- 1** **Paid Tax Liens can be Removed**
Paid (Released or satisfied) federal tax liens can be deleted from a credit report and all other public records within 30 days.
- 2** **Some Unpaid Tax Liens can be Deleted**
Federal tax liens can also be deleted if they have balances of less than 25k with on time payments to the IRS.
- 3** **Add Authorized Users to Increase Scores** Adding authorized users can increase credit scores in as little as 3 weeks for free! No fees and no credit checks. Best of all, they cannot be denied.
- 4** **Fix Inaccurate or Additional Personal Information** 90% of credit reports have additional personal information that is either inaccurate or dated. I've seen scenarios with 6 different names, 2 social security numbers and several addresses. We can update this pretty quickly while working on other credit related issues. This helps us remove inaccurate information that's reporting on the credit file.
- 5** **Add Secured Cards**
Adding secured cards can help improve the credit profile and ultimately help a borrower get a loan approval. This needs to be structured a certain way but is extremely effective within a couple months.
- 6** **Keep Balances Below 30% of Available Credit** card balances should be below 30% of credit all the time. If you need more credit, get more trade lines (lenders like to see 3-5 trade lines).
- 7** **Consolidate Student Loans**
If student loans are in default, they can be consolidated and transferred to the U.S. Department of Education. This will make a huge difference in score and overall approval strength.
- 8** **Put Burden of Proof Back on Creditor**
Collections and charge-offs are deleted at roughly 70%. They generally don't have the documentation to support the account properly and our system puts the burden of proof back on the creditor.
- 9** **Limit Credit Inquiries**
You should only have 7 inquiries a year. Anything more than that can adversely affect the score.
- 10** **Setup Automatic Bill Pay**
If you're not good at paying bills on time on a monthly basis, set up direct withdrawal of the fixed payment accounts. Every creditor offers this option and it can turn a terrible payer into a perfect credit consumer for the rest of their lives.

