

Credit Repair Intelligence Report

2010 Credit Secrets Bible System

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FROM: Jay Peters
Incline Village, Nevada
January 31st, 2010

TO: Hardworking Americans Ready to Discover
the **TRUTH** about Credit Repair and
Restoration.

RE: The Fastest Way To Improve Your Credit
Score And Earn A Second Income,
GUARANTEED!

Dear Hardworking American,

If you're "fed up" with bad credit controlling you and are sick and tired of all the LIES and B.S. about credit repair, then today will be the first day of the rest of your life...

Why?

Because most of us have two lives; the life we live, and the *unlived* life within us. My goal (today), is to help you start living the unlived life within you. *You know... the one that's on your mind a lot.*

Today I'm going to share with you the **truth** about credit repair and what the *Banks, Credit Bureaus, Collection Agencies* (and *Credit Repair Companies*) hope you never find out...

In a moment you'll discover:

1. Three Reasons Why I'm Your "Go-To-Guy" to Help You Start Improving Your Credit Score **Quickly** and easily.
2. The Six Ways You're Going to Get **SCREWED** if You Do Nothing About Fixing Your Credit.
3. The other "**Three Ways**" to Fix Credit (*and why you should avoid them*).
4. The "Little Known Law" Every *Credit Repair Company* Hopes You **NEVER** Discover.

5. Why using "**Pre-Written**" or "**Template**" Credit Dispute Letters out of Credit Repair Books (or Software Programs) is not only dumb... but **DANGEROUS**.

6. Why the "**2010 Credit Secrets Bible System**" Will Help You Improve Your Credit Faster Than Anything and Teach You How to earn up to \$800 weekly.

Are you a "Single Guy or Gal" working your butt off and keep telling yourself "I've gotta fix my credit!" because you know you **CAN'T** keep burning the candle at both ends?

Are you a "Single Mom or Dad" who had great credit but lost it when your marriage went down the tubes? Meanwhile you ponder the riddle of **how** to get your family back on solid ground?

Are you a "Happily Married Team Player" who made one bad move by purchasing a home at the wrong time (and now find yourself **underwater** with no scuba gear wondering how you'll breathe again?)

Put on your "Bull-Winkle Ears" because this message is for **you**...

You're in for "one hell of a ride" and things are going to get exciting (in fact, just reading this letter you'll save **thousands** in avoiding rip-offs, scams and wasted effort) but first...

Let's Get Personal

My name is Jay Peters. I'm 39 years old and live in Incline Village, Nevada. I'm writing this letter to you knowing my story will be hard to believe, but I hope you'll give me a chance..

I just may be the one guy to help you change your life and turn it around in a big kind of way. But first, I'd like to share something personal about myself. Something that caused me pain for years and I'll never forget.

It's something I haven't been able or had the guts to share, *until now*. The reality is, I used to have a...

Credit Score of 484

Yes, I said 484. Sure, I can look back on it today and it's "no big deal". But let me tell you, back when I was living with it, it was a **BIG DEAL!**

I felt like a dark cloud surrounded me wherever I went. I felt like a second class citizen (literally). I couldn't borrow a dime if my life depended upon it... But worse, I felt **trapped**.

If you've ever felt like this, then please, keep **reading** because I'm here to help. Like you, I tried all sorts of "programs and systems" over the years to make money fast and fix my credit.

Today, I'm going to share (for your benefit) a lot about what I've learned so you **don't** make the same mistakes.

I've figured out the credit system and have made a business out of helping hardworking Americans like you get on the "Fast Track" to better credit and financial wisdom.

While the following statement will probably come across as arrogant, I'll say it anyway. If you're looking to get ripped-off...

You're on the WRONG website.

This will become clear in less than 5 minutes. A bold statement I realize (but fortunately, it's one I can back up). You don't have to be an "Internet Detective" or visit a hundred credit repair sites to conclude I'm the real deal. Trust me...

Unlike many in the "Credit Repair" industry, I wouldn't dare insult your intelligence by claiming:

1. I have "Secret Information" from an Ex-Credit Bureau Employee that's about to be **BANNED**.
2. The Credit Bureaus are sending me **DEATH** threats.
3. Credit Repair Attorneys are threatening to **SUE** me.

Here's the deal: I'm just an ordinary guy who "royally screwed up" his credit years ago and wound up making a business out of helping people when they find themselves in the same shoes I was once in.

Hey, I've been there. But, the question to be asking now is...

**If You Can't Trust What Your Own President
and Elected Officials Are Saying.. Then
How The Hell Can You Trust Me?**

If you're like me, then I know you've seen your share of "hit-and-run" operators and "fly-by-night" companies on the internet. And yes, it IS getting worse.

How do I know? Because...

I've been in this Business 16 Years.

If I had a thousand dollars for every nightmare story from a hardworking person who's been ripped off by a credit repair scam I could feed every homeless person in the state of Nevada (no joke).

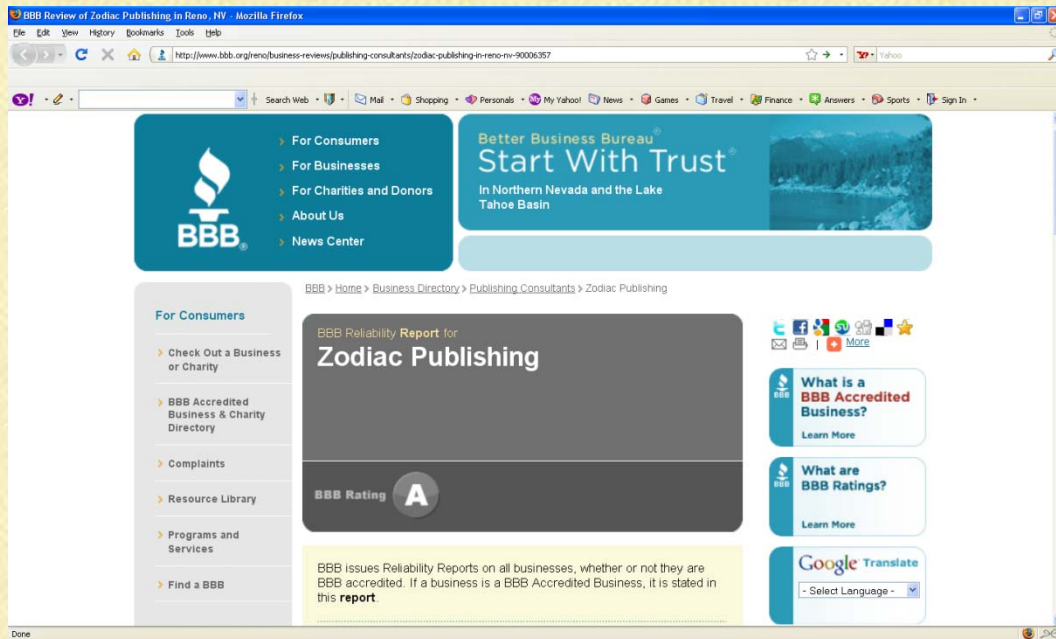
Not to sound angry, but I don't like to see anyone being taken advantage of. Listen, I've been around this business a long time and I'm not going anywhere. Not only that...

I Have Nothing to Hide.

Feel free to "check me out" online. You'll find I've owned this website and domain CreditSecretsBible.com for over **10 years** and it's registered with GoDaddy.com.

I've published multiple articles, reports, videos and products on consumer credit repair, finance, education and Identity Theft.

You can even contact the Northern Nevada **Better Business Bureau** if you like. Just type in "Zodiac Publishing" (while we haven't been able to make everyone happy 100% of the time) you will find we maintain an "A" Rating.



With that said, I hate to admit it, but the internet today DISGUSTS me. *Why?* Because of the way people continue to use it to stoop to new lows.

Is it just me? Or, am I the only one who reads most websites these days and feels like the people behind them are completely full of crap?

More and more each day when I see sites I ask myself *"Is it asking too much of people to just be*

honest?" But I digress. Enough about me, we need to talk about you and...

**The Six Ways You're Going to Get SCREWED
If You Do Nothing to Fix Your Credit!**

Getting declined for credit sucks... but it's absolutely devastating when you really need the money! I'll never forget the time my car broke down and I couldn't come up with a "few hundred bucks" to fix it to get to work. What a disaster.

Back in the days when life was simple... being approved for credit was simple too. The decision was based upon a personal relationship and who you were as a person.

Today it's based on nothing but a "three digit number" spit out by a computer in less than 2 seconds. That three digit number is your credit score, and I don't need to tell you if you don't start doing something about it, it will...

Keep Making Your Life Miserable

Remember when you were a kid and it seemed like your report card at school had the power to ruin your life? Remember how your parents (and Teachers) would use it as a tool to "manipulate" you?

Like it or not. You can now think of your Credit Score as your new report card in life; except you're not a kid anymore. This is your future we're talking about... *This is YOUR life.*

Living with bad credit today is more difficult than ever before. If you don't like the idea of other people controlling you, then you need to **quit** procrastinating about fixing your credit.

Here's why: more people than ever are using your credit score to **judge** you and **reject** you for almost all of life's basic necessities. To add insult to injury, they do this in most cases..

Without Ever Meeting You

Here are six quick examples...

- 1.) **Where You Get to Work** (over 50% of employers are now running credit checks on new applicants).
- 2.) **Where You Get to Live** (when it comes to renting many landlords are pickier than the banks).
- 3.) **What You Pay for Basic Utilities** (water, gas, electric and trash... they all want deposits with bad credit).
- 4.) **What You Pay for Auto Insurance** (people with bad credit have more claims so they have to pay more).
- 5.) **Your Ability to Get Unsecured Loans and Credit** (borrowing money for anything is tougher today than yesterday).
- 6.) Your Ability to Invest in Real Estate (see *below*).

Everyone knows that nothing builds long-term wealth and beats inflation like **smart** real estate investing. Unless you want to "work your butt off"

the rest of your life, you'll need to invest in real estate to get ahead.

Of course, if you don't fix your credit you'll want to get good at dealing with landlords (*as you'll have them in your life for a long time*).

Remember, there are a lot of people who profit from your bad credit... are you ready?

**Ready to Discover What They DON'T
Want You To Know?**

If you haven't already learned the **hard way** then I'll be the first to tell you the *Banks, Credit Bureaus* and *Collection Agencies* are some of the **biggest crooks** in the country. They get bail outs, stimulus packages, special laws and free money. *What do you get?*

You get to pay **more** taxes! More taxes to pay them back for their **bad** business decisions! *And how do they return the favor?* Screw you with new hidden **fees** and penalties!

They get the goldmine... you get "the shaft". *How does it feel? Are you angry?* You should be. Because your politicians are spewing the same garbage they've been spewing for the last 20 years. You know...

Vote For Me And I PROMISE You I Will:
Lower your Taxes
Balance the Budget
and

Give You FREE Healthcare!

Give me a break! (Laughs) The only thing that's changed with these clowns is they're now running a bigger circus that's visiting more cities. Right now that's about the only "change" I've seen. *How about you?*

I don't need to tell you that for your life to change [first] you have to change. After all, that's why you're still reading. And, that's why you must know...

The other "Three Ways" to Fix Your Credit

(...and why you should avoid them!)

(Until today) when it came to fixing your credit, you had three options:

1. You Could Hire A Credit Repair Company.
2. You Could Get Free Credit Repair Information off the Internet.
3. You Could Buy a Credit Repair Book or Software.

While I'd love to tell you picking one of these options would be the best solution to improve your credit score as fast as possible, the truth is, I can't. *Why?* Simple...

I'd be LYING to you.

The reality is, none of the above options is the Ultimate Solution for you to fix your credit as fast as possible and, I think you'll find the answer why even more fascinating (here's where things get interesting)...

OPTION #1:

Hiring a Credit Repair Company

There are now over 2,000 credit repair companies in the United States (and each one claims to be a little "better" than the other).

Some are run by "quick buck" internet hucksters. Others by sharp dressed Attorneys. And, some by "ordinary folk" with good intentions who really want to help people.

Regardless of these companies and their intentions, they all face FIVE MAJOR CHALLENGES when it comes to helping you fix your credit. Today we'll cover one of those challenges... the most fatal one).

To get my point across I'll explain the credit reporting system. In its simplest form, it can be broken down into two parts...

- 1.The "Credit Bureaus"
- 2.The "Furnishers"

Credit Bureaus: these are the guys that maintain all the information found in your personal credit report and provide it to anyone who's authorized to request it.

Because the Credit Bureaus make their money by selling your information and because interest rates are higher for people with bad credit, you're worth **more** to the credit bureaus with bad credit than good (*try not to forget this*).

Furnishers: furnisher is a fancy term used to describe anyone who "furnishes information about you" to the Credit Bureaus which is used in your credit report (*e.g. Creditors and Collectors are furnishers*).

Credit Repair for Dummies

Both the Credit Bureaus and the Furnishers are governed by various federal laws. The most widely known is the *Fair Credit Reporting Act (or FCRA for short)*.

The game of "Credit Repair" is simple. Under the FCRA you have multiple rights to challenge **BOTH** the Credit Bureaus **AND** the Furnishers in regards to the accuracy of the information they're providing about you.

(Note: I said **BOTH** the Credit Bureaus **AND** the Furnishers!)

This means you have the right to challenge **BOTH** of them on various *Federal Laws* in regards to the

information they are reporting about you (*to do any less would be foolish, right?*)

Well, as they say "sometimes truth is stranger than fiction"...

**The "Little Known Law" Every
Credit Repair Company
Hopes You NEVER Discover!**

Trying to improve your credit while not exercising all your rights would make about as much sense as trying to drive your car by putting oil in it while leaving out the gas.

As you can imagine... You wouldn't get too far. Yet, this is what I believe Credit Repair Companies do when they take your money and promise to fix your credit.

I understand this fact may be as shocking as waking up one morning (after a night of drinking) and realizing you just slept with your best friend's spouse.

So... allow me to explain:

Under the *Fair Credit Reporting Act* (which is Federal Law) it's very clear Furnishers can **IGNORE** ANY DISPUTE which comes from (or is created by) a Credit Repair Company.

In other words, by using a Credit Repair Company, you're giving up your rights to dispute directly with the Creditor or Collector (a.k.a. the Furnisher). *Find this hard to believe?*

Let me PROVE IT by printing the actual law:

Section 623

Subsection (a)

Paragraph 8

**Ability of Consumer to Dispute Information Directly with
Furnisher**

Sub Paragraph (G)

Exclusion of Credit Repair Organizations. This paragraph shall NOT apply if the notice of the dispute is submitted by, is prepared on behalf of the consumer by, or is submitted on a form supplied to the consumer by, a Credit Repair Organization, as defined in Section 403 (3), or an entity that would be a Credit Repair Organization, but for Section 403 (3) (B) (i).

By using a credit repair company consumers (unknowingly) **deny** themselves access to some of the most powerful and effective techniques available (and give creditors and collectors the right to ignore them without consequence!)

This means all a Credit Repair Company can really do for you is **mail dispute letters** to the Credit Bureaus. *What a joke!* But first, let me give you something else to think about...

There's a reason **why** over 25 states now require Credit Repair Companies to be bonded. There's also a reason **why** Credit Repair Organizations are now banned by the Federal Trade Commission (FTC) from

charging money upfront before services are rendered.

Finally, there's a reason why over 98% of all Credit Repair Companies in the United States receive an "F" Rating with their local **Better Business Bureau** (*many simply receive "No Rating" which is considered even worse by the BBB!*)

I could fill pages talking about the limitations Credit Repair Companies run into when trying to help you fix your credit (but I won't).

The truth is, I speak from experience, because...

I Used To OWN A Credit Repair Company.

You see, I really wanted to help people who didn't want to do the work themselves. However, the limitations on the results we could deliver we're so great it nearly "drove me insane."

I even looked into having an Attorney do the work. It didn't matter. There were so many issues, there was **NO WAY** I could morally take money from people and feel good about the service we were delivering. But...

You Know What Really Sucked?

The "time" issue. Answer this question: if you ran a credit repair company and charged people \$100 a month, how much money do you think would be left over after paying all the following expenses:

Toll-Free 1-800 Numbers (*these get expensive fast*).

1. Postage and Printing for Dispute Letters.
2. Computers, Websites and Software etc.
3. Advertising and Affiliate Commissions.
4. Workers compensation Insurance.
5. Monthly Office Lease and Utilities.
6. Employee Payroll and Taxes.
7. Unhappy Customer Refunds.
8. Other office Expenses.

I know for a fact at \$100 a month, up to 80% is eaten up by the above expenses. This is far from unrealistic (unless you've never run a business). Now the question is:

**How Much "TRUE WORK" Do You Think
A Credit Repair Company Can Do For \$20 A Month?**

The answer is simple...

Less Than ONE Hour.

But, it actually gets worse. Because of the limited time a credit repair company can spend on

your account, it makes it impossible for them to use any time intensive credit repair techniques on your behalf...

No Matter How EFFECTIVE They Might Be!

So, it's best to stay away from credit repair companies. Believe me, they generate more complaints than...

OPTION #2:

Getting Free Credit Repair Information off the Internet

If there's one thing the internet does better than anything else; it's give us stuff for free. On the internet people get free music, free games, free videos, free ringtones, free coupons, free porn and of course...

Free Credit Repair Information. However (like all things free) there's a catch... Basically, there are two categories for free credit repair help on the internet. They are...

1. Free Credit Repair "eBooks, Letters and Software"

and...

2. Free Credit Repair "Forums" and "Discussion Boards"

Many websites now give away free credit repair books or letters just to get your email address to sell your name to lead brokers. In most cases, they'll sell your name multiple times (*i.e. for credit repair, debt consolidation and work at home opportunities*).

There are dozens of varieties to this tactic. In either case, the "free credit repair information" is almost always poorly researched, out of date (and in most cases) *will do you more harm than good*.

Websites that give away free credit repair help have no real incentive to keep it up to date or accurate (let alone look out for your best interest). *Why would they?*

To them, it's nothing more than a "Lead Generating Scheme" (and a thinly disguised one at that). The fact is: the credit system and strategies that will get you the fastest results are always changing.

Don't get me wrong, there is some good credit repair help on the internet. But, if you're looking for cutting edge quality and performance you'll never find it in a product someone is giving away for free (sorry, it's the way it is).

After all, how hard would you work if you were working for free? Your next option is...

Free Credit Repair "Forums" and "Discussion Boards"

There are many credit repair forums and discussion boards on the internet which are free. All you have to do is register with your name and email address to get access.

One board has over 80,000 registered users and over **FOUR MILLION** posts; *how's that for free information?*

The problem is you have four million posts by over 80,000 users (with 80,000 different opinions) who are 99% working for free. But, that's not even...

The Real Danger

While there is a lot of good info on some of these boards there is a tremendous amount of old, outdated and flat out **dangerous** information. Here's a quick example...

I once saw credit repair forum with over 10,000 users teaching people to dispute every negative account with the Credit Bureaus by sending a letter disputing the account as "Not Mine". *This floored me!* I couldn't believe my eyes. *Why?*

Because mailing a dispute letter to a Credit Bureau disputing the account as "Not Mine" (when it's really yours) is not only **stupid** but...

ILLEGAL

In fact, saying "Not Mine" is the number one thing **NOT** to say when disputing a negative account (unless it's true).

The fact is... these boards and forums make their money one way: by the advertisements and products pitched on them. The **MORE** traffic they have, the **MORE** money they get paid by *Google, Yahoo* and other *Advertisers* for the ads and products running on their sites.

Even more scary... *guess what 95% of these sites advertise?* That's right; Credit Repair Companies! Remember the **facts** and remember the **truth** about these sites...

They're More about the Quantity of Web Traffic and Posts Than the QUALITY of The Information You'll Receive

Unless it's soap... you want be careful with anything free these days. Free credit repair information is like "**Free Dentistry**" or "**Free Plastic Surgery**". *Could I get you to sign up for that?* Probably not...

On the other hand, if a person is unemployed, completely broke, living at their parents and has 40 hours a week to invest surfing these forums, then I'll be the first to tell you: *it's better than doing nothing*. And (in some cases) might even be better than...

OPTION #3:

Buying a Credit Repair Book, eBook or Software

If you look at any book retailer you'll find dozens of titles on credit repair. Some are written by independent Authors and Attorneys. Others are written by ghost writers hired by "opportunists" trying to make a quick buck. Either way...

There are three different problems you'll run into when using a "how to" book, eBook or software to fix your credit (and two of the problems are very serious). Listen closely...

PROBLEM: Number One

In some cases, the time to get a book from an Author to selling through a national retailer (online or off) can be a year or more. With this kind of "lag time" it's no surprise most credit repair books sold through retailers are usually lacking cutting edge information.

Sure, they may quote specific **consumer rights** and footnote fancy **case law**, but that information isn't going to do a damn thing to help you improve your credit score (until it's transformed into a **REAL WORLD** technique you can use).

You have to understand that credit repair strategies are always changing and being developed. Therefore, if you want the QUICKEST results you need the **MOST CURRENT** information on the subject. Remember, in the "information age" old information is like old food...

It's Garbage

For example, there's the common (but very bad) advice given by countless **credit repair books** which says "*dispute every negative item on your report*" and anything that comes back verified just "*resend the same dispute to the bureaus again*".

This "beat the dead horse" approach might have worked 20 years ago, but not anymore. With Credit Bureaus now using **O.C.R. Technology** and **E-Oscar**, this approach is not only obsolete, but downright stupid.

However, the outdated information is only the first problem. And, though it's a big one, the issues you'll run into with credit repair books from retailers gets even worse...

PROBLEM: Number Two

Just about every "do-it-yourself" credit repair book (and software) will provide you with "**Pre-Written**" or "**Template**" dispute letters to use.

These are designed to get you results while saving you time and money by not having to create disputes from scratch. *Seems like a good idea, right?* Unfortunately, using even one of these letters is about...

The Dumbest Thing You Can Do

Here's why: have you ever wondered how many dispute letters the Credit Bureaus receive each day? Take a guess. Take a wild guess. What do you think: five hundred a day? A thousand a day? Five thousand a day?

Amazingly, the Credit Bureaus now receive over **twenty thousand** dispute letters a day (yes... *20,000*). But that's not the problem. The problem is how they deal with them. You see...

The Credit Bureaus figured out years ago that disputes cost them a **TON OF MONEY**. In fact (not long ago) each dispute was costing them about \$4.50. Multiply that by 20,000 and they were spending...

\$90,000 a Day Dealing with Disputes

Naturally, the Credit Bureaus figured out a way to get these costs down. And they did it with two pieces of technology called **O.C.R.** and **E-Oscar**. I'll explain the first one...

O.C.R. stands for "Optical Character Recognition". O.C.R. is a computer technology which electronically **SCANS** and **READS** over **25,000 letters** per hour (whether hand written or printed!).

More importantly, it can store all the information it scans to a central database. Therefore, it can recognize any letter that's been sent in more than once (and file it as a duplicate!).

For the first time, this gave the Credit Bureaus the ability to recognize and catch any "pre-written" or "template" dispute letter mailed by a Credit Repair Company.

Even worse, it allowed them to catch any letter copied by you...

Out of a Credit Repair Book!

Do you find this interesting? I hope so. Because most credit repair companies who'd take your money aren't even aware of it. But back to credit repair books...

This is why credit books (and software) with letters are so dangerous; because when you use them, you're using the **same letters** that have been used by every "poor schmuck" who bought that book before you.

And, if you think the Credit Bureaus computers aren't going to know the difference, you need to...

Think Again

Remember, if you're like most of us, you have two lives. The life you live and the "unlived" life within you. My goal is to help you start living that "unlived" life.

And, if you're paying attention and getting the "big picture" here, you understand your **credit score** and income is the main thing that's keeping you from living that "unlived" life. Listen...

Long Ago I Made a Decision...

This may sound crazy, but long ago I made a decision to see people not for where they are today... but for where they CAN BE tomorrow. This is why I believe you're "motivated" but still searching for...

The RIGHT Opportunity

You understand for you that it's about **quality** and not *quantity*. You enjoy the finer things in life and are willing to pay for them for one simple reason: they're WORTH IT.

Fixing your credit or earning a second income is no different. You've learned that shortcuts only "shortcut you" later. You know an investment in "quality" doesn't cost... it pays. Which when buying a credit repair book brings us to the biggest issue...

PROBLEM:
Number Three

No personalized "hands on" support... It's bad enough that outdated information and "pre-written" dispute letters will screw you up; but not having any personalized support will be the last...

Nail in Your Coffin.

If you want to fix your credit fast, you need personalized "**hands on**" support. And I'm not talking about some teenager you can send emails to who's half way around the world. I'm talking about real help, catered to your personal situation.

Sure, in the end fixing your credit comes down to just communicating with the Credit Bureaus and Furnishers but you need to know **HOW** to do it and... every situation is a little different.

Learning and applying cutting edge credit repair strategies with only a book makes about as much sense as learning how to swim with only a **pool** and a **DVD**. *Ready for the deep end?*

No Thanks...

You need "hands on" experience and... you won't get that with a credit repair book from a retailer because, you're buying just that: a book. Sure, you might get some good "information", but from there "you're on your own bucko" *How do I know?* Because...

I've been in The Business for 16 Years.

Remember...

My business is to help you get from where you are today... to where you "want to be" tomorrow. That may sound strange, but think about it. *If you had a 740+ credit score tomorrow do you realize what you could do?* Let me tell you. You could...

Buy a New Car... with just your signature.

Buy a New Home... with just your signature.

Get Any Credit Card... with just your signature.

Refinance Your Home... with just your signature.

Raise \$10,000 Instant Cash... with just your signature.

Get a Loan to Start a Business... with just your signature.

You could rent a new place to live (*if you wanted one*). You could rent an office (*if you wanted one*). You wouldn't have to worry about getting a new job (*if you needed one*). More importantly, you'd be...

**In Total Control of YOUR Life
and
Living on YOUR Terms
(not someone else's)**

Let's be blunt. The fact you've read this far proves you're a "doer" and not a "talker" and I **respect** that. *Why?* Because we both know "talk is cheap" and "actions speak louder than words".

Listen. I know you want to change your life. I also know you're ready to "take action" and make it happen. More importantly, I know you're looking for the best way to do it. In other words, you're not "messing around" anymore. And...

You Deserve a Pat on the Back

You've come a long way today. In our brief time together you've learned:

1. A little about me, my credibility and my bad credit past.
2. The six ways having bad credit allows other people to control **your** life (if you choose to do nothing about it).
3. The basics of the Credit System and how it works with the two major players; one being the **"Credit Bureaus"** and the other being the **"Furnishers"**.
4. Your other "three options" for fixing your credit; hiring a credit repair **company**, getting **free** credit repair information off the internet or buying a credit repair **book** or **software**.
5. The limitations you face with each one of these options. From Federal Laws Excluding

Credit Repair Organizations and **O.C.R. Technology** catching pre-written disputes to lack of current techniques and personalized **"hands on"** support.

Now it's time...

Discover Why the "2010 Credit Secrets Bible System" Will Help You Improve Your Credit Faster Than Anything!

It's pretty simple. Today, when you change your credit score you **change** your life. You're *ready* for the Ultimate Credit Repair Solution; so here it is...

Many Americans are overwhelmed and confused... even intimidated by the Credit Bureaus and Collection Agencies. They don't know their rights (let alone how to exercise them). I'm here to **simplify** things for you.

While some "experts" would love to have you believe you're powerless and need to pay them, I'll tell you different; **a lot different**. All you need is accurate information (and support) on how to exercise your rights.

If you have **current** up to date strategies on how to do this you'll be amazed at the results. Really, it's simple. Before we get rolling, let me give you a few hypothetical examples...

**Case Study #1:
Meet Michael**

Michael was an ambitious guy who destroyed his credit chasing MLM's and business opportunities over the years. Now, Michael really needs his credit for a business that IS making money.

Among other things, he had a 2.5 year old Unpaid Charge-Off and half a dozen Inquiries on his credit report that would have him "walking on water" if he could get them deleted. *Know the feeling?*

He asked if it was legal to dispute the items knowing they were his (as you know, it's not). However, we did inform him he had another option (and a powerful one at that).

Under the FCRA you have a right that every item on your credit report must (by law) meet three requirements (listen closely):

The item must be 100% **COMPLETE**.

The item must be 100% **ACCURATE**.

The item must be 100% **VERIFIABLE**.

With this information we showed Michael how to (quickly and easily) make sure these items on his credit report met all three of the above requirements. The results...

Michael got the 2.5 year old Unpaid Charge-Off **DELETED** in less than 20 days (over half the

inquiries were deleted as well but took a little longer). *Was this a fluke?* Not really...

It's a matter of having the right information and right strategies (the rest is simple). I know this will upset a lot of people but I'll say it anyway; credit repair is nothing more than communicating with the Credit Bureaus, Collectors, Furnishers and a few other organizations.

Sure, you need to know exactly *what* to say and *how* to say it but...

For the most part we're talking about mailing letters, sending emails or faxes and occasionally making phone calls. It's not difficult when you have proper guidance and support.

When you know what to say and who to say it to, in some cases the results can be magical. That's where the "**2010 Credit Secrets Bible System**" comes in. It lays this out for you step by step, like a "cook book".

Another example...

Case Study #2: Meet Ray

Ray's a single dad who had a Bankruptcy from a nasty divorce and he desperately wanted to get back into a home. He had the "**2010 Credit Secrets Bible System**" and asked about a particular strategy for his situation.

We told him flat out "it's a long shot but you'd be a fool not to try" and try he did. The outcome was impressive...

Ray got lucky and his bankruptcy was deleted from two of the three major credit bureaus (the third would not budge and he became frustrated). However, we shared with Ray this was a HUGE WIN. *Here's why...*

His bankruptcy was now only showing up on one credit bureau. By applying for credit with companies which only pulled credit from the other two bureaus, he could rebuild his credit... FAST.

Remember, when you *know* what you're doing, a little strategy goes a LONG way. Last...

Case Study #3: Meet Andrea

Andrea was a divorced mom (with a heart of gold) who married the wrong guy and had two children with him. Years later she still had her "movie star looks" but her credit report (needless to say) didn't.

A less than amicable divorce left her credit needing more than a "facelift". She had a foreclosure, auto repossession, charge-offs, collections and a student loan; it was a disaster (much like her previous marriage).

However, we helped her develop a simple plan (fortunately) she stuck with it.

She used simple techniques and strategies (many which we invented before anyone else) and was persistent over time. Some of the strategies included:

**"Indirect" Disputing
Collection "KO" Method
Advanced Credit "Profiling"
"Two Dimensional" Credit Repair**

In short order she went from a credit score in the mid 500's to over 725. Those are just numbers though. The real goal was she got a home (of her own) and regained a feeling of independence I don't think even she could put a price on.

Now, you might be asking...

Is This Legal?

ANSWER: Absolutely. No one stays around as long as I have and preserves their reputation doing things which are unethical, questionable or illegal. Remember, I've been in this business 16 years. Not only is this YOUR RIGHT, but believe me when I say...

You CAN Do This!

The "**2010 Credit Secrets Bible System**" is the Ultimate Credit Repair Solution because it shows you "step-by-step" how to address every possible credit challenge you could face. Including...

- ✓ Inquiries
- ✓ **Tax Liens**
- ✓ Evictions
- ✓ **Late Pays**
- ✓ Judgments
- ✓ **Bankruptcy**
- ✓ Foreclosure
- ✓ **Charge-Offs**
- ✓ Child Support
- ✓ **Student Loans**
- ✓ Medical Collections
- ✓ **Creditor Collections**
- ✓ Automotive Repossessions
- ✓ **And anything else you can imagine...**

When you're ready to change your credit score (and change your life) here's the MILLION DOLLAR question:

**What's Makes the
"2010 Credit Secrets Bible System"
The Ultimate Solution to Fix YOUR Credit Fast?**

I love this question almost as much as the answer and here's why; the "**2010 Credit Secrets Bible System**" is made up of two core components which make it your Ultimate Credit Repair Solution.

The two components are:

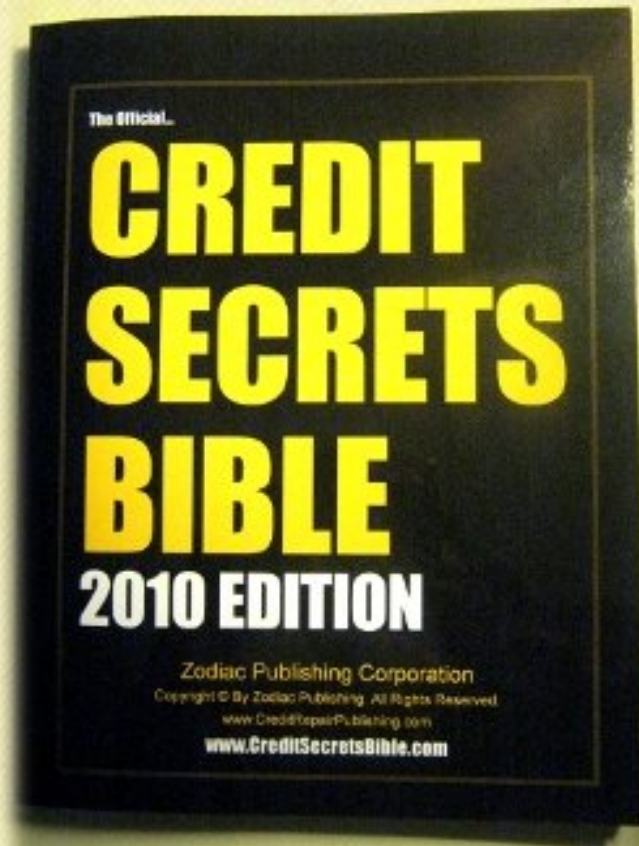
1. Cutting Edge CURRENT Information and Strategies.
2. Personalized "Hands On" Support.

Have you ever been close to making a big purchase for hundreds or thousands of dollars and then you "did a little research" and ended up saving a small fortune? Or (better yet) avoided a potential nightmare?

We all have... and that's why you know the power of Cutting Edge Information. This is why the first part of the "2010 Credit Secrets Bible System" is...

COMPONENT ONE:

The
"2010 CREDIT SECRETS BIBLE"
Master Training Manual



The "**2010 Credit Secrets Bible Master Training Manual**" is NOT sold in retail stores or available through any retailer. *Why?* Because it has to be **updated** every 90 days **before** we can ship it to you (it doesn't have the luxury of "sitting on a shelf" in a cozy store or warehouse).

It's over 260 pages and weighs over two pounds. It contains **NO FLUFF** and **NO FILLER** (you won't find 100 pages of reprinted credit laws). Printing laws you won't read (let alone understand) is a waste of time and paper.

The "**Credit Secrets Bible Master Training Manual**" has been printed every year since 1994 (it's in a class by itself).

And, it's no surprise we have Realtors, Mortgage Lenders and Credit Consultants who buy a new "**Credit Secrets Bible System**" each year just for the updates.

Some snippets of what you'll discover:

- ✓ **CERTIFIED MAIL:** Why you DON'T want to use "Certified Mail Return Receipt" when mailing your disputes to credit bureaus, collection agencies or furnishers - Page 69.
- ✓ **INDIRECT DISPUTING:** why this incredibly simple (yet unknown) method of disputing is not only powerful... but the first place you should start - Page 68.

- ✓ **METRO 2:** what it is... how it was developed... and why you need to know about it to beat the Credit Bureaus at their own game - Page 260.
- ✓ **DISPUTE ONLINE?:** Only if you're looking to waste your time and fall into the credit bureaus "baited" trap... except when doing this "one type" of dispute - Page 85, 183.
- ✓ **E-OSCAR:** what it stands for. Who's behind it. Why it was developed and why only an idiot would ignore it - Page 170, 183, 186, 190, 193.
- ✓ **JUDGMENTS and TAX LIENS:** why they are so serious... so threatening and why you need to deal with them quickly.
- ✓ **FICO SCORECARDS:** what they are... what they mean... and how to use them to your advantage - Page 51.
- ✓ **DON'T DISPUTE A THING:** the fastest way to improve your credit score WITHOUT disputing a single negative item on your credit report (so simple 9 out of 10 people still MISS it) - Page 152.
- ✓ **D.O.L.A.:** what it means and how to use it to your advantage) - Page 56.
- ✓ **FTC COMPLAINTS:** why they're sometimes necessary and why more consumer should be using them - Page 70.
- ✓ **26 WAYS TO DISPUTE:** there are up to 26 different ways to dispute any inaccurate item on a credit report (and each one has the potential to trigger a deletion) - Page 74.
- ✓ Can removing a negative account hurt your credit score? Find out the shocking truth

(many people don't learn this until it's too late) - Page 52.

- ✓ **CELL PHONES, MAIL BOXES and MOVING**: How these three things affect your credit score more than you'd ever imagine - Page 35.
- ✓ **MAGIC NUMBER**: Find out how many negative items to dispute in a single letter to the credit bureau (there is much misinformation surrounding this topic) - Page 69.
- ✓ **CONFESSIONS of a Bank President**: "Why paying off your credit card bills every month can lower your credit score..." (Learn exactly how much to charge and pay to build your score as fast as possible) - Page 33, 126.
- ✓ **Factual Dispute System**: and why it's the fastest way to "blow your credit score through the roof" - Page 53.
- ✓ **BANKRUPTCY DELETED?**: Credit Repair Attorney's \$1500 method for removing Bankruptcy, Evictions, Judgments and Tax Liens from consumer credit reports - Page 59.
- ✓ **ADVANCED CREDIT PROFILING**: *what is it? How does it work? And why is it so powerful in building credit scores fast.* - Page 205.
- ✓ **FIVE SECRETS**: every married person should know before signing any credit application (you might save yourself and friends a lot of heartache with this) - Page 154.
- ✓ **SELF EMPLOYED?**: Why your self-employment status hurts your credit score and what you can do about it - Page 36.

- ✓ **\$10,000 in 20 MINUTES?** Yes, it's possible. And how to pay no interest on the money you get (100% legal) - Page 126.
- ✓ **FOOLS GOLD:** Don't pay a penny to get your credit reports when you can use this "special form" and get all three reports for free (without a credit card) - Page 24.
- ✓ **NEW CREDIT FILE?** The guys selling them will never tell you this (nor the one way to do it "right") - Page 214, 238.
- ✓ **CREDITORS HARASSING YOU?** There's no need to change your phone number or monitor your caller ID. Just choose from one of THREE methods taught in our course (stops virtually all phone calls and threatening letters) - Page 125.
- ✓ **THREE CREDIT BUREAUS or... FOUR?** Don't forget about the fourth Credit Bureau and why they play a "key role" in helping you improve your credit score fast - Page 51.
- ✓ **PRE-APPROVED or PRE-SELECTED?** How to spot the credit card offers you have a 98% chance of being approved for (and which are a complete waste of your time) - Page 152.
- ✓ **CPN NUMBERS:** and why the people selling them should be fined (and locked up).
- ✓ **INSIDER METHOD:** for removing re-inserted bad credit (buried deep in the FCRA) - Page 75.
- ✓ **O.C.R.:** how three letters changed the entire credit repair industry practically overnight - Page 211.
- ✓ **ChexSystems Got You Down?** learn the 48-hour secret to getting a checking account regardless of your past troubles - Page 158.

- ✓ **LATE PAYS:** all about disputing them and the best techniques for removing them as fast as possible - Page 67.
- ✓ **ATTORNEY GENERAL COMPLAINTS:** what they are... when (and how) to use them and why they can be so incredibly effective - page 72.
- ✓ **TWO SPECIAL LETTERS:** you can use to settle your debts for as little as .35 cents on the dollar (if you've considered credit counseling or bankruptcy, read this first!) - Page 142.
- ✓ **SECRET METHOD:** almost no one (except our clients) are using to get collections, late pays and other negative accounts deleted - Page 70.
- ✓ **20,000 Leagues under the Sea?:** The credit bureaus receive over 20,000 disputes a day (and almost all of them are now processed overseas in *India, Philippines, Jamaica or Costa Rica*). *How did this happen and how can you benefit from it?* - Page 184.
- ✓ **STUDENT LOANS:** 10 Different Programs to get them cancelled by the U.S. Government (qualify for only one and you win) - Page 238.
- ✓ Why a **PERFECT** credit report isn't necessarily the highest scoring (and how to understand this phenomenon) - Page 51.
- ✓ **HARRASSED BY DEBT COLLECTORS?** Use this insider technique to NUKE them off your credit report and out of your life (you won't find this anywhere else!) - Page 63.
- ✓ **FORECLOSURE:** the truth about STOPPING IT and how to recover your home AFTER IT by taking advantage of special laws designed to protect you (very interesting) - Page 138.

- ✓ **ARIZONA CREDIT GURU:** uses this \$500 tactic to correct merged credit files (now it's yours for free) - Page 69.
- ✓ **DEBT VALIDATION:** Why it can be a complete "waste of time" if you don't know what you're doing - Page 63.
- ✓ **CASH IN YOUR TELEPHONE:** How to use your telephone to increase your credit card limits up to 200% (learn the "magic words" that can make it all possible) - Page 34.
- ✓ The **"Multi-Step System"** some Attorneys and Credit Repair Companies charge a fortune to repair your credit (and how you can easily do it yourself virtually FREE once you know how) - Page 49.
- ✓ **COURTROOM TESTIMONY:** explains exactly how the credit bureaus work (and why credit repair companies and credit repair courses FAIL to deliver the results you need) - Page 165.
- ✓ **FRIVOLOUS DISPUTES:** learn why nearly half of all disputes are flagged as "frivolous" and get the THREE insider secrets to avoiding this pitfall - Page 74.
- ✓ **CREDIT HIJACKING:** what it is and why you're a "sitting duck" waiting for it to happen unless you do these three simple steps to protect yourself - Page 229.
- ✓ **RE-AGING ACCOUNTS:** why collection agencies are so notorious for doing this and how to get them corrected or deleted.
- ✓ **FREE FINANCIAL SOFTWARE:** Get 30 days free of the best financial software that will track your money, plan your budget, and even tell you what to pay towards your debt - Page 42.

- ✓ **SCANDALOUS SECRETS**: you must know before considering Credit Counseling or Debt Consolidation - Page 128.
- ✓ Discover the **good** news your credit card company will **NEVER** tell you about bankruptcy (great news for those facing Chapter 13) - Page 57.
- ✓ **IDENTITY THEFT PROTECTION**: discover the little-known method to getting free identity theft protection with just your telephone - Page 227.
- ✓ **REPOSSESSIONS**: why they can be so complex and why the more complex they are the more opportunities you have to get them deleted.
- ✓ **SLASHED**: cut your credit card payment by up to 50 percent (with one phone call) - Page 246.
- ✓ **INSIDER METHODS**: consumers have used to remove inquiries, charge-offs, repossessions, late-pays and collections from their credit reports in as little as 30 days - Page 60.
- ✓ **METHOD OF VERIFICATION**: and how it relates to public records like bankruptcy, judgments, tax liens and charge offs.
- ✓ **CREDIT REPORTING ERRORS**: the seven most common and the best way to dispute them - Page 54.
- ✓ **BANKRUPTCY**: find out why it doesn't hurt your credit score as much as you think (plus what part of the bankruptcy DOES hurt and how to fix it) - Pages 51, 57.
- ✓ Discover the **BEST** time of year to dispute items in your credit report (and why the answer may surprise you) - Page 75.
- ✓ **COMMON MISTAKES**: Get real-life examples of easily missed reporting mistakes from actual

credit reports (and learn how to use them to your advantage) - Page 78.

- ✓ **FOR WOMEN ONLY:** How one phone call can help you reach your dreams of starting or expanding a business, invention or idea... and how you can get up to \$10,000 from this special source. - Page 127.
- ✓ **DON'T REFINANCE:** until you read this. Lending specialist reveals how to protect yourself from the seven most common predatory lending practices - Page 131.
- ✓ Why most disputes are **LAUGHED AT** by debt collectors, creditors and the credit bureaus (and how you can keep yours from being one of them) - Page 53, 201.
- ✓ **IDENTITY THEFT RECOVERY:** the government sponsored program some ID Theft victims have used to solve their problems in as little as 30 days - Page 116.
- ✓ Learn the **TWO** secrets that many customers of "Free Credit Report" services don't learn until it's too late! - Page 50.
- ✓ **ZERO DOWN:** the truth about how to buy a home this way and what the "late night" real estate gurus aren't telling you - Page 40.
- ✓ How to tell if an account is "aged" correctly (and how you can get it **deleted** from your credit report if it's not) - Pages 56, 61.
- ✓ **THINKING OF REFINANCING?** How you can keep \$94,546.04 in your pocket with nothing but your credit score - Page 153.
- ✓ **Thinking About A Divorce?** Three critical steps to preserve your credit before you file (the

secrets 90% of couples never learn until it's too late) - Page 239.

✓ And Much, Much **MORE!**

Keep in mind the **2010 C.S.B. Master Training Manual** is only part one. The next is...

COMPONENT TWO:

"Exclusive Access" Credit Secrets Bible MEMBERS ONLY Forum



Having up to date credit repair strategies and tactics gives you a lot of power. But that power is multiplied 5 to 10 times when you combine it with Personalized "Hands On" Support through our **2010 C.S.B. MEMBERS ONLY Forum.**

Unfortunately, credit repair techniques are always changing and what works today will not necessarily work tomorrow. More importantly, every situation (including yours) is different. This is where "personalized" support is priceless.

Here's a Great Example...

Greg had a \$13,000 automotive repossession that was **KILLING** his credit (repossessions can be complex). As a result, there was no *book*, *eBook*, *course* or *seminar* on the planet that could get him the help he needed.

Why?

Because Greg needed personalized support (a walk thru) for his scenario... and that's exactly what he got. We helped Greg quickly discover four "**GAME CHANGERS**" that applied to his personal situation; they were simple but very powerful:

1. The Company that repossessed his car was **Required** to be Licensed.
2. The Repossession Company was also **Required** to keep records (including vehicle *condition* and *odometer* reading).
3. His State also required a "**NOTICE OF SALE**" and he had the right to know what his vehicle sold for.
4. He also had a right to request all of the above **documentation** as well as copies of

his original sales contract (from when he bought the vehicle).

Keep in mind Greg's repossession was complex; without access to the "**Credit Secrets Bible MEMBERS ONLY Forum**" he would have been...

**Up a Creek Without a Paddle
Instead, he got the help he needed and...
Settled his \$13,000 Repossession for
Thirty Cents on the Dollar
and
Got it DELETED off his Credit Report!**

As the saying goes, you can "put that in your pipe and smoke it." We both know with just a "credit repair book" Greg would have had a "snowballs chance in Havana" of getting an outcome like this.

In the game of credit repair, knowledge IS power. The beautiful part is knowledge (unlike people) does NOT discriminate; *this is critical*.

You see, it doesn't matter what color or race you are; where you came from or your past success or failure. You could be young, old, unemployed, evicted, convicted, disgusted or busted; *it makes no difference*.

The knowledge is power in the hands of everyone who applies it. The beautiful part is with the **Credit Secrets Bible MEMBERS ONLY Forum** we personally help you... every step of the way (you won't find our attention anywhere else).

Your Moment of Decision

Time is running out. And, in a few minutes, I'm going to make you an offer that will be difficult to refuse (very difficult). But there's good news...

If you accept it, your life will change...

It will be an exciting moment as it's your moment; *your moment of decision*. I'm not here to try and talk you into anything. I'm only here presenting the facts and the fact is...

It's not for me to decide if what I have to offer is for you (it's up to you). After all, it's your life, not mine.

However, before we wrap up, I want you to think about the following:

- You KNOW the six ways bad credit will continue to control your life (*if you do nothing about it*).
- You KNOW the other three options for improving your credit (*and why you should avoid them*).
- You KNOW you have to "do something" because (*like the rest of us*) you're not getting any younger.

I don't need to convince you the "**2010 Credit Secrets Bible System**" is the Ultimate Solution for raising your credit score fast, also...

I don't need to sell you on my 16 year track record and credibility. My **Better Business Bureau** rating, or the fact I can help you improve your credit score faster than almost anyone in the country.

Honestly, if one doesn't realize I'm the real deal (at this point) then it may be best for them to "take their business elsewhere." But speaking of the real deal...

Let's Talk About a "Real Deal" for You

The "**2010 Credit Secrets Bible System**" gives you cutting edge credit repair strategies combined with personalized "**hands on**" support to put you on the fast track to success.

Are you intimidated by creditors, collection agencies and the credit bureaus?

Do you feel "apprehensive" about taking matters into your own hands?

Smile and listen when I tell you...

"Welcome to the Club!"

Almost all our new clients start out this way; the same way you're starting out. Hey, I know you're uncomfortable and... it's a beautiful thing.

Why?

Because everyone goes through it in the beginning; they feel a little *uneasy* about getting started and suddenly two things happen:

1. They get to meet other **"2010 C.S.B. System Clients"** who are in the exact same position you're in and...
2. Any problems, challenges or issues you run into, we're there to "hold your hand" and walk you through them (every step of the way). You can't beat that...

What I'm offering you today doesn't exist anywhere else (not the way we do it). I'm offering you the Ultimate Solution for improving your credit score fast.

But before we talk about price, we need to talk about what it's worth. So, here's a great question...

**If I Could Sell You \$100 Bills For Ten Dollars
How Many Would You Buy?**

The answer is simple: as many as you could afford (and beg and borrow for!). It's a "no brainer" as they say. But let's apply this to your credit score and where you are today. You see...

We both know spending money to improve your credit score doesn't cost... it pays. And the faster you can improve it, the more its' worth. The best example is when you buy a home.

If you buy a home for \$200,000 and are able to secure an interest rate **only 2% lower** you'll **save \$100,000** over the course of that 30 year loan.
What's that worth?

We won't even talk about how much lower your monthly payment would be. Or the fact you could buy rental properties that have the potential to...

**Support You "In Style"
For The Rest of YOUR Life!**

You get the idea. But what if you could learn the secrets to fixing your credit fast PLUS learn a skill that could provide you with a...

Guaranteed Income for LIFE

What would that be worth?

There are currently over 50 million people in the United States with bad credit and that number is growing. As long as there are credit reports in the world there will be consumers willing to pay someone to help them improve their credit.

All I'm suggesting is...

Why Shouldn't That "Someone" be YOU?

The information you're going to learn with the "**2010 CSB System**" will give you the skills to start a business helping people.

It's just an "option" but a pretty attractive one at that. You can start without quitting your job, with no office, no employees and no overhead. And, starting part-time..

Earn up to \$800 a Week

I hope (by now) you understand this IS a "no brainer" because we're now at the part where the "doers" and "talkers" part ways.

I believe you're a "doer" or you never would have made it this far. *Am I right?*

Your life today is a culmination of all the decisions you made in the past. *Are you satisfied with it?* If not, the quickest way to change your life is by changing your decisions; as your life tomorrow will be determined by the decision you make today.

Click the link below to get started..

[Click Here To Order!](#)

Sincerely,

Jay Peters

Zodiac Publishing

P.S. This is not only your chance to improve your credit score fast with experts teaching you step-by-step... but also an amazing opportunity to discover a skill to help people that can provide you with a guaranteed income for life. Don't waste another second... click on the "Get Started" link to see our 100% **"Risk-Free"** Guarantee.

P.P.S. Want to speak to a live person (in the United States) to place your order? I understand... Just give us a call 24 hours a day at: **(775) 473-9010** and someone will be happy to speak with you.

P.P.P.S. Please note, special prices for new (and previous) customers may expire any day. Click on the "Get Started" link for these **limited** discount offers.

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We endorse Jay 100%

2010 Credit Secrets Bible System

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