



Credit Repair Kit For Dummies

Steve Bucci

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Manage and repair your credit

Credit card debt is the third largest source of household indebtedness. *Credit Repair Kit For Dummies* gives you the tools you need to repair your credit.

This new edition covers: major changes with the Consumer Financial Protection Bureau's (CFPB) inquiry into overdraft practices and their effect on consumers; dealing with the effect of tightened credit markets on those with good, marginal, or bad credit; best ways to recover from mortgage related score hits or minimize damage after walking away from a home; updated Vantage Score information; updated coverage on reporting programs like FICO Score watch, etc.; what makes a good FICO score today; a new section on significant others (boyfriend/girlfriend/spouse) and credit/debt sharing; Debt Relief Act in a mortgage meltdown situation; the latest tips and advice on dealing with identity theft and annoying collection calls; and more. Online you'll find sample credit reports, forms, templates, and other helpful tools to help whip your credit into shape.

- Updated credit score examples with new ranges
- New information about IRS exceptions to the Mortgage Forgiveness
- Advice and tips about adding information to a credit report, and beefing-up thin credit
- Useful, downloadable, forms and tools on Dummies.com

If you have mediocre credit and want or need to better manage it in order to get a job, reduce insurance costs, qualify for banking products, and more, *Credit Repair Kit For Dummies* has it covered.

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