

Learn How to Raise your Credit

Score 50-100 Points

Extremely Fast



EMERGENCY CREDIT



REPAIR KIT

With our technique you will be able to remove
Bankruptcy , collections, charge offs,
Foreclosures, repossession, medical bills,
Credit card debt, inquiries, late payments,
Judgments, tax liens, child support cases,
Student loans more

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INTRODUCTION

Dear Credit-Active Entrepreneur:

One of the most important components of personal financial security is having access to credit. Without credit, most individuals can't buy a car, can't buy a house and can't get a loan to start a business. How important is credit in America?

- Fact1: American's have over \$1.7 trillion dollars in outstanding credit debt (approximately \$6,500 per American).**
- Fact2: The average American has between eight and eleven credit cards and loans.**
- Fact3: There are over 7,000 credit card issuers in the U.S. with over 27,000 types of payment options.**
- Fact4: There are over 205 million credit-active consumers in the U.S.**

In short- credit is an essential part of our personal and national economic stability.

The *United Independent Grant Service LLC* was researched and written to help you improve your understanding of credit and your ability to obtain credit by:

- 1. Teaching you about credit bureaus, credit protection laws, and credit scoring;**
- 2. Teaching you how to repair your own credit files;**
- 3. Teaching you how to set-up a budget and manage your personal finances;**
- 4. Teaching you strategies to build credit so you can buy a car, buy a house and get a loan to start a business.**

To get the most out of the *United Independent Grant Service LLC*, you should:

- 1. Read the entire text to get a general understanding of how credit repair and personal financial management works.**
- 2. Make copies of the form letters, forms and worksheets so that you can use them more than once.**
- 3. Use the Internet Credit Resources provided to learn more about credit, credit cards and personal financial management.**
- 4. Do not apply for additional credit until you have gone through the credit repair process at least once.**
- 5. Do not apply for additional credit until you have completed all of the worksheets in the section on personal financial management.**

**Good luck!
Steve Wilson
Founder**

The Wait is Over!

**Now You Can Raise Your Credit Score
as much as 100 points or more in as little as 30-90 days
So You Can Get the Loan You Want,
Buy the House You Want, &
Get the Credit Card You Need... FAST!"**

The secret that you are about to learn has been used for years by top Mortgage Brokers, Bankruptcy Attorneys, Finance Companies to help their clients raise their credit score by 100 points or more in 30-90 days. This technique alone has been responsible for credit score jumps as high as 200 points!

First of all you need to know what Fico Score is. And What Factors Determine Your FICO Score?

FICO is an acronym for Fair Isaac Corporation and refers to the best-known credit score model in the United States. Fair, Isaac began its pioneering work with credit scoring in the late 1950s and, since then, scoring has become widely accepted by lenders as a reliable means of credit evaluation. A credit score attempts to condense a borrower's credit history into a single number. The FICO score is calculated by applying statistical methods, developed by Fair Isaac, to information in one's credit file. The FICO score is primarily used in the consumer banking and credit industry. Banks and other institutions that use scores as a factor in their lending decisions may deny credit, charge higher interest rates, or require more extensive income and asset verification if the applicant's credit score is low.

There are three major credit-reporting agencies - Equifax, Experian and TransUnion that have your credit information on hand. Each of these credit bureaus maintains their information separately, which can cause the financial data to be slightly different among the three of them. Most experts agree that in order to get the best snapshot of your financial history and credit worthiness it is a good idea to request a report from each of the reporting agencies. It is also highly recommended that you actually review your credit report once a year in order to identify and correct any errors before they cause any future potential problems when you apply for credit. Recent changes in the laws now allow for consumers to request 1 free credit report each year in order to look for any such errors.

You can get your free credit report at www.annualcreditreport.com. This central site allows you to request a free credit file disclosure, commonly called a credit

report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

Here is the contact information for each of the three reporting credit bureaus:

Equifax: (800) 685-1111, www.equifax.com

Experian: (888) 397-3742, www.experian.com

TransUnion: (800) 888-4213, www.transunion.com

The FICO or credit score ranges are broken down as follows:

720-850 - This represent the best score range

700-719 – Able to obtain favorable financing terms

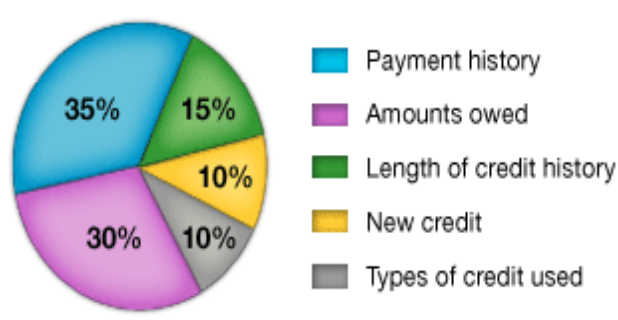
675-699 - This is still a decent score range

620-674 – May have trouble obtaining favorable credit terms

560-619 – May have trouble obtaining credit

500-559 – Time to improve your score

The Five Factors that Determine your FICO Score are:



1. **Payment History** (approximately 35% of your score) The factor that has the biggest impact on your score is whether you have paid past credit accounts on time. However, an overall good credit picture can outweigh a few late payments and late payments will continue to have less impact over time.

2. **Amounts owed** (approximately 30%) Having credit accounts and owing money doesn't mean you are a high-risk borrower. But owing a lot of money on numerous accounts can suggest that you are over-extended and more likely to make some payments late or not at all. Part of the science of scoring is determining how much debt is too much for a given credit profile.

3. **Length of Credit History** (approximately 15%) In general, a longer credit history will improve your FICO score. Lenders want to see that you can responsibly manage your available credit over time. However, even people who have not been using credit very long may get high scores, depending on how the rest of their credit report looks.

4. New Credit (approximately 10%) People today tend to have more credit and shop for credit more frequently. But opening several credit accounts in a short period of time can represent greater risk — especially for people with short credit histories. Requests for new credit can also represent greater risk. However, FICO® scores are able to distinguish between a search for many new credit accounts and rate shopping. FICO scores generally do not associate shopping for the best rate on a loan with higher risk.

5. Types of Credit in Use (approximately 10%) Your FICO score will reflect your mix of credit cards, retail accounts, installment loans, finance company accounts and mortgage loans. While a healthy mix will improve your score, it is not necessary to have one of each, and it is not a good idea to open credit accounts you don't intend to use. The credit mix usually won't be a key factor in determining your score — but it will be more important if your credit report doesn't have much other information on which to base a score.

How can you build good credit fast?

How can you greatly increase your credit score?

**How do you become credit worthy to lenders
without the risk of debt?**

How do you get the best possible rates?

How can you make good credit even better?

How can you establish credit?

**The Secret is:
ADDING SEASONED TRADE LINES**

What is Seasoned Trade Lines?

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Trade lines are major revolving credit card accounts that are reported on your behalf as PAID AS AGREED. Any account reported on your credit file is considered a trade line. Seasoned trade lines are accounts that have been established for a long period of time with a perfect payment history.

Examples of Trade Lines:

- * Mortgages
- * Car Loans
- * Credit Cards (the key to high credit scores)
- * Computers
- * Furniture Payments, etc.

How Do I Raise My Fico Score With Seasoned Trade Lines?

The only way to raise your scores in a short time is through adding seasoned trade lines to your credit report. Find any friend or relative who would add you as an authorized user to their account(s). Just be sure that the account(s) have a minimum of 2 years or more good standing history. Balance on the account(s) must be 15% or less of the reported credit limit. The account must be a major credit card or store card from a major banking institution and must have at least \$3,000 in reported limits /high credit or you would be defeating the purpose. Make sure there are no late payments and the utilization is low.

Once you are added as an authorized user a card will be issued in your name. For the primary account holder's security you will have them keep the card. This way you won't be able to make charges or even inquire about the account. A charge is to be made on your card by your friend or relative in any amount, and the next credit reporting period (30 - 120 days) that card history is automatically placed on all 3 of your credit reports dating back to the day the card was first opened.

Adding Seasoned Trade Lines raises your credit scores as much as 25-45 points or more for each Seasoned Trade Line added.

Since roughly 35% of your score is made of payment history, and 30% on debt owed, imagine being able to inject your credit file with 2, 5, 10, even 20 years of perfect payments and improving your debt-to-credit ratio. What kind of impact do you think that would make?

The beauty of authorized user credit is that major credit card companies will report your status to the bureaus as an authorized user thus, allowing you to instantly establish or re-establish credit without most of the risks. Forget applying for a credit card just to get denied. Forget risking a high debt load just to show future creditors you are worthy.

What If I Have Bankruptcy?

Most would have you believe that you need to just "wait out" the 7-10 year period of derogatory credit to get your life back. That simply is not the case. Excellent credit is attainable, even after bankruptcy. This technique will work to add positive credit no matter what is on your credit report.

Is Adding Seasoned Trade Line Legal?

Yes, it is completely legal. This, technique has been used for years by mortgage brokers, bankruptcy lawyers and real estate agents to help their clients establish trade line accounts with history, to increase their credit score. Even financial institutions make it easy for primary card holder to add authorized users, and in fact most even have a box to check if the authorize user is NOT related to you. There are no laws prohibiting this practice. The fact is, being added as an authorized user to established credit accounts is not a crime. Adding as much as 100 points or more to your credit score and using that enhanced credit profile to obtain loans is not a crime. What is a crime, however, is the going through the process of obtaining loans you have no intention of paying back -- as a direct result of your improved credit worthiness. Your consistent ability to meet your financial obligations make you credit worthy. The goal here is to help you increase your score so that you can get financing at better terms and start saving money.

How Long Will The Trade Lines Stay On My Credit?

The trade line will stay until you are not removed as an Authorized User. The credit bureaus make it a policy to report positive information on your reports for up to 10 years, but it is possible that the information may fall off of the report after just a few months once you are removed as an Authorized User, your credit report may show that trade line as "terminated" or stay on your report indefinitely. We suggest you should have a plan to properly utilize those scores for long term benefit once your scores are boosted.

What If I Don't Have Anyone To Add As An Authorized User?

There is always a solution for everything. If you can't find anyone who can add you as an Authorized User you still have an alternative. You can buy seasoned trade lines. There are many companies who specialize in helping clients raise their credit score by adding seasoned trade lines on client's credit report for a fee. The best way to find these companies is to go on any search engine like Google, Yahoo, and MSN etc. and on the search bar type —add seasoned trade lines || or —seasoned trade lines || you will find lot of companies offering this service for a fee. Make sure you do your home work investigating these companies and choose the best company.

Now you have the secret on raising your credit score. All it takes is the know-how we've passed along within this e-report and ACTION on your part--it's up to you!

We Wish Best of Luck!!
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