

## 26. CREDIT REPAIR

At some point, you may wish to clean up your credit reports. This is much easier when you have the Notary's Certificate of Dishonor and Non-Response, and easier yet after you have obtained a judicial finding that your process was perfect so that you can execute against the creditor. Remember, the costs of any credit repair which is to remove a creditor's report which was taken care of during the notarial protest is an item you can back-charge the creditor for, per your contract.

Below are several agencies who seem to be quite reputable and their fee schedules as of August 2003

### LCRC - Legal Credit Repair Center

3900 W. Commercial Blvd. #201

Ft. Lauderdale, FL 33309

toll free 866-601-5126

local 9654-556-2951

fax 954-660-1158

\$39.95 per person set up fee

\$59.95 per month due on the next 15th

- refund first three months pmts if not resolved in 90 days

- pay a \$25 referral fee, so please name drop Jan #70314404. You sign up first and then use your name as the referral for your spouse so you get the \$25 referral on your spouse

### CCS Financial. Steve Paige

Draper UT. The founder is Steve Paige, [stevezpaige@comcast.net](mailto:stevezpaige@comcast.net). 800-480-8239. Please use Dennis Styles as the referring person.

19 year history.

\$194 set-up fee, holds \$150 in reserve, so \$34 is for the first credit reports

\$19.95 monthly fee

Only charges for results (once something has been removed). Here are the fees for removing things: \$50 per bad item deleted, \$75 per collection item removed, \$99 per judgment or bankruptcy item (this includes IRS liens).

Most cases take 90 days to see definitive results from the clean up efforts.

- referral Dennis Styles