

# DELETE ALL NEGATIVE ITEMS IN 7 DAYS

**MyMoneyEDU**  
Credit Enhancement System



## Potential Score Improvement

File#: 3536464  
Date: 4/27/2011  
Company: Universal Credit



Applicant: JOSEPH M TESTCASE

	Experian	TransUnion	Equifax
Bureau Scores	622	627	614
Potential Score Improvement	+27	+30	+23
Credit Analyzer Module	Rapid Rescore	Rapid Rescore	Rapid Rescore

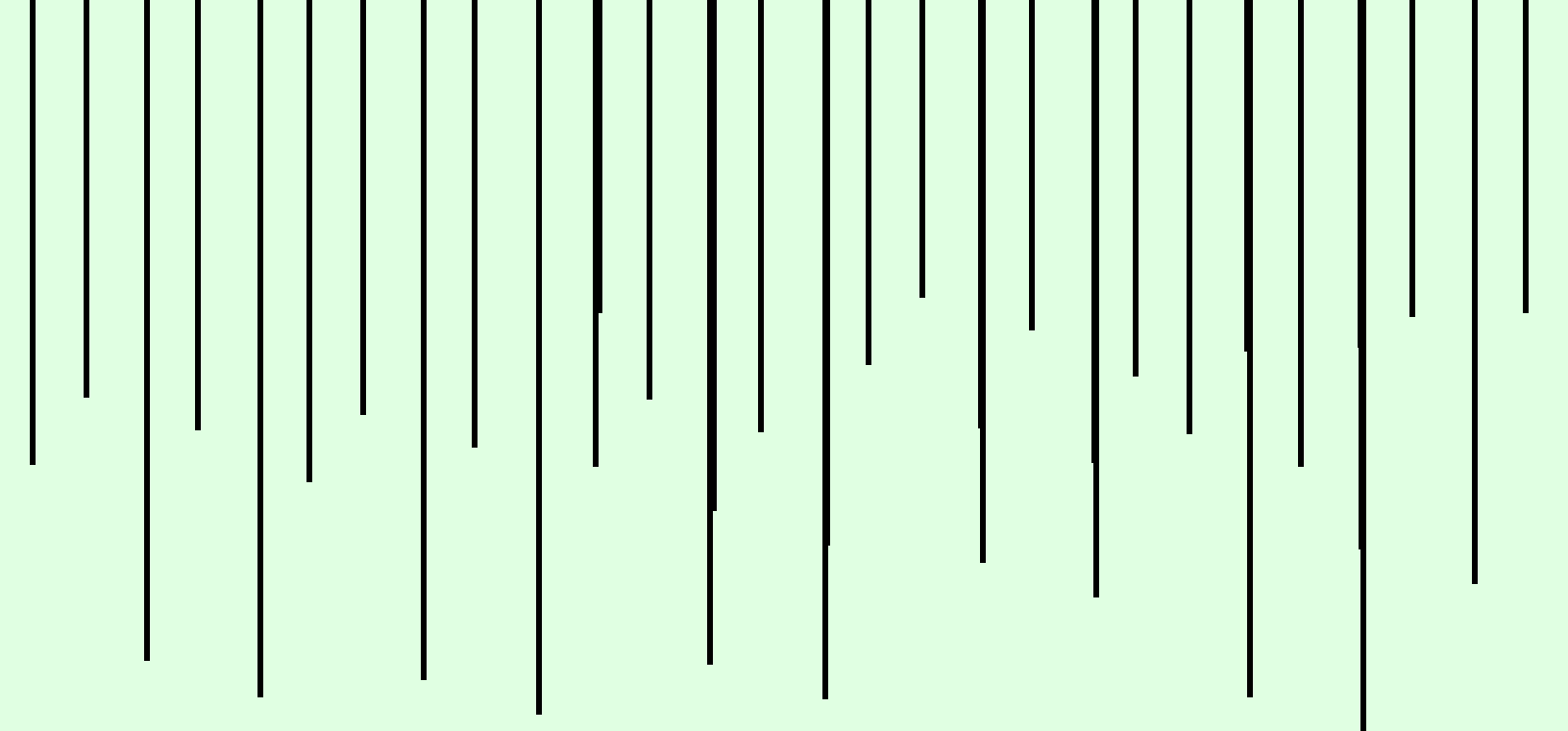
### Credit Assure™

Credit Assure™ searches for inaccurate information (i.e., incorrect, outdated, or missing data). It also seeks for the best combination of pay downs, balance transfers, and other activities through credit management scans so that you don't overlook the opportunities to raise a borrower's credit score.

#### CREDIT ASSURE BENEFITS:

- Alerts you to opportunities you might have overlooked
- Helps you approve more applicants
- Helps you make better offers and close more loans

The picture above is of the Credit Assure credit simulator that shows you precisely the amount your credit score will rise after completing a RAPID RESCORE. But more about this in a minute. Let's get started!



# What Is Rapid Rescore?

A rapid rescore is the ability to provide documentation or request documentation to the 3 credit bureaus to get them to update your information quickly. Many of these scores can be updated in as little as 72 HOURS!

Yes that's right 3 days!!!!

But how does someone do this? How can I update my score that quickly? How can I challenge the 3 credit bureaus to verify my negative accounts that quickly?

Well I'm glad you asked....

# Local Independent Loan Officers

Contact local independent mortgage loan officers. NOT A BANK. You are looking for a few people who run their own 2-3 person, small shops. You are looking for a loan officer who knows about rapid rescore and will do a rapid rescore for you.

You will need to explain you are looking to purchase a home in the near future. Who know you might actually want to purchase a home and need a loan, but that is not important right this second. Your point is to get the loan officer to pull your credit and do a rapid rescore.

Ask this potential loan officer if his credit pulling agency offers a rapid rescore. Most everyone does rapid rescore these days and most have the Credit Assure credit simulator (Picture Above).

Explain to them you will require a few rapid rescoring in advance to increase your credit scores to get the best rate on a loan because of some old delinquent accounts and old errors. MAKE SURE THEY WILL HELP YOU WITH A RAPID RESCORE.

Give the loan officer your vital information: Name, Phone #, Address, Social Security Number, Date of Birth, etc so he can pull your credit report. This credit report is actually pretty cool. Mortgage credit reports are special and show the FULL ACCOUNT NUMBERS and all data in the 3 Credit Bureaus. This is known as your Tri-Merge Credit Report. Cool huh? Check it out below...

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## MERGED INFILE CREDIT REPORT

<b>FILE #</b>	3427708	<b>FNMA #</b>	<b>DATE COMPLETED</b> 1/10/2011	<b>RQD' BY</b>	<b>NEW ACCOUNT SETUP</b>
<b>PREPARED FOR</b>	Universal Credit - 0522		<b>DATE ORDERED</b> 1/10/2011		
	201 MARPLE AVENUE		<b>REPOSITORIES</b> XP/TU/EF	<b>PRPD' BY</b>	
	CLIFTON HEIGHTS, PA 19018		<b>PRICE</b>	<b>LOAN TYPE</b>	
			<b>REF. #</b>		

**PROPERTY ADDRESS**

	<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
<b>APPLICANT</b>	TESTCASE, MARISOL L			
<b>SOC SEC #</b>	000-00-0001	<b>DOB</b>		<b>DOB</b>
<b>MARITAL STATUS</b>			<b>DEPENDENTS</b>	
<b>CURRENT ADDRESS</b>	220 LOCUST AVENUE, ANTHILL, MO 65488			<b>LENGTH</b>
<b>PREVIOUS ADDRESS</b>				<b>LENGTH</b>

**SCORE MODELS**

EQUIFAX/FACTA BEACON 5.0 - MARISOL LEMUS TESTCASE - 000000001  
**SCORE: 743**  
 00030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
 00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 00008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 00012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED

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TRANSUNION/FICO CLASSIC (98) - MARISOL L TESTCASE - 000000001  
**SCORE: 741**  
 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED  
 008 - TOO MANY INQUIRIES LAST 12 MONTHS  
 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT  
 FA - INQUIRIES IMPACTED THE CREDIT SCORE

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EXPERIAN/FAIR, ISAAC (VER. 2) - MARISOL TESTCASE - 000000001  
**SCORE: 745**  
 14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED  
 08 - TOO MANY INQUIRIES LAST 12 MONTHS  
 09 - TOO MANY ACCOUNTS RECENTLY OPENED

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## **Credit Simulator**

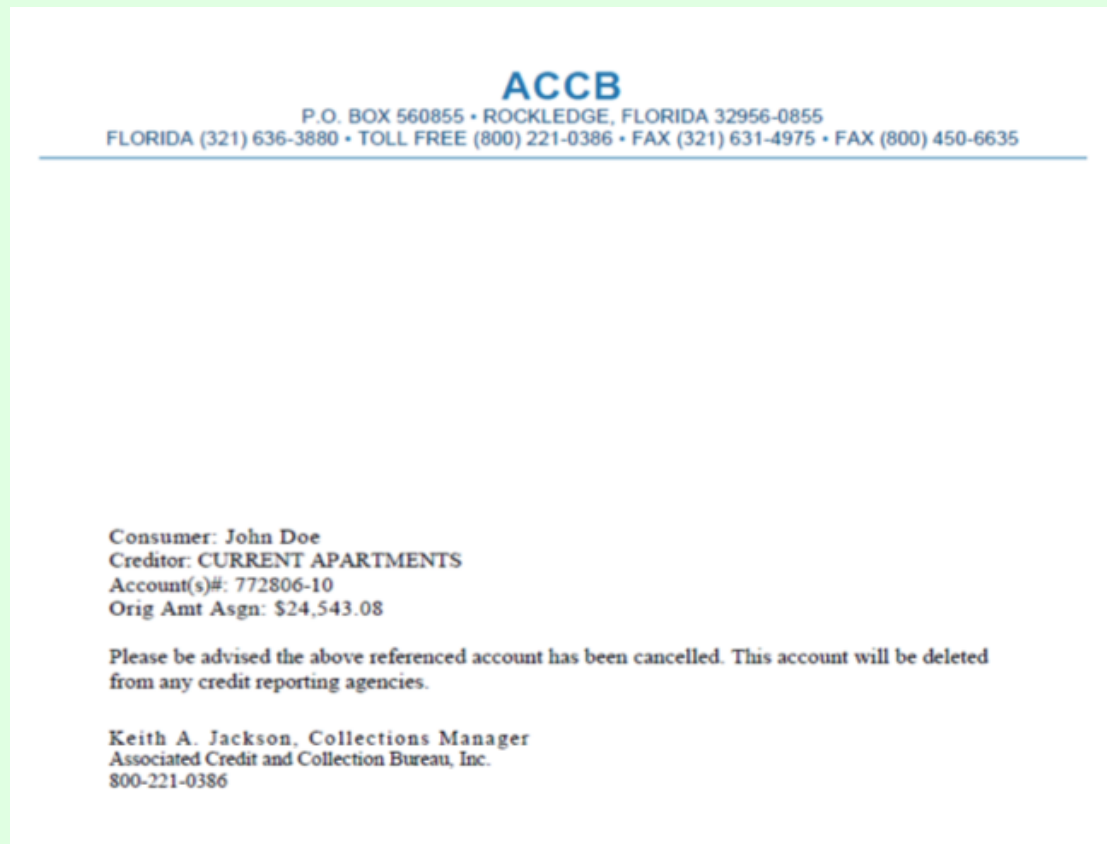
Study your credit simulator thoroughly and decide what items will increase your score the most quickly. Use this above 7 day rapid rescore system for the really big ones and the Section 609 letters for the next biggest. Once you know what negative items you will remove or that you have paid and are just sitting there request the loan officer (or you can do it yourself) to get the collection agency or creditor to fax or mail you a letter on their letterhead proving the account does not exist, is paid, or should be deleted BECAUSE THEY CAN'T VERIFY IT WITH PROOF THE DEBT IS YOURS.

They can't prove the debt is yours – these mistakes on your credit report are what are holding you back from getting a home loan and explain to loan officer that these negative accounts are “ERRORS”. He will be able to walk you through what to do next.

When the loan officer calls the collection company or creditor they ask to verify the account number. Then they ask to verify the account status. The status can be an error, paid, or deleted. We always push for deleted. Never admit the negative account is yours. Either it is an error and must be deleted or it's paid in full and should come off.

## Sample Letterhead

Here is a sample letterhead you would get proving status of canceled, deleted or paid accounts



Once the negative item is verified as paid in full, not yours, or reported as an error, the update to your credit report is almost instant.

### NOTES

Using a mortgage loan officer in this way may not be very ethical however if you are planning to buy a home this a smart way to do it and you can use the loan officer. He or she will get that commission if you do decide to buy a home in the future and use that loan officer. If you are not planning to purchase a home you can PAY the loan officer for the rapid rescore.

You can also pay <http://www.rapidrescorecredit.com>

They should charge you \$100 per account. They might try to sell you their credit repair program. Just try to get Rapid Rescore Only.

With the dispute letters and the ability to rapid rescore you have enormous power to fix your credit and your life.

I wish you the best!