



5 STEPS TO BUILD  
**GREAT CREDIT**



Regardless of whether you have had a foreclosure, tax liens, judgments, bankruptcy or other derogatory credit marks, you can rebuild your credit **quickly** and **legally!** The way to do this is not about having these items removed from your credit report. Over time, they will fall off of your credit report anyway. Anyone that tells you they can remove derogatory marks on your credit report that are accurate is either not being truthful or simply won't be able to do what they've promised. There is **NO WAY TO REMOVE ACCURATE MARKS FROM YOUR CREDIT REPORT LEGALLY.** In fact, you will learn in this free report that your past financial challenges are actually not what you should be focused on to build your excellent credit score.

In this report, we will discuss the 5 steps and give you information about the things you should watch out for as you build your credit score.

STEP 1

### GET RID OF DEBT

Can you afford to pay your bills? If you cannot, you will continue to make late payments and your credit score will continue to drop. Explore your options and take a big-picture approach to your finances. In many ways, getting rid of debt by declaring bankruptcy makes it easier to rebuild your credit score because you can quickly and inexpensively get rid of years of financial pressure.

STEP 2

### REPLACE OLD CREDIT

Credit bureaus consider recent information to be the most important. If your recent credit activity is bad (late payments, bankruptcy, recent foreclosure, liens, etc.) the your score will be low. But when you give the bureaus newer and better information by reestablishing credit and paying your bills on time, your score will start to improve REGARDLESS OF YOUR HISTORY. It's not about removing accurate items on your credit report, you simply need to effectively provide new information to the bureaus.

STEP 3

### IGNORE THE SIZE

Its true that you need credit to get credit, but this does not mean that you need big credit lines to have 720 credit scores. You can build a great credit score with low lines of credit.

STEP 4

### SEPARATE PRIORITIES

60 Minutes reported that 40 million Americans have errors on their credit reports, and fixing these errors isn't a walk in the park. So protect your time by fixing high-priority errors only – those that can boost 10, 25, 50, or even 100 points. Keep in mind, these challenges are only for inaccurate items on your credit report and only those that will have a significant impact on boosting your score.

STEP 5

### SEPARATE PRIORITIES

When you raise your credit score, you can demand lower interest rates and more favorable credit terms. This is why banks won't help you – they don't make money by giving you lower interest rates or more favorable credit terms. And since banks pay the credit bureaus billions of dollars each year, the credit bureaus won't help you either. If the bureaus made it easy to fix your credit score, they would hurt their best clients (the banks).

## REMEMBER

IF YOU REBUILD YOUR CREDIT, YOUR SCORE WILL IMPROVE YEARS BEFORE A BANKRUPTCY, FORECLOSURE OR LATE PAYMENTS FALL OFF YOUR CREDIT REPORT. BEAT THE BANKS AT THEIR OWN GAME.

Now that you know the five steps, there are several big pitfalls we want to make sure you avoid also



### THE BANKS

The banks want you to think that time is the only thing that will heal your score. The truth is: The longer your score is low, the longer you will pay high interest rates and get less favorable credit terms.



### THE BUREAUS

When we talk about the credit bureaus, we are talking about the big three...Equifax, Experian, and TransUnion. After getting rid of your debt, you may be tempted to wipe your hands clean of credit, thinking your score will automatically rebound when the bad marks start falling off your credit report. This is a mistake! If you don't give the credit bureaus new information to replace the old information, they will not be able to judge your creditworthiness. No credit is just as dangerous as bad credit! Your score will stay low even after the bad marks fall off in seven to ten years.



### THE CREDITORS

Nearly half of credit card companies incorrectly report credit limits, which can cause a score to drop forty points (or more)! Do your research, know your rights, and don't trust all of your creditors. We recommend monitoring your credit regularly, which includes making sure that as you build your brand new credit score, the credit you establish is being reported accurately.



### CREDIT REPAIR PROGRAMS

There are a lot of fly-by-night scammers that claim to be able to remove accurate information from your credit report. Don't try to trick the credit reporting bureaus. Even if you spend thousands on credit repair, the "bad stuff" will eventually come back if it's accurate. More importantly, even if you get some of the bad marks removed, but you never got rid of the underlying debt, you can still be forced to pay back the debt and risk being sued by the creditor and a judgment being placed in your credit record. Having something removed from your credit report doesn't mean that you no longer owe the debt. Remember **STEP ONE IS GETTING RID OF DEBT**. This is the key to building your excellent credit score quickly!

**The Federal Trade Commission States:**



**"NO ONE CAN REMOVE ACCURATE NEGATIVE INFORMATION FROM YOUR CREDIT REPORT. IT'S ILLEGAL."**

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As you know, for years we have helped our client take the first step in getting rid of debt. Even if bankruptcy is not the right option for you, the debts must be satisfied one way or another before you can truly build excellent and long-lasting credit.

During this time, we have been meeting with clients who are terrified about the future: How will you survive in a world that will judge you based on your credit score? You need credit to rent an apartment, buy a car. In fact, more and more, employers are running credit checks on potential employees and insurance companies are charging premiums based on your credit!

We've listened to our clients concerns and then we found answers!

#### IN OUR RESEARCH, WE'VE DISCOVERED A FEW THINGS:



If you take immediate steps to start rebuilding your credit score after a bankruptcy, foreclosure, lien, or judgment, you can transform your credit score 12 to 24 months after your bankruptcy has been discharged.



You **must** take these steps. Too many people decide to wipe their hands clean of credit. As time passes, instead of having poor credit, they end up with no credit. Unfortunately, no credit is just as bad as poor credit.

Because our clients are so concerned about their credit, we searched high and low for the [best credit education program](#) out there. After testing the program, we learned that people who have been through 720CreditScore.com's [credit program](#) transform their credit scores, usually within 24 months of declaring bankruptcy.

With these kinds of results, we worked with the owners of 720creditscore.com and are now able to make this program available to every single one of our bankruptcy clients.

If you go visit 720creditscore.com, you will see that this [credit education program](#) usually costs \$1,000 for enrollment. However, we are able enroll every one of our bankruptcy clients into the program at no additional cost! Because our law firm has pre-paid for the seats we give to our clients, we can also offer this extraordinary and valuable program separately for \$199, that's an 80% savings off of the retail price!

TO GAIN ACCESS TO THIS AMAZING CREDIT BUILDING PROGRAM, CALL MAXWELL DUNN LAW TODAY AT (248) 246-1166 OR EMAIL US AT [INFO@MAXWELLDUNNLAW.COM](mailto:INFO@MAXWELLDUNNLAW.COM)

THERE'S NO FASTER WAY TO BUILD CREDIT.

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