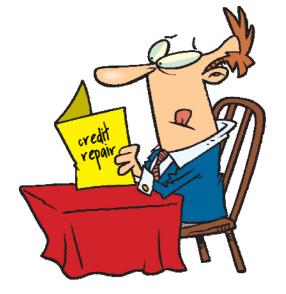


### "Selecting a Top Credit Repair Company"

Here's a few suggestions to help you select a top credit repair company.



Hiring a credit repair company is a wise choice when it comes to fixing your credit. There are hundreds of companies eager and willing for your business. Of course you want a company that is affordable, trustworthy and effective. Of all of the companies out there, which one offers "top credit repair?"

Reasonably speaking, there is no one company that offers the top credit repair, in fact there are several great companies who will do an impressive job for you. At the other end of the spectrum; however, are several companies that are nothing more than scams. And somewhere in the middle are companies who either make false promises (intentionally or ignorantly), offer sub-standard service, exaggerate results, tell half-truths, and ignorantly engage in illegal practices. So how can you tell the difference? Here are some of the things to look for to get top credit repair for your money and get the best bang for your buck.

#### Top credit repair companies offer great customer service.

- Helpful
- Courteous
- Knowledgeable



Top credit repair companies offer great customer service. Credit reports can be very confusing and dealing with the bureaus can be frustrating. It's nice to have an advocate to help walk you through the credit repair process. You should be able to speak with a customer service rep personally to have your questions and concerns answered.

# Top credit repair companies have a good track record.

Top credit repair companies have a good track record. The company should have a solid and clean history. Pay attention to how long the company has been in business. If the company has been involved in any lawsuits, that would be a matter of public record which you're free to research. A word of caution on relying on a Better Business Bureau rating; it has recently been discovered that many A-rated companies, who had far more complaints than C rated companies, got the higher rating because they paid the BBB big bucks for it. So, those A+ companies didn't necessarily *earn* their A+ rating.

BBB Scandal: Click Here

### Top credit repair companies back up their promises with a fair warranty and cancellation policy.

- Warranty
- Cancellation
- Refund



Top credit repair companies have a fair warranty and cancellation policy. You should be able to cancel services at any time for any reason. The company should also offer some sort of refund for unsatisfactory results.

#### **Top Credit Repair Companies Provide Online Access**

- Secured Access
- Accurate Reports
- Upload & Update



Top credit repair companies allow you to track your progress online. The company should have nothing to hide regarding your case. It is your right to monitor the progress that has been made on your behalf.

# Top credit repair companies will offer comprehensive and added services.

Top credit repair companies will offer comprehensive services, including:

- Creditor Direct letters
- Dispute inquiries
- Challenge personal information discrepancies
- Assist you in dealing with collection agencies
- Assist you in building new positive credit
- Repair the damage done by identity theft
- Don't Over-promise & Under-Deliver

Top credit repair companies are honest in their work and realistic about results. Top credit repair companies will tell you that you should not expect to see results until at least 90 days from the start of services. Significant improvement typically takes up to a year; sometimes shorter, sometimes longer; depending on the condition your credit report is in.

### Top Credit Repair Companies Don't Exaggerate Results



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