

Legal Credit Repair

There are techniques of legal credit repair that you can use to raise your credit report score. In the US, there aren't very many things that you can do without it having something to do with your credit score. Even to obtain suitable housing and transportation, you need to be in good standing with the credit reporting agencies. If you are one of the millions of Americans that has bad or bruised credit, you can engage in the following methods of legal credit repair to get back where you need to be.

Legal Credit Repair Technique 1: Get a free copy of your credit report from any of the three major credit reporting agencies and dispute any negative item that you find on it. There are dispute forms at the agencies as well as online. Send these forms into the agency via certified mail and always keep good records. At that point, it becomes the responsibility of the agency to verify the negative item with the creditor that placed it there or remove it from your report. This has to be completed in a reasonable time frame - between 30 and 45 days normally. If for any reason the item is not verified in that time frame, it must be stricken from your credit report. The statistics show that roughly 40% of items will not be verified and therefore removed!

Legal Credit Repair Technique 2: Pay off or at least pay down your credit cards. Your credit score is primarily based on two aspects. The first is the timeliness with which you make your payments due. The second is how much of the credit that has been extended to you is actually being used. When you keep your charges on your credit cards at about 30% of the available limit, it shows restraint and responsibility. This is a great way to increase your credit score.

Legal Credit Repair Technique 3: Use some of your older credit cards that you haven't used in a while. The older that an account is and the longer that it is kept in good standing, the better it makes your credit report score. Use those old cards once in a while to keep them fresh and reporting quality information to the credit bureaus. There sitting there in your wallet anyway - give them a little usage and then pay off the full monthly balances to legally repair your credit score.

You have to use what you've got to get what you need. Legal credit repair is your right and you should definitely take advantage of it!

About the Author

Using [legal credit repair](#) tactics is the smartest and fastest way to improve your credit scores. Check out the best [credit repair companies](#) that use these techniques and many more to get you where you need to be.

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