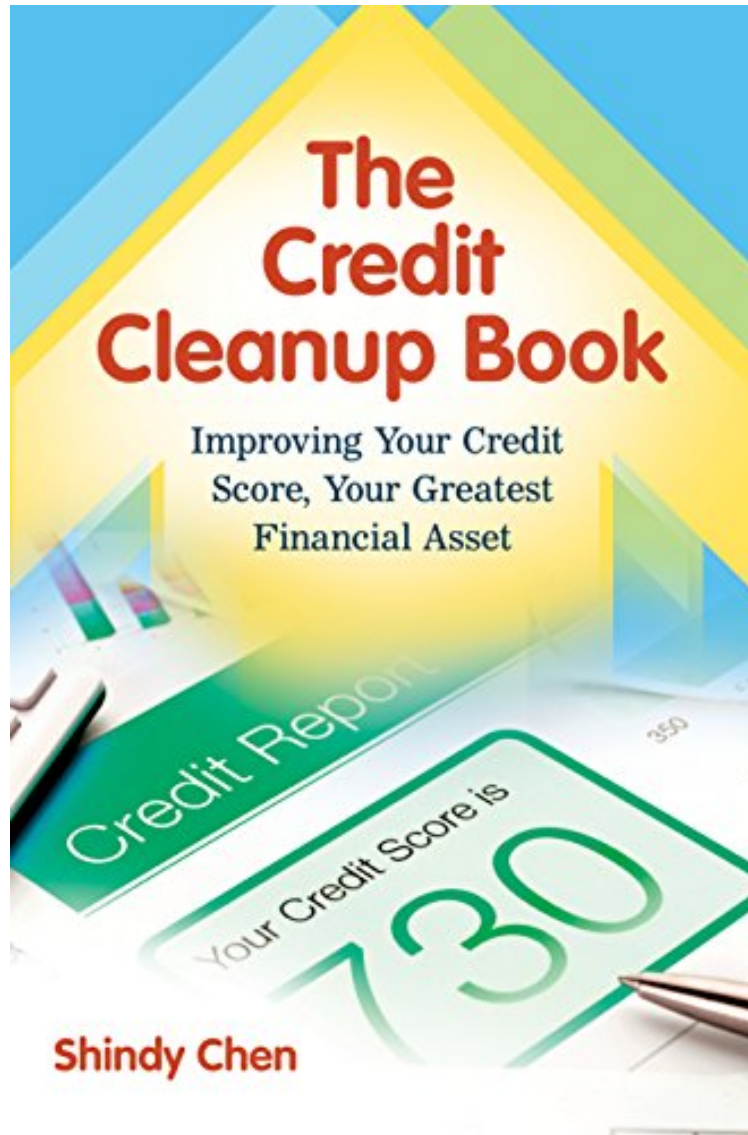


The Credit Cleanup Book: Improving Your Credit Score, Your Greatest Financial Asset

Shindy Chen

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Shindy Chen : The Credit Cleanup Book: Improving Your Credit Score, Your Greatest Financial Asset before purchasing it in order to gauge whether or not it would be worth my time, and all praised The Credit Cleanup Book: Improving Your Credit Score, Your Greatest Financial Asset:

2 of 3 people found the following review helpful. A must read for everyone, irrespective of credit profile! By Karl Finegan Excellent book, easy to read and very informative. Very well written. 7 of 8 people found the following review helpful. Already saved me over \$800 By Lyuba Len This book is easily the most thorough and practical book on

consumer credit I've ever read, and I've read many. The author has taken a potentially boring subject and managed to make it interesting and, dare I say, fun. Like the author, I was a mortgage broker prior to the US banking crisis (for 14 years) and I helped advise many clients to improve their scores on an almost weekly basis. But a lot has changed since then and this book got me up to speed quickly. I also used the advice and the included form letters to work on my own credit. I almost hired a credit repair company to help me, but after reading this book (and getting their quote!!!) I decided to try it for myself. The instructions are step-by-step and even explain what to do in case the bureaus don't address your issue properly. I estimate this book has already saved me around \$893 in credit repair fees. And I expect it will save me much more in interest charges and headaches as my scores continue to go up. Highly recommend this empowering book, well worth the investment. 3 of 3 people found the following review helpful. Now I'm a credit pro!

By Nicole Such a helpful read! I purchased this book as I wanted to improve my credit before purchasing a house and I am so glad I did. The Credit Cleanup Book was easy to understand and actually made the topic interesting. I was really impressed with the amount of information I learned regarding credit and how to manage and improve my score. Thanks to this book I was also able to find and dispute an error on my report! I am on my way to boosting my score. Such a lifesaver!

By unlocking the mortgage industry's trade secrets, this indispensable book will help readers understand credit scoring and learn how to obtain and improve their credit reports. Includes the latest information on banking and lending requirements in the post-credit-crisis environment; Explains how new regulations and guidelines, such as the Dodd-Frank Act, are impacting banks, credit, and lending; Shows readers what will improve a consumer's credit score and what will damage it; Spells out debt management strategies and debt solutions and shares tips on technologies that help with credit and money management; Exposes common credit reporting and lending myths and secrets

"The Credit Cleanup Book does a great job of explaining the ins-and-outs of what can sometimes be an overwhelming topic: consumer credit. Shindy clearly describes how the credit industry is changing and evolving before our eyes, outlines what you need to know to deal with your own credit, and gives you the tools to do so." -Bethy Hardeman, Credit Karma

"Great entrepreneurship begins at home. The Credit Cleanup Book is hands down the most engaging and informative guide for improving your personal credit." -Ron Shah, Angels Investor and Founder of Jina Ventures

About the Author Shindy Chen is a content editor and writer for the financial, tech, and travel industries. Previously, she was a vice president and regional mortgage manager at Wachovia Mortgage and a senior loan originator at CTX Mortgage.