

## It's Easy to Fix a Bad Credit

Credit repair is something a lot of people that fall behind with their bills want to do. If you have a bad credit history you will have many problems when trying to get a new loan, mortgage or any other kind of credit. The creditors want accept another loan for you if your credit reports is not clean.

Many people suffer from bankruptcy and do not know what to do in order to have their credit repair done as fast as possible. Consulting with a lawyer that is specialized in the most common methods of fixing a bad credit can be an idea, but for those who can't afford an attorney here are some great tips on the credit repair procedure:

It's not so hard to repair your credit fast: first you have to get a copy of your bankruptcy discharge with all the items included and send it to the main credit bureaus that handle your case asking them to clean up your report. It is important to do that because otherwise these items can remain listed in your credit report for years and affect your credit history. If you attempt to fix a bad credit fast that's your starting point.

Also, it's important to look closely for mistakes written in your credit report. Sometimes the name, address, payments that were made can be misspelled or missing from the report. It is highly important to write a complaint to the credit bureau, asking them to write your data right.

Another situation that can lead to bad credit is using way too much money from your credit card than your budget can stand. You can fix a bad credit in this situation by implementing the credit card re-aging option. In order to qualify for a credit card re-aging your bank account must satisfy some conditions. One of this condition is that the account must be at least 9 months old. You also have to agree to make three on time payments, meaning that you past over the rough period and you are now ready to make your payments on time. The last thing to do if you attempt to quickly fix a bad credit is to call the credit card company and let them know you want to join the credit card re-aging program. Also, try to keep up with the monthly payments so there won't be any future issues.

After having your credit repair done you should think of maintaining your actual situation. This means that no more loans should be taken for quite a while as the creditors will not be that cooperative. So as you can see it's easy to fix a bad credit, but it's harder to maintain it in a positive status. Making payments without falling back on them again, communicating with the creditors about the attempts made on paying the debts could be the key to success.

## About the Author

Rick Crosby is the [credit repair](#) ambassador and author of 4 self-help [fix bad credit](#) score building books. For more information please visit <http://www.legalcredit.com>

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