Subject: <ad> GUARANTEED CREDIT REPAIR BY LAW FIRM Posted by ccapc on Thu, 09 Feb 1995 09:51:45 GMT

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Consumer Credit Advocates, PC 11 Pennsylvania Plaza, Suite 2101 New York, NY 10001 (212) 629-5261 (telephone) (212) 629-4762 (fax) E-MAIL: ccapc@cyber.sell.com

Our LAW FIRM offers direct guaranteed effective credit restoration services by experienced attorneys. THIS IS NOT A DO-IT-YOURSELF KIT.

What can we do?

We have successfully facilitated the removal of Late Payments, Charge-offs, Foreclosures, Repossessions, Collection Accounts, Loan Defaults, Tax Liens, Judgments and Bankruptcies from our clients' credit reports. WE GUARANTEE THAT YOUR CREDIT CAN BE RESTORED!!!

Who needs our services?

Anyone who has experienced the inconvenience and embarrassment of being turned down for a credit card, a lease or a purchase of an automobile.

Anyone who is unable to buy the house of their dreams due to denial of a mortgage application or who has to pay thousands of dollars more in mortgage interest than someone with good credit.

Anyone who has been turned down for a job or promotion due to derogatory credit items on a credit report.

Anyone in business who has lost a deal because a person or firm wanted to see his/her credit report before doing business.

Anyone who has been unable to establish credit.

THE FOUR GREAT MYTHS OF CREDIT:

Myth #1: It is illegal or immoral to have your credit report cleared.

Fact: It is not illegal nor immoral. In fact, that is what the Fair Credit Reporting Act is all about. The act was enacted by Congress in 1971. One of its purposes as to give consumers the protection of the law and to help guard against any unwarranted invasion of a consumer's right to privacy.

Myth #2: The information on a credit report cannot be changed.

Fact: Actually, the opposite is true under the Fair Credit Reporting Act. Federal and State laws require that items be removed if they are not 100% accurate or cannot be verified in a timely manner.

Myth #3: It is impossible to get a bankruptcy off a credit report.

Fact: Bankruptcies can come off credit reports like any other derogatory item. The nature of the derogatory item has nothing to do with its removal under the Fair Credit Reporting Act.

Myth #4: Credit Reporting Agencies are empowered with some kind of governmental authority.

Fact: Absolutely Not!! They are simply large corporations whose primary goal is to make a profit like any other business.

If you have ever applied for or received credit, a file exists in one or more of the credit bureaus. These companies collect, store and distribute as much credit information as they can find, retaining negative information on a credit report for 7 to 10 years. This information is evaluated by potential creditors to determine your credit worthiness.

Credit reporting agencies are in business to protect the interests of the creditors. the LAW FIRM's goal is to help and protect the individual consumer from inaccurate credit reporting.

The president of our LAW FIRM has been practicing consumer law since 1984. The staff of our firm has

successfully processed, disputed and challenged thousands of client credit reports.

Our legal fee is based o the number of negative items that appear on a client's credit reports, issued b the three national credit bureaus. Our retainer agreement offers a MONEY BACK GUARANTEE stating that if any negative item is not deleted, upgraded or corrected from a client's credit file, it will give the client a full refund for that item or continue to process the client's file at no additional fee until that item is corrected, upgraded or deleted. THE ONLY THING YOU HAVE TO LOSE IS YOUR BAD CREDIT!!

PLEASE CONTACT THE LAW FIRM AND LEAVE YOUR FULL NAME, MAILING ADDRESS AND TELEPHONE NUMBER SO WE MAY FORWARD FURTHER INFORMATION AND INSTRUCTIONS TO YOU ABOUT OUR SERVICE.

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