

How do I know that credit report repair isn't a scam?

Of course, while it is legal to use a credit repair company, scams will always exist in all businesses. It pays to do your homework before you enroll with a credit repair company. Questions such as clients served, time in business, BBB standing, and checking their policies against the FTC guidelines and relevant governing law like the FCRA and CROA, should be answered easily and immediately by a quality, legitimate credit repair business.

For example, CreditRecondition has been repairing credit reports since 1998, has a blemish-free record with the BBB, and is actively involved in promoting and legitimizing the credit repair marketplace. Many thousands of clients have been fully satisfied with CreditRecondition's credit repair services, and nearly all have seen improvements to their credit reports. CreditRecondition's credit repair specialists have encountered and successfully engaged most credit problems imaginable - and the majority of new clients come to CreditRecondition based on word of mouth referrals from satisfied clients.

As for the problem of credit repair scams... it's no worse than any other growing industry. CROs got a few black eyes when new legislation was interpreted in the 1990s, but lawsuits and complaints have primarily been isolated to a handful of small start-up credit repair firms - firms that may not have been clear as to the intent of governing credit repair law. CreditRecondition is clear, and has a proactive compliance approach.

Credit repair is a service industry, and one that has grown steadily as credit scores and credit reports are increasingly the most important and checked elements of a consumer's financial life. Real-time reporting and a nation of computer access means that today, your credit reports may be pulled to influence everything from your job to applying for public utilities - not to mention your credit being used for qualification and offer guidelines for nearly all home mortgage loans, vehicle financing, and credit cards.

While it is quite true that consumers can in theory read a brochure and subsequently try to fix errors or inaccuracies on their credit reports, the "do it yourself" method can be extremely challenging, frustrating, and expensive in terms of time and materials required. For fast credit repair results, a professional credit repair company is often more effective, as makes sense. Any established credit repair company with thousands of clients and a history dating back for the better part of a decade has invested heavily in streamlining the dispute and repair process, staffs trained consultants and paralegals to aid consumers, and has built relationships and "trial by error" tactics that experience has shown to work best in quickly resolving common credit report problems.

So whether you choose to pay for credit repair services is entirely up to you. CreditRecondition encourages and assists consumers trying the "do it yourself" route, but we also offer an affordable interface for consumers who do not have the time or experience to properly mess with the credit repair headache. We're so positive clients will be satisfied with our credit repair solution, we even offer a full refund policy, along with a free telephone consultation prior to enrollment.

Performing credit repair on your own, using a credit repair company like CreditRecondition - in the end, on fact remains true: credit repair is the most effective way to remove inaccurate and misleading data from your credit history - and it is entirely legal.