

## Can I Fix or Improve My Credit Report or Credit Score on My Own?

Yes. Many consumers either want to try credit repair on their own, or have read per the FTC that "do it yourself" credit repair is just as effective as any credit repair company's services. If you simply must give yourself a headache, the web is packed with inexpensive credit repair kits, numerous restoration tips from credit repair forums and books, and sample dispute letters are freely available.

Of course, we know there's a good reason why CreditRecondition's credit repair is so popular... you get what you pay for with "free" advice, and the reality of the "do it yourself" credit repair process is that a lack of time and experience dooms self-help credit repair to failure for many consumers. The alternative is common sense: it helps to work with experienced credit repair professionals.

Our congratulations and support goes to those consumers who spend untold hours defiantly reading credit repair books or forums - and who then type, print, fold, stamp, address, and send dispute letters, wait for results, and repeat the process as needed. But for the price, our clients prefer CreditRecondition credit repair. With one phone call, you can hand your credit repair needs to CreditRecondition and let us do the work... quickly, legally, and efficiently. And disputing isn't everything!

If you made it this far, the FTC probably has you convinced that "there's nothing a credit repair agency can do that you can't do yourself." While we'll not comment on that statement's validity, CreditRecondition can provide resources to help your DIY credit repair be as successful as possible. After all, our ultimate goal is not merely to provide affordable credit repair services... we want to see all credit reports accurately reflect credit history.

A primary resource is the FTC, which supplies an overview of obtaining your reports and correcting errors; quality credit report dispute letters are also available from a variety of Internet resources.

If you are interested in going beyond basic credit repair know-how, a seminal text on credit, credit bureaus, your FICO score, other credit scoring models, the history of credit risk modeling, and more makes it easy to recommend one of the best books ever written on the subject, Mr. Evan Hendricks' *Credit Scores and Credit Reports*.

As for how to read your reports, to best identify any discrepancies or reporting errors that may require credit repair and dispute letters, MSN Money has archived a Bankrate article on deciphering credit reports posted here.

That's a decent start. If you need any further assistance, please call or chat with our credit repair experts, especially if your "do it yourself" credit repair bogs down. However you go about it, CreditRecondition's credit repair team is ready to help you optimize accuracy for your most important financial asset: your credit reports and credit scores.