

# PROVEN METHOD FOR RE-ESTABLISHING YOUR CREDIT

By David Laforge

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Your Credit Report is the most important financial document you will ever have. And it can be reviewed by every creditor, employer, lender, and virtually anyone else with whom you hope to do business with.

### WHAT IS CREDIT

Credit, plain and simple, is the creation of debt. Many years ago, going into debt was considered taboo. If you got to the point where you had to borrow money, you were looked upon in shame. It didn't matter what the particular incident was that drove you to this shameless act; the end result was always the same; you were in debt, and that was no place to be.

Today, it's not uncommon to have a wallet or purse filled with perhaps a dozen, or more, credit cards. As a matter of fact, this great land of opportunity is practically run by credit. It is understandable why credit is needed. Today, borrowing is "in". People, ranging from "yuppies" to the retired, proudly flash credit cards such as "Visa", "MasterCard" and "American Express" at the checkout counters.

### WHY NOT JUST PAY CASH

Back in the good old days, everybody wanted to live the "American Dream". This was to start your own business, purchase your own home, and then work towards the day that you could invite all of your friends over for a "burn the mortgage" party, upon your final payment. The intention was admirable, but the reality is, very few people were ever able to throw such a bash. In fact, the average American can't pay cash for a car, let alone a house,

without many months, or in the case of a house, years, of saving.

## HAVING GOOD CREDIT IS ESSENTIAL

There are ways to rebuild one's credit with little effort, and minimal cash. With the right method a person can go from having bad credit to having a five star credit rating in a relatively short period of time.

These methods, when properly executed, will not only enable a person to secure any credit card of their choice, but will also enable one to obtain in-store credit cards, oil company's credit cards, automobile purchases, and mortgages now.

## IS THERE A "SECRET METHOD"?

Absolutely not! The problem is in the use of the credit cards. Purchases are made without sufficient funds or regard to how payment will be met, or purchases are made on a long- term basis, dependent on a job to pay for it down the road. Loss of a job can be disastrous in such a situation.

The proper use of credit or credit cards, using the power of "LEVERAGING" can launch a person to new financial freedom. Using this method a person can purchase anything he/she wants without jeopardizing their personal savings. People in general are not educated in the proper use of money.

There is however a "POWERFUL" proven method on how to repair bad credit and establish new credit, with step-by-step instructions to put you on the road to financial freedom. Unfortunately the space in this article does not permit me to do so.

You can find more information on this subject at:  
<http://www.valtechservices.com> under Establishing and Repairing Your Credit.

The information found in this manual is:

- Easy to follow,
- Easy to understand, and
- Easy to implement!

For the average person, with this type of information, the time that it takes to put yourself back on good terms with your credit is surprisingly fast! As soon as you start using this simple to follow manual, you will notice a marked improvement. There are steps involved that will give you INSTANT good credit, using little known credit posting techniques.

To sum this up, there are ways to increase and repair your credit. There is hope out there. You don't need to go through life with the inconvenience of having little or no credit.

The only person who can make this type of difference

in your life is you.

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