

# DIY Credit Repair Ebook - The Questions

**By Monty Loree – Founder**  
<http://www.canadian-money-advisor.ca>

**Thank for downloading this FREE ebook.**

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## CHAPTER 1 INTRODUCTION – Started Credit Repair in 2000



Hello, my name is Monty Loree and I am the founder of <http://www.canadian-money-advisor.ca>. I got started into the credit repair process in January 2000, when I got a call from an out of province collection agency. This collection item was completely unfounded and the amount they were claiming was never agreed to by myself in any contract. Being that this was my first experience with a collection agency, I decided to immediately take the offense and not be pushed around by the collection agency's usual tactics. I immediately called the Ministry of Justice - Consumer Protection to ask for advice. Consumer Protection were somewhat helpful, but were asking me to spend hours writing letters of complaint.

After getting the run around from the creditor, the collection agency, and the credit bureau, I hired a credit repair company in Texas, USA to help me get the collection item off of my credit report. Needless to say that I was pretty skeptical about getting any results, because I had fought for almost a year to get my credit report cleaned up. The fellow in Texas managed to get this collection item cleared off of my credit report in 6 weeks! I spent \$850.00 USD on his service but was completely impressed. **I realized that there weren't any such credit repair services in Canada.**

### Many Canadians asking about credit repair.

After getting to know my Texas friend over the next 3 years, he kept telling me that he was getting calls from Canadians to fix their credit and that I should look into offering the credit repair service in Canada. Canadian-Money-Advisor.ca now offers the most information about credit repair and dealing with collection agencies in Canada.

#### Rebuild Your Credit Score Today with a Capital One Secured Credit card.

For as little as \$75 deposit, Capital One will give you a secured MasterCard that reports to the Canadian credit bureaus. This will put a new piece of good credit on your credit report, thus *immediately increasing your credit score!!*

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## **I'VE SPENT THE TIME LEARNING THE INS AND OUTS**

This e-booklet outlines the secrets that we've learned and use to help our clients repair their credit reports and rebuild their credit. These lessons have taken months and thousands of hours of grueling effort to learn. We've had to learn everything by trial and error as there wasn't any other materials in place at the time. The credit bureaus, creditors, collection agencies etc.. have not willingly shared any of their trade secrets with us. We've had to pry all of the knowledge we're sharing from all of the parties that we've dealt with.

Another source from which I've learned a lot is the discussion forum that I founded located on <http://www.canadian-money-advisor.ca>. We currently have over 4200 posts and 890 threads with questions about credit repair, collection agencies, debt settlement and more. The members of the forum usually present a lot of questions that have been answered either by myself or other members of the forum. Much of this information has been condensed into my credit repair ebook.

***This is valuable to you*** as we're greatly reducing your learning curve time by months, and many hours of investigative work..

## **CREDIT IS EVERYWHERE – IT'S HARD TO MANAGE ALL THE INFORMATION**

Credit is everywhere in the Canadian culture. Being that we live in a mechanical information age, it is more and more important to make sure that what is reported about you is correct. This is especially true since it's so easy to collect information and store it in a data system. Because information is stored all over the place, it's very difficult to maintain that all your information is being kept accurate and complete.

Most Canadians are completely unaware that there are two major credit reporting agencies reporting their personal credit information in Canada. These agencies are Equifax Canada Inc. and Trans Union of Canada, Inc. The problem with not being familiar with the service providers is that without such knowledge you are at the mercy of a whole credit / financial world and it's flawed reporting.

For the most part I feel that credit reporting in Canada is in good shape. However, because of the extremely high volume that is reported to the credit bureaus on a monthly

basis, it is impossible for the credit bureaus to keep all of the credit listings accurate, complete and verifiable as is required by law.

**Canadian Credit Bureaus have 3.6 Billion Credit Listings to Manage??!??**

Below is a table of approximately how many credit listings the credit bureaus may be managing. We're not sure of the exact numbers. Every one above the age of 18 who has most types of credit will be reported to the credit bureaus.

<b>TOTAL QUANTITY OF CREDIT REPORT LISTINGS IN CANADA</b>	
Credit Reports in Canada (approx adults with credit)	15,000,000
<b>Listings on reports *</b> Note: This is an average. Some people have over 100 listings while others have less than 10.	20
<b>Total Listings</b>	300,000,000
Listings change monthly x 12  ex.. your credit card reports to the credit bureau 12 times per year. Note: Your name is only reported once, unless you change it.	3,600,000,000 (3.6 billion)
<p>While most of the items listed on a person's credit report are correct, there are those that are not. And it is not the fault of the consumer. Even if there were one problem out of 10 credit reports, that would be 1.5 million people with credit report problems. I feel that the problem is much worse than that. I've rarely seen a completely accurate credit report. Even if you have good credit!</p> <p>* 49 Items on a credit report are listed below.</p>	

**THERE IS TOO MUCH INFORMATION FOR CREDIT BUREAUS TO MANAGE**

The problem that I have with this many pieces (approx 3.6 billion) of credit information that Equifax and Trans Union deal with on a yearly basis is that if even a small fraction of

these items were inaccurate, they would not have the manpower to verify each item and keep them correct them.

The other problem is that since most people have never seen their credit reports, they have never seen the problems on their credit reports let alone tried to dispute them. As such, nobody really knows the status of a person's credit report.

This is the equivalent to letting your desk pile up for months and years with papers, bills and other clutter and never cleaning it up. It takes several hours to clean up your desk. Once it's clean, it's not a problem. If every person (approx 15 million) in Canada with a credit report all of a sudden tried to dispute items, the credit bureaus wouldn't know how to manage the situation. The amount of inaccuracies simply could not be dealt with properly.

**Example of Too Much Information to Manage:**

10% of the 15 million credit holders has at least one error on their credit report. This would mean that 1.5 million people would be reporting their errors to the credit bureaus. Let's assume that that these errors were reported evenly over 12 months.

This would mean that Equifax and TransUnion would have to repair 125,000 credit reports per month or 5,952 per day. (Based on 21 work days in a month)

15,000,000 credit report account holders	
1,500,000 credit reports with errors, reported yearly	(Based on 10% with errors)
125,000 credit reports with errors, reported monthly	(Reported evenly over 12 months)
5,952 credit reports with errors, reported daily	(Based on 21 days per month)

From my experience there are a much higher percentage of errors on credit reports. Even at a very low 10%, there are too many errors for the credit bureaus to handle.

The point of this example is to show that even though you may think that the credit bureaus have your best interest at heart, they simply DO NOT have time to properly manage errors on people's credit reports. Credit bureaus only have time to get involved if you start a dispute with them.

## **CHAPTER 2 – 3 REASONS WHY YOU NEED TO DO CREDIT REPAIR**

### **KEEP YOUR INFORMATION ACCURATE**

By law, federal and provincial, everything on your credit reports must be kept accurate, complete and verifiable. It is the highest priority to keep your personal information correct as this is the only way that your creditors will be able to know who you are.

### **YOUR IDENTIFICATION IS HOW CREDITORS VERIFY WHO YOU ARE**

When applying for credit, the creditors use the information given by the credit bureaus to confirm your identity. This would be impossible to do if your name, birth date, address were given spelled incorrectly.

Your credit score is another piece of information that is frequently used to assess your credit history. The credit score is made up of all of the trade items of credit that are listed on your credit report. If any of this credit history is incorrect, it could negatively affect your credit score. This in turn will tell the creditors that you have bad credit and they will charge you higher interest rates and credit fees.

### **SAVE TIME WITH CREDIT REPAIR**

Dealing with credit bureaus and creditors can be a really time consuming activity.

One problem that frequently happens is as follows:

A person goes to apply for a mortgage, or car loan and they are rejected because of a low credit score. The mortgage broker isn't able to show the customer what's on the credit report because they are contractually obligated not to. As far as the customer knows, they have perfect credit, and don't have any knowledge of why their credit score should be in bad shape.

At this point, the customer is sitting at the mortgage broker's desk, with no mortgage having no idea what to do, where to start. The worst part is, they're renewing their mortgage and need to have some answers immediately.

The negative items listed on this consumer's credit report could be caused by identity theft, transcription errors by clerks entering his/her information or a host of other reasons. This is worst and most costly time to learn about problems on your credit report.

## **Example – Time it takes to dispute a bad credit item:**

### **Step 1 – Order your credit report**

- If you order online you can have your credit report immediately
- If you order your credit report by mail it will take up to 4 weeks.

### **Step 2 – You study your credit report.**

- Since you have are not familiar with your credit report you have to spend a few hours looking at it.
- You notice there are what seem like errors on your credit report from a collection agency, and a credit card company, and a small claims court.

### **Step 3 – You start to dispute items on your credit report**

- The problem is, you have no idea where to start or who to talk to.
- You have to take the time to research who you're going to complain to.

### **Step 4 – You have to make some phone calls**

- You start to call around to see who can help fix these credit items.
- You call the collection agency directly and they indicate that they cannot help you, you need to prove that it was an error.
- You call the credit card company, and they have no record of the problem
- You call the small claims court, they have no idea what you're talking about.

### **Step 5 – You call the credit bureau**

- You can't get through to a live person because you're calling an automated line. You won't get to speak to a live person at Equifax or Trans Union. And if you do get through to a real person, they will want proof of who you are before they disclose your personal information to you over the phone.

**ARE YOU FRUSTRATED YET?!!**

### **Step 6 – You start to write some letters**

- You write a letter to the credit bureau. You don't really know what to write, but you do your best.
- You write a letter to the collection agency.

### **Step 7 – You wait four weeks for a reply to your letters.**

After 4 weeks you haven't heard from either the collection agency or the credit bureau.

### **10 HOURS AND FOUR WEEKS**

You have just spent the better part of 10 hours researching who to call, making phone calls, and writing letters. You have waited four weeks for some sort of reply from the companies you've written letters to. You've heard nothing back from any of these companies.

### **Now what do you do?**

You're at wits end because you're simply trying to get your mortgage refinanced. it's past due one month and you're fighting a long and tough battle.

You're at wits end because you're simply trying to get your mortgage refinanced. it's past due one month and you're fighting a hopeless battle with

From: [Canadian-Money-Advisor.ca](http://Canadian-Money-Advisor.ca) – DIY Credit Repair Ebook for Canadians – Part 1

There are several other steps that could take you a few more months, however I thought I would just illustrate the first month of the process.

I always recommend that people have a look at their credit report 3-6 months prior to applying for a mortgage or other important piece of credit. This way, if there are errors on your credit report, you'll have sufficient time to get them corrected.

## **SAVE MONEY WITH CREDIT REPAIR**

As I found out personally, incorrect items on my credit report were needlessly costing me a few thousand dollars per year interest.

Your interest rates are based on your credit score as one component of the calculation. If you have errors which are lowering your credit score, you are wasting money by paying higher interest rates which are usually caused by clerical errors. Even if you have "good credit" where your bills are paid current and up to date each month, you may still have undetected errors on your credit report.

Saving money with good credit management means that once you've got all your errors corrected on your report, you can go to your creditors and request lower rates on your credit cards, lines of credit, mortgage etc.

### **Saving money on a mortgage illustration**

#### **Example #1 – Before you repair your credit:**

Let's assume the following

Mortgage is \$150,000

Interest is prime (4.25) + **4%**

You pay 8.25% x \$150,000 = \$12,375 annual interest charges

#### **Example #2 – After you repair your credit:**

Let's assume the following

Mortgage is \$150,000

Interest is prime (4.25) + **2%**

You pay 6.25% x \$150,000 = \$ 9,375 annual interest charges

**The difference in higher interest is \$3,000 per year, or \$250 per month!!**

NOTE: *This is a highly simplified example that shows how a difference of +2% on your mortgage rate will mean you pay a few extra thousand dollars on your mortgage interest payments in a year.*

## CHAPTER 3 - ITEMS LISTED ON YOUR CREDIT REPORT

The following is a post that I did in my blog to illustrate the different pieces of information that the credit bureau may record about you. You may be shocked when you see the kinds of information that is stored about you and your credit.

From [Canadian-Money-Advisor.ca](http://Canadian-Money-Advisor.ca) [blog post](#)

### 49 Things that are listed on your Equifax Canada credit report

I've got my "paid for" Equifax Credit report in front of me. I'm going to list the items that are shown so that you can see the enormous amount of information that they list about you.

The reason that I created this list is because most people have no idea of the amount of items listed on their credit report. If you have 10 pieces of credit the amount of credit items is very quickly multiplied.

By \*Canadian law, everything on your credit report must be accurate, complete and verifiable.

#### EXPLANATIONS AND ANALYSIS OF YOUR CREDIT SCORE

- 1) FICO score
- 2) Analysis of FICO Score and what it means to you
- 3) National Distribution of FICO Scores - Understanding the graph
- 4) Summary of factors affecting your score
- 5) The amount owed on your revolving or non-revolving accounts
- 6) Analysis of how many accounts you have with balances
- 7) The length of time your accounts have been established
- 8) The proportion of balances to credit limits analysis
- 9) How lenders see you analysis - Understanding the graph

#### PERSONAL IDENTIFICATION ITEMS LISTED

- 10) Current Name
- 11) Also Known As (AKA)
- 12) Current Address
- 13) Date Address Reported
- 14) Previous Address
- 15) Previous Address #2
- 16) Previous Address #3
- 17) Current Employment
- 18) Occupation
- 19) Previous Employment
- 20) Previous Occupation
- 21) Previous Employment #2
- 22) Previous Occupation #2
- 23) Previous Employment #3

24) Previous Occupation #3

**CONSUMER STATEMENT**

25) Consumer Statement ( if any )

**CREDIT INFORMATION**

The following items are listed for a credit card

26) Creditor

27) Creditors Phone Number

28) Account Number

29) Association to Account

30) Type of Account

31) Date Opened

32) Months Reviewed

33) High Credit / Credit Limit

34) Payment Amount

35) Balance Amount

36) Past Due

37) Date of Last Activity

38) Date Reported

39) Status

40) Payment History:

41) 30 Day payment history

42) 60 Day payment history

43) 90 Day payment history

44) Prior Payment History Comments

**BANKING INFORMATION**

45) Banking information ( if there is any )

**PUBLIC RECORDS AND OTHER INFORMATION**

46) Bankruptcies, judgments, voluntary repayment programs and secured loans. ( if any )

**COLLECTIONS**

47) Dealings with collection agencies ( if any )

**HARD CREDIT INQUIRIES**

48) Inquiries from creditors regarding your credit, when you apply for credit

**SOFT CREDIT INQUIRIES**

49) Inquiries from creditors regarding your credit, to check on your credit health.

## CHAPTER 4 – REAL CREDIT REPAIR STORIES

### **CAN'T WAIT?!! WANT ALL THE CREDIT REPAIR ANSWERS RIGHT NOW?!**

[Click Here](#) to order my 42 Page [DIY Credit Ebook for Canadians - Part 2](#). This ebook will answer most of your questions and help you on your way to repairing your credit. You will get be able to download your ebook immediately and get started with the credit rebuilding process.

**AS A BONUS:** I'll show you how to order your credit reports from Equifax and Trans Union for FREE This is a \$40.00+ value!!

**Save \$5.00** off the regular price by using the above link.

### **STORIES OF REAL PEOPLE WITH REAL CREDIT REPORT PROBLEMS!**

The following are some *true stories* that we've taken from clients, myself and other sources.

These are people who had bad problems on their credit report, no fault of their own.

The point of telling these stories is to show our readers how painful a credit report error can be, and that they can happen to everybody with a credit report.

The following stories are taken from real people who have taken the time to detect and then dispute the problems that occurred on their credit reports.

#### **STORY #1: Inaccurate \$466,000 Judgment**

One of my favorite stories of an inaccuracies is a \$466,000 that was listed on a ladies credit report. When she went to the lender looking for a mortgage, the lender told her that her credit was terrible because of a LARGE judgment that she supposedly had against her from "her mortgage company", ING Direct. ING Direct is a large mortgage company. They and their lawyers created the problems for this lady.

This lady was shocked and called me as she was in the midst of getting financing and needed to have this problem cleared up.

This lady was renting a house at the time. It turned out that the owners of the rental house had the \$466,000 judgment against them. Somehow ING Direct named the tenant incorrectly in the judgment.

It took us six weeks of fighting and disputing to get this inaccurate judgment item removed from her credit report. In the meantime, **she had to wait the six weeks before** she could get her mortgage because prospective lenders didn't believe her.

This is an example of errors we see on credit reports.

## STORY #2: Bankruptcy listing Errors

One of our clients declared bankruptcy several years ago. Everyone who declares bankruptcy feels terrible about doing so. They are subsequently penalized for 7 years after declaring. It certainly isn't fair if there are even more problems on their credit reports.

This gentleman's credit score keeps going down every month even though he currently pays his debts on time. Even if he's gone bankrupt, his credit score should be going up each month if he's paying his bills and conducting himself properly financially.

What was happening at the time was that Trans Union was still counting his debts, which were listed in his bankruptcy, as still 'outstanding'. At that point they were showing as 3 years delinquent (3 years past the declaration of bankruptcy). This was decreasing his credit score each month (after the bankruptcy). According to the credit bureaus, his debts are getting more and more past due. These debts were extinguished with the bankruptcy. They shouldn't have been reporting.

TransUnion has done nothing to fix this problem even though we've pursued it with top government levels. We feel that **you need to be exceptionally cautious with any information that Trans Union is reporting about you** even if you haven't gone bankrupt.

STORY UPDATE: I recently spoke to this client who said that he is finally getting some credit cards. This is only because these negative credit items have started falling off his credit report, as the bankruptcy was 6+ years ago.

## STORY #3: Robert N. Clark wins a case against Equifax in Canada!

Copied from [Google Groups](#)

**Monty's Note:** I spoke to Robert on the phone. He and his family have gone through a horrendous amount of pain, stress and financial problems for 10 years while fighting Equifax. He is a man of strength and courage as far as I'm concerned. Hat's off to Robert and his family.

Equifax faulted for not responding - Scotiabank admitted its failure - Robert N Clark WINS lawsuit with a disappointing verdict - He will be appealing!

Ruling will spur credit agencies to fix errors quickly

BOB AARON

An Ontario court has given a strong incentive for banks and credit reporting agencies to act faster and more efficiently when a consumer brings attention to an error in his credit report.

In January 1994, Robert Neil Clark applied for a personal loan with the Royal Bank of Canada. He learned that he had an R-9 credit rating, dated 1993, due to unpaid retail debt he allegedly owed to the Bank of Nova Scotia. (R-9 and I-9 are the worst possible ratings in a credit report.)

Clark then contacted Equifax Canada Inc., a national credit reporting agency that reports information provided to it by its members. He was assured of an investigation and correction in case of an error.

From 1994 to 2000, he had difficulties obtaining credit. In the course of eventually

receiving all the loan approvals, various banks often told him of the R-9 entry on his report.

He also reported repeated communications with both Scotiabank and Equifax over this matter. Finally, in 2000, Equifax confirmed that the delinquent loan was not against Clark, but another person with a similar first and last name but a different middle name.

Clark sued Scotiabank, which reported the R-9 rating in the first place, and Equifax, on the grounds that the continuing misrepresentation of his credit had affected his life and that he had suffered serious depression as a result. He argued that the Scotiabank and Equifax were negligent in their duties and were liable for his psychological problems.

In June, Justice Gerald F. Day of the Ontario Superior Court ruled in favour of Clark. Quoting an earlier Ontario court decision, he wrote that if credit-reporting agencies are negligent in gathering and reporting information, and if their report is inaccurate, their actions could cause creditors to either deny credit or charge more than usual.

Pointing to the importance of credit and credit ratings in our society, he said credit reporters had to be accurate, skilled and diligent.

Justice Day ruled that Scotiabank and Equifax failed to take reasonable care with Clark's credit rating. Equifax did nothing for many years, he wrote.

Scotiabank admitted its failure, and although Equifax could not be blamed for supplying information provided by the bank, it could be faulted for not responding to the plaintiff's repeated requests for clarification over several years.

Clark claimed damages for distress and loss of financial reputation as a result of the actions of Scotiabank and Equifax, but was unable to prove actual monetary loss. Instead, the judge awarded him \$5,000 against each defendant for intrusion on the financial integrity he is entitled to enjoy.

The Clark case, one hopes, will serve as a strong incentive for financial institutions and credit reporting agencies to be more responsive when consumers ask for corrections to their credit history.

#### **More than 10 years of suffering credit report errors forced this litigation!**

This story was Authorized by  
Robert N. Clark  
robertclark@rn-online.com

www.RnR-Online.com  
<http://www.rnr-online.com/creditreporterrors.html>

#### **STORY #4: Monty Loree had duplicate credit trade items on his credit report.**

A few years back, I ordered my credit report with Trans Union Canada. While I pride myself in keeping perfect credit, I saw that my credit score wasn't perfect. It was pretty average.

After studying my credit report for a while, I discovered that I had at least 4 duplicate entries on my credit report. This meant that some of my credit cards were listed twice. The problem with duplicate listings is that the credit report showed that I had a lot more credit available and outstanding than I actually did.

I disputed these duplicate credit items as soon as they were corrected and removed, my credit score immediately increased by 85 points. This allowed me to go back to my creditors and credit card companies and line of credit supplier and negotiate better interest rates. ***These lower interest rates saved me over \$2,200 per year in interest charges!!***

Even though I thought I had perfect credit, my credit score suffered because of duplicate entries.

The point of these stories and illustrations is to show you that there are a lot of credit items listed about a person and many chances for those credit listings to be inaccurate, incomplete or unverifiable.

Over the years I have seen hundreds of credit reports, *most of which had errors on them*. Some of the errors were only minor errors relating to the clients personal information, however, EVERY ITEM on a person's credit report must be accurate, complete and verifiable.

## CHAPTER 5 – GETTING THE ANSWERS

### DIY CREDIT REPAIR EBOOK FOR CANADIANS – Part 2

The first step to learning about credit repair is to learn what the questions are so that you can start to research them and get the answers.

The purpose of this ebook is to help make Canadian-Money-Advisor.ca's visitors aware of the potential problems that may arise on their credit reports. Many times, half the battle is becoming aware of the questions surrounding a subject. This ebook is intended to help stir up those questions and get our readers and visitors to act on working on their credit reports.

The next step to learning about credit repair is to get a resource that has the answers. That's where the *DIY Credit Repair Ebook for Canadians – Part 2* comes in.

#### **THIS IS THE CREDIT REPAIR EBOOK WITH THE ANSWERS!**

If you have ordered your credit report, and see items that are inaccurate, then I would like to introduce my other credit repair ebook which gives you pages of answers!!

#### **REASONS WHY YOU NEED TO BUY THE CREDIT REPAIR EBOOK – PART 2**

The follow is a list of some of the chapters in the next ebook and why they will be valuable to you.

##### **Chapter 4 ...The law and your credit reports**

This chapter talks about your rights and what you should be able to expect of the companies you have credit dealings with.

##### **Chapter 5 ...Which credit items are included in your credit report**

This chapter goes into more detail as to which items are listed on your credit reports and what they mean. This chapter helps you better understand the "trade" items listed on your credit report.

##### **Chapter 7... Correspondence Section**

This section talks about which companies and regulatory bodies you should write to if you're disputing credit items. This information will help you much of the time it takes to research all of the parties that you may need to get involved in a dispute.

## **Chapter 8 ...The Letter Writing Section**

This section includes several template letters that you can use to dispute items. These letters will save you the time of trying to think about what to write. I've spent several hours and months trying and testing the letters.

### **Correspondence Letters included are as follows:**

1. Ordering your FREE credit report with Equifax and Trans Union
2. Letter to commence dispute with Credit Bureau
3. Letter Disputing Collection Agency with Credit Bureau
4. Disputing Collection Agency with creditor
5. Dispute with Collection Agency Letter
6. Dispute Item with Creditor Letter
7. Letter to Credit Bureau stating that creditor no longer has listing on file.
8. Phase 2 Letter with Creditor ( Creditor has not replied to first letter )
9. Phase 2 letter for withdrawing consent – re PIPEDA
10. Order Statement of Affairs - Superintendent of Bankruptcy
11. Dispute Non-updated Item with CRA
12. Letter to Consumer Protection – RE: Credit Reporting Agency

## **Chapter 9... Regulatory Bodies – Who to contact**

This section will save you a lot of time by giving the contact information of the regulatory bodies of whom you should complain to in the event of a dispute. When you're starting off disputing an item, the first question you will ask yourself is, who can I complain to if I don't get any satisfaction from the credit bureau, collection agency etc. This section will cut down on your research time.

## **Chapter 10 . Secured Credit Cards**

This chapter talks about how secured credit cards will immediately start to help you rebuild your credit score. We give you a few sources that you will find online and make application with online.

All in all our ***DIY Credit Repair Ebook for Canadians – Part 2*** is a time saving and money saving resource. As I've illustrated above, credit repair is a time consuming and costly proposition. This ebook will help you save your time and money. It's a must have if you're trying to dispute inaccurate items with a financial company or regulatory body.

Get you copy today!!

From: [Canadian-Money-Advisor.ca](http://Canadian-Money-Advisor.ca) – DIY Credit Repair Ebook for Canadians – Part 1

<http://www.canadian-money-advisor.ca/amember/signup.php>



**Click Here** to get your copy of my ebook

**DIY Credit Repair Ebook for Canadians - Part 2**

Start Saving your  
time and money  
today!!  
- Monty Loree

#### More Links:

- [DIY Credit Repair Ebook for Canadians – Part 2](#)
- [Get a Capital One Secured Mastercard](#)
- [Collection Agency Tips](#)
- [Discuss this credit repair ebook](#)
- [Discuss Secured Credit Cards in Canada](#)
- [Canadian-Money-Advisor.ca Blog](#)

#### FINAL NOTE:

All of the information on the previous pages has taken us several months to learn by trial and error. We feel that this information is crucial to keeping your credit reports accurate complete and verifiable from here on in.

#### OUR CREDIT REPAIR CONSULTATION SERVICE

We offer a consultation service to help you with the credit repair process. This service will save you the time, hassle and frustration of doing all of the initial leg work in the credit repair process. Our fee is \$50 per hour, minimum 1 hour. [If you're interested you can order this consultation service on our website.](#)

This is a valuable service as we've spent hundreds of hours learning the ins and outs of the credit repair system in Canada.

THANK YOU FOR READING THIS *DIY Credit Repair Ebook for Canadians – Part 1*  
WE HOPE THAT IT WILL MAKE A DIFFERENCE

Comments or questions? Please write to:  
Monty Loree – President

<http://www.canadian-money-advisor.ca>

PH: 306-949-5423

**DIY Credit Repair Ebook for Canadians – Parts 1 & 2**

[mailto:admin@canadian-money-advisor.ca?subject=Credit repair information required](mailto:admin@canadian-money-advisor.ca?subject=Credit%20repair%20information%20required)