



N2CREDIT.COM

Credit repair, collections success strategies for consumers *done by the consumer BUT the research done by us*



Self help is affordable

- No re occurring fees ever! You pay once and that's it!
- You do the work yourself and stay in control of your private information
- You educate yourself about why your credit is so important at all times
- You learn how to deal with credit bureaus and collection agencies, which is what credit repair really is
- You can begin your credit repair at your pace and attack items in a smart educated way
- Totally affordable. A one time fee of only \$39.95 for lifetime access!
- 24/7 access so that you have the tools you need when you need them
- Continued education. Any new education added to the site is always included in your Lifetime membership!
- Private members only discussion forum to trade ideas with each other
- Legal, and credit , collections resource center for all your research
- The best credit repair debt collection success ebook written by credit expert, Kristi Feathers that will tell you the tools of the trade to help you succeed!



What you get

- ⌘ Lifetime access to the website and all its education for a one time fee of 39.95
- ⌘ Access to a members only discussion forum to exchange ideas with others
- ⌘ Over **40 sample letters** to the credit bureaus, creditors and collection agencies written for you and included are descriptors of why and when you need the letters
- ⌘ Credit and collection research center where you can research any credit and collection violations or lawsuits and use that to help in your disputes
- ⌘ Legal research center to review state and federal laws pertaining to credit and debt
- ⌘ Credit expert articles about debt collection, credit repair, identity theft, restrictive endorsements, validation of debts, statute of limitations and more
- ⌘ Credit bureau fax and addresses which include many alternate addresses for mailings
- ⌘ Credit expert Q and A. A large database of questions asked and answered by a long time credit and collection expert. Topics include bankruptcy, repossession, default, credit repair and dispute tips
- ⌘ Plus much more!



Why it works

The credit industry spends millions of dollars every year campaigning for themselves but who is your crusader? N2CREDIT was created to give consumers a place to go where they're heard.

It's a tough economy, especially right now with soaring gas prices and record breaking foreclosures. More than ever before, there are more consumers with damaged credit. Because of this, consumers face an especially difficult time of recovering from financial crisis. To make things worse, their credit reports are ruined and the collection agencies are on their backs day and night.

We provide a place where the consumer can educate themselves to the world of credit and make real headway by using self help tools to contact their creditors and the credit bureaus. Sure, some say that credit repair isn't possible but to that we say, then why is there such a demand for it. Why are so many consumers filing complaints each and every day to the Federal Trade Commission about credit bureau and collection agency abuse. Why are so many sued?

The answer to that is because the data is mishandled and misreported often. If our credit reports were accurate and our debts were all correct, there would be nothing for any of us to worry about.



Why it works

Unfortunately that isn't the way it is.

- ¢ Credit bureaus fail
- ¢ Collection agencies harass and intimidate
- ¢ Life hands you unexpected situations

To make matters worse, people are low on cash and struggling to not only pay their current bills like rent and utilities, but also any debts that have gone into collections such as credit cards or car payments, medical bills etc.

When the storm is finally over, the person is left with wreckage on their credit reports and debt collectors still pounding their fists years later.

That's where we tell you why **N2CREDIT** is like gold. No where else can you find the quality and quantity of material that we offer for the price.

Consumers can't afford to hire credit repair professionals right now and are left with little options.

However, our fee is set at a one time fee of 39.95 for lifetime access for a reason— to aid you for next to nothing, because we know, you're already in trouble and need help at an affordable amount.

We've been around since 1995 (owned by Carreon and Associates) and we know credit.



Is it legal?

Let me make this brief but tell you that **credit repair is very possible**. It's done every day. You may say, "But all I ever hear is that it is illegal".

Well, stealing a new identity or offering false promises IS illegal, but real credit repair is a simple yet effective and legal procedure that's powerful.

It's using several consumer laws combined with knowledgeable actions by you to remove entries on your credit reports and deal with collection agencies in such a manner that it produces a fair outcome for you.

You'll take all of our education and resources and put them into motion against credit bureau mismanaged data and collection agency debts and produce the most reasonable outcome possible.

One that favors you, not them. It's simple because it's REAL. It's education and its law and combined, you will be unstoppable in your best efforts.

The credit industry doesn't want to deal with you because you are a **credudated consumer!**

Imagine removing a negative item from your credit reports or deleting a collection agency item or settling a debt for pennies. It's all possible and very legal, so don't confuse REAL credit repair with scams.

REAL CREDIT REPAIR IS, KNOWLEDGE, CONSUMER LAWS AND ACTION!



And finally

It's extremely important that you understand that what we offer is 100% legal. We don't offer gimmicks, we offer real education to help you leverage your credit through legal procedures.

Often, consumers only hear what the credit industry wants them to hear and obviously, the credit industry isn't on your side. If it were, we wouldn't have consumers drowning in debt, being hounded by collectors, and ignored by the credit bureaus.

We don't repair your credit for you. We never see your credit reports or financial information. This is self help and completely private.

So what are we selling then? Education, research and empowerment.

If you have credit issues such as a repossession, charge offs, judgment or collection accounts, you OWE it to yourself to understand what you can LEGALLY do about it.

N2credit.com because your credit matters