



## Consumer Credit

Helping you take control of your debt.

[www.toomuchdebt.com](http://www.toomuchdebt.com)

[www.800debthelp.com](http://www.800debthelp.com)

3445 Spring Street  
Davenport, Iowa 52807  
Phone: 563-359-8830  
Toll Free: 800-838-8830  
800-debt help (332-8435)  
Fax: 563-359-8863

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## How to "clean up" your credit report:

1. Pay all bills on time--for two years minimum.
2. Pay in full if possible, or at least more than minimum amounts at each payment.
3. Close all but one or two revolving charge accounts after they are paid off. (Write note, return cut up card.)
4. Write explanatory note for any bill not paid or overdue telling circumstances to add to report listing.  
(100 words or less)
5. Contact all creditors when you are having problems; don't charge until your are back in control.
6. Let time and a good history replace the bad.

**\*\*\*\*\* Beware and use extreme caution when you see the following...**

*"Credit Repair" clinics or companies*

*"Clean up your credit" kits by mail*

*900 number phone "credit repair" services*

*Money up front*

*Promises can't be kept*

**You can do anything the "credit repair" company can do - for free or a few dollars!!**