

Step 4

Congratulations! The hard work is over now we just need to keep the momentum going.

Like I said in the Video we need to now go through your credit report and circle all good never been late credit cards in blue.

Then circle all of the credit cards that have had only one or two late days in yellow.

Then circle all of the accounts that have been late more than twice in Red

Now add up the Blue cards if they equal five or more you are in great shape. Now check the opening date of all the other cards and rank them in age oldest to newest.

If all your blue cards are also the oldest then count the bank credit cards if you have 3 or more than close all other cards that have ever been late.

If you less than 3 blue cards then add up the Yellow cards. If you have 5 or more combined blue and yellow cards then rank them in order of age. Oldest being the best. If you have 3 bank cards and 2 or more other cards that is good. Now you have to try the good will removal strategy

Good Will Removal Strategy

The Good Will Removal of a 30 day late works best if time has passed and you have been making on time payments for at least 3 months. It also helps if you have a long history with them with no other payment problems.

What you are doing is asking (so be very nice) for a goodwill removal of a past 30day late. They can say no but many times I have found success. If you call 3 companies and they all say no then call the 4th because you are due for a yes.

Call the credit company and ask to customer service. This call is much different than the Collection company call. In this call you will want to be respectful and explain in great detail why you are requesting the removal, how it was your fault that the payment went out late but you will want to as politely as possible explain that you got back on your feet and have paid on time ever since. That you love the credit card company and will use them for life.....

If you can get the company to agree to remove the 30 or 60 day late then ask for something in writing so you will not have to bother them again when you contact the repositories. Write down the name employee number, and extension of the person you talk to and try to collect it at the beginning of the call. Be polite and offer your contact information just in case they need to get in touch with you again.

If you can take some yellow accounts to **Blue** and get to the 5 blue accounts then you are good to go.

Look at the reaming yellow account are the oldest cards you have if so leave them open. If you have at least two other Blue bank cards that are older. I would close them the Yellow cards that have late dates they refuse to work with you on. (When you call them to close it, be sure to cover the entire story again and tell them you would like to keep the card but you cannot have this card with a 30 or 60 day late in the history. (give them one last chance to keep the business)

EBay Bonus

I started selling things on eBay in 2002, Things that I was going to throughout but I just couldn't I knew they were worth something. I sold a broken laptop for \$100, an old toner cartridge for \$50 a old boat for \$750 left over things that I did not have any use for I was turning into cash.

I want you to think about things you have not touched in over 1 year.

That is what you sell, if you have something of sentimental value stashed away bring it out and display it. Then sell the thing you had to move in order to do that. Americans have too much stuff, sell yours now even if you think it has no value list it and see.

If your items are too big to ship then try Craig's list. But remember that I have many friends that make a living by buying on Craig's list and selling on eBay there are a lot more buyers there.

One Note SHIPPING!!!! Don't make the mistake that I did, always make the buyer pay the actual Shipping Charges and \$5.00 for handling. Also consider boxing and packaging costs when selling items. If you cannot sell something on Craig's list or eBay then donate it and get the Tax deduction.