

UNLIMITED CREDIT

The 7 Steps to a Perfect Credit Score

An industry insider's secrets for:

- Putting more money in your pocket month after month.
- Improving your credit score.
- Qualifying for the lowest rates on loans.
- Slashing your monthly mortgage payments
- Eliminating credit-damaging “black marks” from your credit report.
- Avoiding credit repair scams.
- Securing your financial future in today's uncertain economy.

BY PHILIP TIRONE

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CHAPTER 1

COULD YOU USE AN EXTRA
\$10,800 THIS YEAR?

Imagine this scene.

The phone rings. It is your mortgage company calling.

“We have made an error in calculating the interest rate on your loan,” the voice on the other end of the line tells you politely.

You panic, overcome with anxiety.

“It turns out the interest rate we charged you is too high, and you should be paying a lower rate,” the voice continues.

You are stunned.

Then comes an even bigger surprise: he tells you that, from now on, your mortgage payments will be *reduced* by \$900 a month!

Your jaw drops.

You quickly do the math in your head, and calculate that by lowering your payments \$900 a month, you will pocket savings of \$10,800 a year.

What a lucky break. The timing could not be better!

After all, the economy is a total mess, and everyone is tightening their belt.

The company you work for has put a freeze on raises, and they won’t be giving bonuses this year.

In fact, the company has lost so much business there are even

rumors of impending layoffs.

But for now, you smile, because your new lower mortgage payments are going to give you the equivalent of an extra \$10,800 a year in disposable income.

Your head is spinning.

What will you do with an extra ten grand a year in your pocket to spend or save?

You get excited thinking about it. The possibilities are endless.

With the extra cash, you could do things that would otherwise be impossible for you to afford in a recession.

Including:

- Paying off all your debt ... so that you don't owe a dime to anyone on the planet.
- Taking your family on a first-class vacation at a 5-star resort – all paid for with your ten thousand dollar windfall.
- Go to the dentist and get your teeth (or your kids' or spouse's teeth) taken care of – even if it's major work and you don't have dental insurance to cover it.
- Buy those new golf clubs ... or home entertainment system ... or whatever luxury you've been wanting to spoil yourself with — but didn't think you could afford.
- Send your kids to that expensive private school ... or pay for costly dance, music, computer, or riding lessons for them. Or send yourself to fantasy baseball or rock camp!

But that's not all.

You realize that you'll save \$10,800 a year on mortgage

USA Today, Wall Street Journal, LA Times quote credit expert Philip Tirone's. Get **7 Steps to a 720 Credit Score** Home Credit improvement Kit risk FREE for the next 30 days, call toll-free today **1-800-626-0098**. Or visit: www.my720credit.com



Saved \$2,500!

"As a result of the 7 Steps to a 720 Credit Score system, I ended up saving \$2,500 a month. The day my credit got fixed, I started crying." —Tal Rabinowitz, Los Angeles, CA

payments, not just this year but for the life of the mortgage.

Since you have 25 years left on your mortgage, that's a whopping \$270,000 you can keep for yourself — instead of forking it over to the mortgage lender.

Now that's some serious money!

Think about it... the average income in the United States is \$50,233. So you just gave yourself more than 5 years worth of income – for FREE!

It's easily enough to pay for your kid's college education... buy a boat... purchase that weekend home on a lake you've been dreaming about... pay off credit card debt, medical bills, and other expenses... or allow you to retire a few years earlier than you planned – and at last have time for all the things you want to do!

Instead of "getting by," you'll really be able to get ahead. No more money worries. No more worrying about how you're going to pay all your bills.

Is this all a pipe dream?

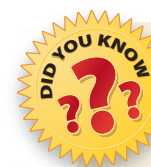
No. It's quite real.

There *is* a proven way to get lenders to lower your monthly payments on everything from your mortgage and car – to home equity loans and lines of credit.

It's perfectly legal.

And it works every time.

In the next chapter, I'll reveal why banks, mortgage companies, and other lenders are picking on you – and in many cases, ripping you off.



Want to apply for a gas or electric? When applying for gas or electric a poor credit score will cost you as much as \$200 in additional security deposits!

And I'll show you what you can do about it... how you can get lenders to significantly reduce interest rates on your loans... and eliminate the financial strain that large monthly payments now place on your finances.

CHAPTER 2

HOW LENDERS LEGALLY ROB THE "LITTLE GUY" – YOU!

America runs on credit.

We depend on the ability to borrow money when we need it – to finance the necessities of life.

Homes and cars are bought on credit. Home remodeling and improvements are paid for with home equity loans. Often, the furniture in our homes is bought on credit.

Starting a small business? Need to replace your old clunker with a new car? Or get a second car for your high school child who just got her license? You take possession of the vehicle now, and then pay off the balance in monthly installments.

For most Americans, our ability to secure the necessities and luxuries of life depends on having ready access to cash when we need it – in short, to borrow money at reasonable rates.

If you have anything less than an "excellent" credit score, not only does it make it difficult for you to borrow money when you need it....

It also means you are paying through the nose – being charged the highest interest rates – when you do borrow money.

So by improving your credit score, you can put more money in your pocket each month...

Money you are now unnecessarily forking over to credit bureaus, credit card companies, banks, and other lenders who wrongly penalize you with higher interest rates for a low credit score you probably don't deserve.

Yet the credit system is rigged against us. It is not by accident that lenders charge sky-high interest rates.

Credit card companies, banks, and other financial institutions have a bag of tricks – some of which I reveal in the next few chapters – for taking advantage of people with less-than-perfect credit scores.

Why?

It's simple.

The worse your credit score, the more reluctant lenders are to loan you money ... because they perceive you as a bad credit risk (even if you are as honest as the day is long).

And those few remaining lenders who *will* give you a loan charge exorbitant interest rates – saddling you with huge monthly loan payments for your house, car, etc.

It's this same thinking that prompted unscrupulous bankers to make the billions of dollars worth of "subprime" loans directly responsible for the current economic mess in the U.S.

A "subprime" loan is a mortgage given to people who should never have qualified for it to begin with ... people with the lowest credit scores.

These home buyers could not, on their limited income, afford the outrageously high monthly payments lenders were charging them.

Banks are bilking over 100 million good Americans out of their hard earned money every month. Get a 30-day risk-free trial of **7 Steps to a 720 Credit Score** today and save — call **1-800-626-0098** now!



Increased credit score over 100 points

“Just one step in 7 Steps to a 720 Credit Score has increased my credit score over 100 points... and reduced my mortgage by hundreds of dollars a month. I couldn’t be happier.”

—Benjamin Li, Irvine, CA

So they fell behind — and defaulted on their loans in record numbers.

Foreclosures soared. And the financial institutions that made the subprime loans were on the verge of collapsing under the weight of all the bad debt they carried on their books.

The federal government, in response, allocated \$700 billion to buy up some of the bad debt as well as purchase shares in some of the financial institutions to prevent their collapse.

In the wake of the recent turmoil in the credit markets, many lenders tightened their underwriting standards – making it extremely difficult for businesses and consumers to borrow.

Why would lenders make it more difficult for the average person to get a loan?

Because they now need to make sure their borrowers can make all of their loan payments in full and on time.

But in their zeal to avoid losing even more money, banks and mortgage companies have made it much more difficult for honest, credit worthy small business owners and consumers alike to borrow money.

And if you’re an “average” American, that can create real financial hardships for you.

Especially when a less-than-perfect credit score makes it nearly impossible for you to refinance your mortgage... or get a home equity loan... or borrow money for any other purpose.

It doesn’t matter whether you are rich or poor. If your credit score is less-than-perfect, chances are you’ll pay through the nose when you get a mortgage or loan.

And the lower your credit score, the harder time you’ll have getting the loan you need.

However, there is one way you can help to even the score: when your credit score is 720 or higher, you can receive preferential treatment from lenders.

It’s possible to:

- ✓ Get the money you need, when you need it – for the things you want to buy.
- ✓ Refinance current loans at lower interest rates – to slash your monthly payments by hundreds, possibly thousands, of dollars a month.
- ✓ Establish lines of credit with high limits at low interest rates that would make your neighbors and friends green with envy – if only they knew!
- ✓ Surprisingly, many mortgage professionals and loan officers are clueless when it comes to strategies for improving credit scores.

But even if they knew, they likely wouldn’t share those strategies with you.

Why not?

Because as long as you’re stuck with your current credit score, they can charge you the highest interest rates... and therefore make more profit on the mortgages and other loans they give you.

For instance, a consumer with a credit score of 679 will pay 25% more on his car loan vs. someone with a FICO score of 720. Do

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The difference in premium paid on auto insurance could be as much as 20 to 50 percent more for a person with bad credit compared to a person with good credit.



you think it's fair that 41 measly points in your credit score costs you hundreds of dollars more every month?

(As a mortgage broker, I've had other mortgage professionals question why I want to improve my clients' credit score and help them get a better rate on their loans. My associates would say to me, "Why not just do another refinance for your client in a couple years, and get paid all over again! It's this kind of "rip-off-the-consumer" mentality that dominates the thinking of the mortgage and banking industries.)

That's why, if you want to improve your credit score and your financial situation, you have to do it yourself!

Fortunately, you can. With the tested methods in *7 Steps to a 720 Credit Score*, you can raise your credit score to a 720 or better faster and easier than you can imagine.

When you do that, you'll be in a position to borrow the money you need at competitive rates... dramatically reduce interest rates on your mortgage and other consumer debts... and most important, reduce monthly payments on your debts by hundreds or even thousands of dollars!

Okay.

Let's take a look at how to find out and interpret your current credit score – and how far we have to raise it to solve your credit worries for good.

Philip Tirone's mission is to help 100 million good Americans save at least \$300 per month and bailout the economy. Call toll-free **1-800-626-0098** today and learn how to save hundreds, even thousands ever month 100% RISK-FREE!

CHAPTER 3

CREDIT SCORES: HOW DO YOU RATE?

Your primary Credit score is also called the "FICO" score, so names after the Fair Isaac Corporation, the entity that created the credit rating system.

If you do not already know your credit score, it's easy enough to find out.

To get your credit score — your FICO Score — go to www.myfico.com. They charge a small fee to provide you with your score.

Once you do that, you'll know what your FICO score is.

Let's take a look at how banks and other lenders treat people in your credit range – and whether it makes sense for you to make credit management a priority in your life.

800+ CREDIT SCORE

A credit score of over 800 is basically flawless credit.

I very seldom see scores over 800.

Some consumers will have 800 FICO scores from the minute their credit profile is established, though without supporting credit history the score will mean very little to banks and lenders.

On the other hand, a credit score of over 800 with years of solid history means you are a low-risk candidate for a loan.

With a FICO score of 800 or higher, you will be granted the

lowest rate on everything from credit cards and car loans to auto insurance and mortgages.

720-799 CREDIT SCORE

A credit score of 720-799 is considered excellent credit, and will typically result in the same low interest and easy loan approvals that a credit score over 800 would yield.

There might be a few more pricing incentives at the 800+ range, and a more thorough credit check in the 720-799 range.

But all in all, credit scores in the range are considered excellent. If you can raise your FICO score to 720 or higher, you'll be able to buy or borrow on credit at the best rates and see your cash flow increase substantially.

If you have a credit score in this range you're doing a great job managing your credit. The key for you is to ensure you know what you're doing right and keep doing those things. It's also important for you to know what NOT to do. You want to ensure the next time you need to draw on credit your score is still above 720.

680-719 CREDIT SCORE

Here's where your less-than-ideal credit score starts costing you money every month.

Even if your credit score is just one point below 720, your monthly mortgage and loan payments could be much higher than someone with a FICO score of 720 or higher.

Imagine that every time you make a car or house payment, you have to take an extra couple of hundred dollars out of your wallet, tear the bills into shreds, and flush them down the toilet. Your money would literally be going down the drain.

When your FICO score drops below the 720 mark, that's exactly what happens. You end up paying hundreds of extra dollars a month to your creditors. Money you could keep and spend as you wish if

your credit score were only a few points higher!

According to Fair Isaac Corp., one out of two Americans has a credit score below 720 — and it costs them money in higher interest rates — over 100 million people are over paying!

A FICO score in the 680 – 719 range is not perfect, but is still considered good credit.

With a score in this range, you may be able to qualify for most loans and auto or rental leases.

However, your interest rates are almost assuredly going to be higher than those offered to borrowers with excellent credit.

In addition, there will be situations where a credit score in the 680 – 719 range will prevent you from getting certain types of financing, such as an A-paper mortgage loan or the lowest auto insurance premium.

620-679 CREDIT SCORE

A credit score in this range is considered “ok” by some creditors.

With other lenders, you may see further restrictions — and fewer approvals — when attempting to get a loan, lease, or a mortgage.

Scores at the 620 - 679 level are fairly common. But if your FICO score falls into this range, I recommend you take steps to improve it — right away.

In this range, you're most likely paying a higher interest rate and subsequently are losing money as a result.

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580-619 CREDIT SCORE

Credit scores in this range are clearly below average.

With a FICO score of 580 – 619, you will have a difficult time securing a loan or applying for a credit card, especially today.

Thousands of dollars a year... money you could be using to build your retirement nest egg, or take care of your family, or pay for important expenses...

...will be siphoned out of your accounts as legal overpayments to shifty lenders charging you unfair rates.

Many consumers with credit scores in this range are considered “subprime” — forcing them to turn to banks and mortgage lenders specializing in making loans to people with bad credit.

Unfortunately, these “bad credit” loan specialists often charge the highest loan rates out there. They are often little more than rip-off artists who rob you with loan agreements instead of a gun!

If your credit score is 580-619, you definitely need to evaluate your credit report and take measures to raise your credit score ... and the sooner you do it, the quicker you will have more money in your pocket every month.

Otherwise, you’re practically giving your money away every time you write a check for your inflated car or house payment.

500-579 CREDIT SCORE

If you’ve got a credit score in this range, there’s a good chance you have a major derogatory mark on your credit report.

That “black mark” on your credit report could be a collection, charge-off, mortgage late-payments, foreclosure, or bankruptcy.

If your FICO score is in the 500-579 range, there is no question

Students are saving a fortune month after month. Call toll-free **1-800-626-0098** now to use **7 Steps to a 720 Credit Score** for a full month 100% RISK-FREE!

that your credit is in need of serious credit improvement.

At this level, it’s urgent that you evaluate your credit and act immediately to turn things around.

You’re clearly paying higher interest rates — and making credit mistakes — that will impact your life for years to come.

As credit tightens in the wake of the subprime mortgage scandal, your ability to get money when you need it could be severely compromised.

BELOW 500 CREDIT SCORE

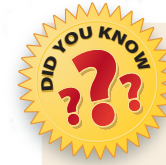
If you have a FICO score below 500, your credit report contains major derogatory marks, with very little positive data to offset them.

If your credit score is at this level, you’ve got serious financial problems. Almost no one will give you credit. If they do, it will be at interest rates that border on criminal.

So you need to take swift action. You can start educating yourself immediately — by going through the rest of this report for field-tested tactics on how to improve your cash flow ... and by reviewing my **7 Steps to a 720 Credit Score** immediately – and putting the credit-boosting strategies into practice right away.

THE FICO SCORING SYSTEM AT A GLANCE:

- 720-above** Excellent credit, excellent rates are available to you at this level.
- 680-719** Good credit, reasonable rates for borrowing.
- 620-679** You may be approved; but you’ll definitely pay higher rates.
- 586-619** Higher risk; but if you’re approved, it will be at sky-high rates.
- 585-Below** Credit may not be available to you at this level.



Did you know that with a credit score difference of one point (720 vs. 719), you will have to put an additional 5% down (or \$19,608) on a purchase of a \$300,000 home?

This is what drives me crazy!!!

I'm steaming mad about how 100 million good Americans are being robbed out of their hard earned money by banks and credit card companies. I'm committed to making it my mission in life to put an end to it!

Recommended action step: Put more money in your pocket each month by following the steps in *7 Steps to a 720 Credit Score* (see order form on page 55) to improve your credit score and raise it to 720 or higher.

CHAPTER 4

HOW FRED IMPROVED HIS CREDIT SCORE AND SAVED \$212,040

When you look at your credit report and see your FICO score, it's easy to dismiss it as "just a number."

After all, your relatives don't know that your FICO score is low and your credit record isn't perfect. Neither do your friends and neighbors.

So it feels like your personal credit score is an easy secret to keep. No one in your circle need know.

But to mortgage lenders, banks, department stores, auto dealers, and others you trade with, your FICO score is no secret at all – and often a black mark against you.

Your FICO score may be a little number – just 3 digits. But those 3 little digits could have over \$100,000 impact on your finances, your

USA Today, Wall Street Journal, LA Times quote credit expert Philip Tirone's.
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Saved thousands

"I was able to raise my credit score by 100 points and am now saving \$1,000's a month. Thank you, Philip!"

—James Anderson, Salt Lake City, UT

bank account, and your lifestyle. Imagine that!

Businesses routinely look up your credit score when making a decision about whether to extend credit to you – and what interest rate to charge.

That means your credit score can have a huge impact on what you'll pay (or even whether you'll be approved) to:

- ✓ Get a home equity loan.
- ✓ Refinance your mortgage at a lower rate.
- ✓ Lease or buy a new car, RV, or Boat
- ✓ Buy a larger home.
- ✓ Renovate your kitchen or bathroom.
- ✓ Add a deck, pool, or new room.
- ✓ Get a loan to help pay for your kid's tuition.
- ✓ Purchase furniture on credit.
- ✓ Secure a business loan.
- ✓ Own a vacation home.
- ✓ Acquire an investment property.
- ✓ Additional Credit Cards or Department Store Cars
- ✓ Renting a Home

Lots of people never bother to find out their FICO score.

However, any company you do business with will literally judge you buy that 3-digit number!

Many of them do just that – and if your FICO score is below 720, they can and often do penalize you as a result... in the form of larger monthly payments on your loans.

For instance, say Joe and Fred both apply for a \$300,000 mortgage or home equity loan.

A year ago, both men had FICO scores of 600. Today, Joe still has a FICO score of 600. So he'll pay a higher interest rate on the loan than Fred.

Why? Because Fred, by using techniques we share in this booklet and in my course *7 Steps to a 720 Credit Score*, was able to quickly and easily raise his score to 720.

If you have a 620 credit score and want to borrow money for a car, did you know that you will be paying an extra 15% for your car, just because of the interest rate on the loan? Think about it, on a \$25,000 car, that's like throwing out \$3,750!!!



As a result, to borrow the same amount of money, Joe will pay \$589 a month more than Fred.

Joe will be severely penalized for his bad credit report – a problem that he

could have fixed, had he simply applied what you're learning here.

Over the lifetime of the 30-year loan, borrowing that \$300,000 cost poor Joe **\$212,040** more than Fred paid for the same amount of money! This is way the banks want to keep you in the dark about your credit and how to improve it.

If you were Joe, wouldn't you have liked to keep that \$212,040 instead of paying it to a bank?

Can you imagine how much easier your life would be if someone handed you a check for \$212,040 right now?

You can, in a sense, put that much money or more back in your pocket – simply by following the easy steps I teach you in my program *7 Steps to a 720 Credit Score* to increase your credit score by up to 100 points or more!

It isn't hard. If you can make a phone call or write a letter, you can improve your credit score... without hiring costly professionals to help you.

And, it doesn't take as long as you might think: you can see results quickly and easily – sometimes even in weeks!

CHAPTER 5

WHY TOM'S DEADLY CREDIT MISTAKE COST HIM HIS HOUSE

Now, the first thing you need to know is that your FICO score may be lower than you actually deserve because of false items on your credit report.

According to a 2004 US Public Interest Research Group survey, almost 80% of consumers have errors on their credit reports – which could cause them to be turned down for loans or jobs.

That means YOUR chances of being rejected for a mortgage... a car loan... or a home equity loan because of a mistake on your credit report are a staggering!

Now there's a chance that you'll be unable to buy the home of your dreams – or be able borrow money when you need it – *just because of an error on your credit report that you most likely aren't even aware of!*

That's right: some employers won't consider hiring you if your credit score is low. If you have bad credit, you will have problems funding an apartment to rent, much less a home to buy.

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A substandard FICO score can cause you to search frantically for a car loan, only to be disheartened by large monthly payments due to sky-high interest rates. Even your automobile insurance premiums will be higher.

An article in *Newsday* states: “Possessing good credit translates into obtaining lower interest rates... with 720 serving as the threshold for excellence [in credit].”

Saving for your child’s college tuition? A nice vacation? Forget about it: you can’t afford them if your credit is poor.

If you decide to take the vacation anyway, you will likely charge it to your high-interest credit card, further adding to your financial hardships. This risky spending — and subsequent compound interest — can quickly spiral downward.

You might miss a payment or two. Before you know it, you are being hounded at home — and at the office — by pesky collection agencies.

Telephone collectors employed by these agencies demand payment on your delinquent financial accounts. And you have to deal with the embarrassment of creditors calling your home and office all day.

Tom, a client in my mortgage business, came to me for a simple pre-approval.

Tom had some debt, but had paid off all his creditors. So he thought he’d have no problem qualifying for a mortgage.

I requested Tom’s credit report. And because he made one common yet deadly mistake when paying off his creditors, his credit score had plummeted so low that he was unable to get a loan or buy the home he wanted.

You see, when your credit is bad, it can become impossible to buy the things you want or need in life: a home, a car, a loan to pay medical expenses, or even a good job.

On the other hand, when your credit score is high, lenders will compete for your business. You will qualify for the best loans on cars, homes, boats, furniture, or whatever you might choose to buy.

Throughout the course of your life, you will save many thousands of dollars in interest — money you can apply to retirement savings, your child’s college tuition, or investments. Countless offers for low-rate credit cards will find your mailbox.

You will have a padded bank account that allows you to buy vacation homes, start a business, or retire early. Moreover, you will have peace of mind.

CHAPTER 6

DO-IT-YOURSELF CREDIT TRICK THAT CAN SAVE YOU A BUNDLE

Okay. You want to improve your credit.

An obvious place to start is with your credit cards.

Here’s a little trick that can really boost your FICO score. By the way, even though it’s perfectly legal, not one consumer in a thousand knows this technique.

Most credit cards have a limit: a maximum credit line.

You are allowed to borrow against that credit line up to the maximum amount.

But, you should NOT!

Why not?

Lenders don’t like to make loans to consumers who are

USA Today, Wall Street Journal, LA Times quote credit expert Philip Tirone’s.
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constantly “maxing out” their credit cards, because they consider them spendthrifts.

In fact, if the balance on any one of your credit cards is more than 30 percent of the credit line, your FICO score will be penalized.

So how do you reverse that trend... and raise your FICO score?

Here are two easy methods that work and won't cost you a dime:

- Transfer balances from one credit card to another, so that none of the balances exceed 30 percent of the credit limit. If necessary, obtain another credit card and transfer some of your balances to it.
- Ask the credit card companies to *increase your credit limit* so that your current balance falls under 30 percent. If you can get the credit card company to raise your limit from \$10,000 to \$25,000, then you can safely borrow up to \$7,499 – and not just \$3,000 — on it without jeopardizing your credit.

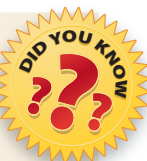
Now let me ask you a question....

Do you have at least three revolving credit lines from issuers such as Visa, MasterCard, American Express, or Discover?

If not, apply to get them, so you have at least three of these cards. Make sure you are getting the right ones with the right credit limits... read on.

Reason: The credit scoring models used by the credit bureaus demand proof that you can properly manage your finances.

Raising your credit score only 40 points, from 680 to 720, will save you \$77,859 in interest payments on a \$500,000 home loan!



The best proof is to demonstrate a track record of responsible behavior. If you have fewer than three credit records, the credit bureaus don't have enough information by which to judge you.



Over 740 in 3 months

“We were able to go from a 610 credit score to over 740 in 3 months all because of Philip’s 7-Step System.”

—Shawn Bucher, Salt Lake City, UT

And holding fewer than three major credit cards in your wallet can limit your ability to get a high credit score.

Be aware that credit card companies routinely under-report the limits on their customers' credit cards — or, even worse, don't report them at all.

Why? Because it keeps their competitors from offering you other cards.

When competing credit card companies see high limits from another card issuer, they have found credit-worthy borrowers whom they can solicit through the mail.

On the other hand, customers with low limits are not as desirable.

So many credit card companies report incorrect limits *lower than they really are* — just to protect their customer base and it could be costing you hundreds or even thousands every month.

When a credit card reports to the credit bureaus a limit lower than it actually is, this can cause your “utilization rate” – the amount of your credit line you are using – to *appear* to exceed 30 percent. Though in reality, it does not.

This in turn can make your credit score fall — and make you look like a poor credit risk.

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CHAPTER 7

4 KEYS TO BOOSTING YOUR CREDIT SCORE ALMOST OVERNIGHT

Let's move on to some other insider strategies I picked up from my years in the mortgage industry that can help you raise your FICO score to 720 or higher almost overnight....

#1 · BORROW USING INSTALLMENT LOANS.

Do you have at least one active or paid *installment loan* – an installment load is a car loan or lease, a boat loan, even a loan for computers or other office equipment with fixed monthly payments?

Lenders like people with a healthy mix of credit. And having an installment loan can do good things for your credit, especially after a major delinquency, foreclosure, or bankruptcy.

On the other hand, a *finance account* – that is, a credit agreement allowing someone to take, say, an expensive television home today and make no payments until next year – is not the same thing as an installment loan on a car.

Indeed, people with finance accounts make lenders nervous on grounds that they may be overextended – buying things they can't really afford.

So you should stay away from buying with finance accounts as they will adversely affect your credit scores.

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#2 · ELIMINATE ERRORS FROM YOUR CREDIT REPORT.

The credit report we showed you how to obtain in chapter 3 has more than just your FICO score.

It includes a detailed credit history, which you should read and review carefully.

In particular, look for any obvious major errors that may appear on your credit report.

These can include:

- Duplicate reports from collection agencies less than 2 years old (older items do not have a major impact on your credit score and can be ignored).
- Incorrect Social Security numbers, names, or other personal information.
- Another person's name or Social Security number appearing on your credit report.

Such errors may indicate that you are a victim of identity theft, which can cause your credit score to plummet.

#3 · OBTAIN “LETTERS OF DELETION.”

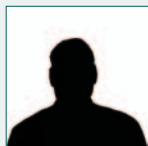
Does your credit report show any unpaid bills from collection agencies?

If so, it's crucially important that you DO NOT pay these until you get a “letter of deletion” – and not just a “letter of payment” — from the collection agency.

Why?

Most of the time, when people pay off accounts sent to collection, the collection agency files only a letter of payment noting that the account has been paid.

A letter of deletion, on the other hand, states that *the collection report was an error in the first place.*



Amazing

“It was amazing to see in spite of my bankruptcy my credit shoot up from 540 to 702 ... and it was done with ease with 7-Steps.”
—Jimi Akiboh, Indianapolis, IN

With a letter of deletion, federal law requires that credit bureaus remove the negative item from the credit report altogether — with a commensurate improvement in the borrower’s credit score.

It can take some doing to persuade a collection agency to file a letter of deletion over a disputed credit account.

But the payoff in terms of your credit score can make it well worth the effort.

In *7 Steps to a 720 Credit Score*, we give you a Workbook of model letters and documents you can use to improve your credit score... and included, you’ll find letters of deletion you can use, along with instructions on how and where to send them.

#4 · BE VIGILANT ABOUT PROTECTING YOUR GOOD CREDIT.

Once you establish good credit, you need to stay vigilant to protect it.

Even if you have great credit today, your financial future depends on ensuring you keep it that way. You don’t want to find out one day that your credit card company is now charging you a higher interest rate and costing you thousands of dollars. (I’ll show you why in the next chapter.)

Staying on top of your credit takes a little work, of course. But in return for your effort, the payoff is the best interest rates and loan terms available on the market. And more importantly, you’ll be keeping your hard earned money in your pocket... where it belongs.

Banks are bilking over 100 million good Americans out of their hard earned money every month. Get a 30-day risk-free trial of *7 Steps to a 720 Credit Score* today and save — call **1-800-626-0098** now!

CHAPTER 8 THE SHOCKING SECRET CREDIT CARD COMPANIES WON’T TELL YOU

What’s the shocking secret the credit card companies don’t want you to know?

It’s the *Universal Default Clause (UDC)*. You’ll find it buried in the fine print of your credit card agreements.

The UDC allows a credit card to raise your interest rate if another credit card company reports your account as past due.

For example, say you have four credit cards, all with interest rates below 10 percent.

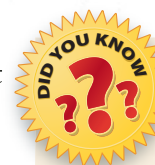
You arrive at work one day. Your employer informs you that he is going out of business ... and you are without a job.

You liquidate some assets and scramble to find another job. Unfortunately, you are late on your MasterCard payment.

The next month, you notice that your MasterCard, Visa, Discover, and American Express cards all have a 29.9 percent interest rate. Yikes!

How did the other credit card companies find out about you being late with your MasterCard payment?

Credit card companies periodically pull your credit report — and raise your interest rates — based on the history of other credit card accounts you maintain.



A consumer with poor credit may have to pay up to \$800 for a deposit to open an account for a cell phone.

Save \$150 a month in car payments

On a \$22,000 car loan, a person with a 720 credit score will pay \$150 a month less than someone with a 620 score.

If you have a 3-year loan, your total savings in interest payments achieved by raising your credit score is \$5,400. It's your money, you should keep it, don't you think?

In essence, having a higher credit score means you can buy the same car for over five thousand dollars less than your friend with a lower credit score!

This "Universal Default Clause" is a fine print item that credit card companies don't want you to know about.

They insist that they are protecting themselves with this Universal Default Clause, because your delinquent behavior on one credit card might be the same on all credit cards.

In my opinion, the UDC is an unfair excuse for the credit card companies to charge you a high interest rate even if your payments have been perfect on their credit card.

I've seen this happen more than once. Individuals get behind on one payment, and suddenly all their credit cards fees jump through the roof!

Is that fair? If someone is having a hard time paying their bills at 10% to 12%, how are they supposed to pay them at 29.9%? Take the late fees, the over-the-limit fees... and before you know it, you could be facing bankruptcy!

CHAPTER 9

GET THOSE PESKY BILL COLLECTORS OFF YOUR BACK!

As strange as it sounds, paying off an account in collections... especially if the account is over 2 years old... can actually do more harm than good to your credit score.

Yes, you heard me right... paying a bill in collections could actually HURT your credit score!

Reason: bills that have been turned over to collection agencies affect your score only minimally after 2 years — and are all but erased after 4 years.

New items, on the other hand, are weighted more heavily than old items.

So it is often better for your credit score... *to leave old debts unpaid until you establish a plan!*

On the other hand, say you make a payment on an old debt in collection.

That new activity on your account makes it appear as a current item in your credit report, giving it more weight.

It also renews the length of time the account stays on your credit report.

Because your debts are your responsibility, of course you should — as a rule — pay accounts in collection.

At the same time, make sure the payment doesn't renew the activity on your account... and hurt your credit score.

If you have a bill that has been in collection, you should hold off on paying it until you negotiate an agreement from the creditors or collection agency to submit a *letter of deletion* to the credit bureau.

As discussed in chapter 6, the letter of deletion (included in my *7 Steps to a 720 Credit Score* system) asks that the derogatory item be wiped from your credit report.

DEBT COLLECTORS MUST FOLLOW THE LAW

Are pesky bill collectors harassing you? There are some things you can do to get them to back off, including:

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- Bill collectors can call your house only between 8 a.m. and 9 p.m.
- If you request that they contact you in writing only, they must stop calling you.
- Collectors must also stop contacting you at work if you so request.
- In addition, they have to be honest. They can't trick you into returning their phone call by leaving dishonest messages like: "You've won the lottery!"

Lower your home equity payments by \$428 a month

If you have a 620 credit score and take out a \$100,000 home equity loan, your monthly payment will be \$1,180.

But by raising your credit score 100 points to 720 with the 7 Steps to a 720 Credit Score system, you can reduce your loan payment to \$752 – a savings of \$428 a month. It's like getting a raise of over \$5,000 a year!

Having a bill in collection is bad enough. The last thing you need is an over-zealous bill collector harassing you 24/7. So, if you ever find yourself in this situation, use these guidelines to ensure the bill collector operates within the rules.

CHAPTER 10

PROTECT YOUR CREDIT DURING DIVORCE, BANKRUPTCY, AND IDENTITY THEFT

Marriage and divorce

Couples are best served by establishing credit separately. In fact, it gives them an advantage in the credit game, as they can leverage

USA Today, Wall Street Journal, LA Times quote credit expert Philip Tirone's. Get **7 Steps to a 720 Credit Score** Home Credit improvement Kit risk FREE for the next 30 days, call toll-free today **1-800-626-0098**. Or visit: www.my720credit.com

each other's credit when necessary.

Let's say you need a new line of credit. You can transfer a portion of your credit card balances to your spouse's card, thereby lowering your utilization rate and qualifying for the best interest rate available.

Also, individual lines of credit protect both parties from losing complete ownership of their credit score. Going through a divorce? Immediately refinance your home — and cancel or put a freeze on any joint credit card accounts.

If your spouse retains ownership of the home without refinancing, your credit will be damaged if your spouse becomes delinquent on payments.

Some people mistakenly believe that a divorce frees them from any financial responsibility if their former spouse becomes delinquent on house payments. They say to themselves, "the home is not mine anymore, I have a divorce decree showing the home is not mine!"

Unfortunately, banks don't see it that way and the agreement you had with your bank remains in effect until your former spouse refinances under his or her name.

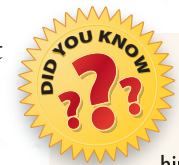
And what if you keep the home without refinancing in your name solely? In some states, a lawsuit filed against your spouse can result in your home being taken as part of the settlement.

BANKRUPTCY

Both Chapter 13 and Chapter 7 bankruptcies stay on a person's credit report for 10 years, though Chapter 7 bankruptcy is more detrimental than Chapter 13 bankruptcy.

From a credit perspective, declaring bankruptcy is one of the most damaging things you can do to your credit.

But that doesn't mean filing for bankruptcy will destroy your



About 35% of employers request credit reports before hiring an individual.

This can result in a job offer or a promotion being rescinded and in some cases the firing of an existing employee.



Slashed interest rate on car payment

“Since I acquired the 7 Steps to a 720 Credit Score program, we got a car loan and knocked it down from 11% to a 7% interest rate. It was just like magic!”

—Brad Bertram, Salt Lake City, UT

good credit forever.

Did you know that your credit score can show significant improvement in as little as 2 years after declaring bankruptcy ... and even reach an exemplary 720, even while the declaration of bankruptcy is still on your record?

Here's one way to restore your credit following bankruptcy: have a friend or family member add your name as an authorized user to an existing credit card in good standing.

This works best when the credit card account they will be putting you on was opened prior to you declaring bankruptcy.

Adding you as an authorized user to their card gives lenders the idea that you didn't discharge everything during the bankruptcy ... and that you weren't using it as an excuse to get rid of debt you actually could pay.

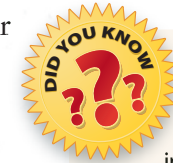
IDENTITY THEFT

Identify theft can wreak havoc on a person's credit score, so we suggest taking at least the basic precautions:

- Shred sensitive information.
- Keep important paperwork (hard copies and electronic files) under lock and key.
- Don't choose obvious passwords.

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- Use a different password for each account.
- Never respond to an e-mail or phone call asking for sensitive information such as credit card or Social Security numbers.



On a \$100,000 personal article insurance policy (electronics, musical instruments, art), the difference between a bad credit score and a good credit score is \$2000 a year!

If you do become a victim of identity theft, how can you make sure your credit is not permanently messed up as a result?

- 1) Place fraud alerts on your credit reports and review your credit reports.
- 2) Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
- 3) File a complaint with the Federal Trade Commission.
- 4) File a report with your local police or the police in the community where the identity theft took place.

CHAPTER 11

5 COMMON CREDIT MYTHS

MYTH #1: Requesting your own credit report will hurt your credit score.

THE REALITY: You can pull your own credit report every week without having your FICO score suffer. However, if a multitude of potential lenders frequently request your credit report, your score will suffer.

MYTH #2: If you pay for everything in cash and don't use credit cards or buy on credit, your credit score will be flawless.

THE REALITY: One of the biggest myths is that the less credit a person has, the better his or her score will be. But it's not true.

Save \$16,000 on credit card payments

A person with a 720 credit score who has a \$10,000 balance and makes the minimum monthly payment will pay off the debt 13 years sooner – at a savings of \$16,000 – than a person with the same credit card balance who has a 620 credit score.

Having no credit can be just as bad as poor credit. If the credit scoring models don't have information to judge a person's behavior, they will take the safe route and assign a low FICO score to that person.

Some people want to wipe their hands clean of credit cards. They decide not to have credit cards, to pay for everything with cash. But that's not really a good move.

For example, what happens if you have an emergency and need a loan? If you have no credit history, your FICO score will be low or possibly even non-existent.

In that case, you'll have a hard time qualifying for a loan at a low interest rate. Eventually, most people want to buy homes.

Guess what? A person without credit will only qualify for a loan at the highest interest rates — and pay thousands of extra dollars in interest over the lifetime of the mortgage!

MYTH #3: If you pay all your bills on time and in full each month, you must have a perfect credit score.

THE REALITY: Unfortunately, the credit-scoring process doesn't work that way. While paying your bills on time is a very important factor, only 35 percent of your credit score is based on whether you pay your bills on time.

Other key factors and their weight in influencing your credit score include:

- The amount of money you owe (30 percent).
- The length of time you have had credit (15 percent).
- The type of credit you have (10 percent).
- The number and frequency of credit inquiries (10 percent).
- Paying your bills on time (35 percent).

Even being rich can't guarantee you a good credit score. I've seen people with millions of dollars in the bank have credit scores below 720.

MYTH #4: There's no difference in credit scores reported by the major credit bureaus.

THE REALITY: There are three different agencies (Experian, TransUnion, and Equifax) providing 4 different types of credit scores – and they are not all the same!

Depending on who is requesting your score, each bureau will apply different formulas to calculate the score.

As a result, the FICO score you see in your credit report might actually vary from the score lenders see! This is because there are 4 types of credit scores, 1) The FICO Score, 2) The Tenant Screening Formula, 3) The Auto Formula, and 4) The Consumer Formula.

I once pulled my consumer report the same day I pulled my FICO Score, the two scores varied by 31 points!

It is always best to get your FICO Score, as this is the credit score most widely used by lenders and creditors: 90% of the largest U.S. banks use FICO scores.

MYTH #5: A smart move for gaining control of your finances is to take most of your credit cards out of your wallet, cut them up with a scissor, and throw them away.

THE REALITY: If you have too many credit card accounts, credit bureaus might think you have overextended yourself.

But getting rid of those extra credit cards could also be hazardous to your financial health. Reason: closing all those accounts might hurt your credit score.

How? By lowering your overall utilization rate and shortening



Drivers with poor credit on average spend \$360 more on auto claims than drivers with good credit.

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the average age of your active accounts.

Instead of cutting up your credit cards, pay down the balances so they are below 30 percent of the credit limit on each.

But keep the accounts open and active. Doing so protects you from suffering lowered limits, a byproduct of inactive accounts.

CHAPTER 12

SAVE A FORTUNE WHEN BUYING A HOME

Of all the areas of your life where boosting your credit score can increase your cash flow, none is as major as your mortgage.

The reason is obvious. Your home is your biggest purchase. Your mortgage is the biggest loan you will ever take out, and consequently where you make the biggest interest payments.

Therefore, the ability to reduce your mortgage interest rate and monthly payments through an improvement in your credit score can result in a dramatic improvement in your personal finances.

For example, on a \$300,000 mortgage, the person with a 720 credit score will pay \$589 a month *less* than the person with a 620 score.

On a 30-year mortgage, that means the person with a 720 credit score saves \$212,040 over the lifetime of the mortgage.

When applying for a home loan, nothing is more important than your credit score.

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Increased credit score 40 points in 60 days!

“What I learned in 7 Steps to a 720 Credit Score allowed me to raise my credit score 40 points within the first 60 days from X to X resulting in X???”

—Jason Byrne, Denver, CO

In fact, your credit score accounts for about 70 percent of your loan application.

However, it isn't the only factor.

Lenders will determine your credit-worthiness by looking at your credit, your income, your savings (both before and after closing the loan), and your down payment.

Remember, 720 is the magic number that can bring you one step closer to the American Dream of owning a home.

Your credit score not only determines whether you will overpay on your home loan, but also whether you will qualify for a mortgage at all.

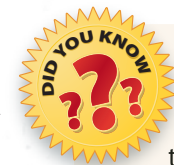
If you are improving your credit so that you can buy a home, start the credit improvement process early.

Ideally, you should start a year in advance if your score is lower than 720 – and at least 2 years in advance if your score falls below 620.

Your first step should be to find a lender. If your FICO score is less than 720, ask your lender what this score tells him about your borrowing ability.

If your lender doesn't suggest that you work to increase your credit score to 720, you have the wrong lender! {C7, 113} You want a lender who is going to put your best interest first and ensure you pay the least amount of interest possible.

You can save a fortune by increasing your credit score, and nowhere is the savings more



On a \$300,000 home loan the difference between 719 and a 720 credit score, you will pay an additional \$13,071 if your score is just 1 point below 720!

substantial than in lowering your monthly mortgage payments.

Say improving your credit score to 720 or higher reduces your mortgage payment by \$500 a month.

If you have a 30-year mortgage, this improvement in your FICO score will, over the lifetime of the loan, *put an extra \$180,000 in cash* in your pocket.

You can take that money you would otherwise have handed over to your mortgage lender and put it toward your early retirement, home renovations, buying a new car, or any other way you please. It's your call!

CHAPTER 13

THE AWFUL TRUTH ABOUT CREDIT COUNSELING AND REPAIR SERVICES

Some credit counseling and repair services are reputable and trustworthy — and in rare cases, I suggest a client engages the help of a credit management specialist.

However, there are a lot of “credit repair” programs out there that say, “Give us \$1,000 and we'll get your credit score up.” But be warned: many credit repair companies you find through newspaper ads, the Yellow Pages, online, and even through referrals are nothing but scams.

For example, they often suppress items on a credit report rather than deleting them. So the items appear to have been taken care of only to come back a few months later after the credit improvement

USA Today, Wall Street Journal, LA Times quote credit expert Philip Tirone's. Get **7 Steps to a 720 Credit Score** Home Credit improvement Kit risk FREE for the next 30 days, call toll-free today **1-800-626-0098**. Or visit: www.my720credit.com



How to become half a million dollars richer

“If you can save about \$400 a month of otherwise payable interest, and sock it away in a conservative fund for 30 years, the length of a typical mortgage, you will accumulate an extra half a million dollars.”

—Douglas Andrew, *Financial Specialist*,
Salt Lake City, UT

company has taken your money and run.

You should also be wary of consumer credit counseling services, where you hire a company to negotiate with your creditors and pay your bills on your behalf. Most of the time, I recommend against consumer credit counseling, because in many instances, they can actually make your credit problems worse.

For one thing, the credit counseling services sometimes neglect to pay a person's accounts on time, so their credit scores end up getting hurt as a result of the late payments.

Also, while the use of consumer credit counseling isn't used to calculate a person's credit score, it is listed on the borrower's credit report.

If a lender notices this, the lender might think the borrower is having problems paying his bills. Obviously, this isn't a good sign.

So the lender might reject a person's application even if his credit score is high, simply because the person has engaged the help of a consumer credit counseling service.

As a rule, I recommend you avoid wasting your money on consumer credit counseling firms as well as credit repair companies. Most people don't get the results they are expecting, end up in a worse place — further back than they where they started — and are out a boatload of hard-earned money.

By following my simple **7 Steps to a 720 Credit Score** system, you can quickly and easily repair your own credit — better than so-called credit specialists — at far less cost — saving you hundreds even thousands of dollars each and every month.

CHAPTER 14

PUTS THOUSANDS OF EXTRA DOLLARS IN YOUR POCKET!

In this brief booklet, I've given you just a sampling of some of my proven techniques for taking your credit score – in months or even weeks – from below prime to a highly desirable 720 or better.

Remember: a credit score of 720 or higher gets you the lowest rates available when you take out a mortgage, car loan, or borrow money for any other purpose.

The lower rates can translate into savings of hundreds or thousands of dollars a month – and tens or hundreds of thousands of dollars saved over the lifetime of your mortgage!

In my *7 Steps to a 720 Credit Score* system, you get an entire arsenal of credit-improvement tactics and tools ... with step by step instructions on using them to improve your damaged credit ... and raise your FICO score to 720 or higher.

The do-it-yourself credit strategies in *7 Steps to a 720 Credit Score* work! They're fast ... easy ... and effective. It won't take a lot of your time. You don't need any financial expertise or experience to use them. And, I GUARANTEE they'll give you the good credit you want and deserve.

But don't take my word that my credit management techniques work like gangbusters. Listen to what some of my customers, the financial press, and financial professionals have said about my *7 Steps to a 720 Credit Score* system....

FICO SCORE WENT FROM 0 TO 718 IN JUST 2 MONTHS!

"Years ago, I hit some hard times and ended up with a credit score of 0. Over the next 16 years, I tried to clean things up so that I could qualify, but even my own bank refused to give me a secured credit card. Making matters worse, no one could tell me how to raise my score. Then I took Philip Tirone's program, *7 Steps To a 720 Credit Score*. I did everything Philip said. Less than two months later, my score jumped from a 0 to 718! Almost overnight, I've gone from not qualifying for a secured credit card to being less than a year away from a home loan."

—Tim Michaels, Santa Monica, CA

"Managing your credit is one of the core secrets of success, which makes *7 Steps* the perfect resource for people who have great credit, bad credit, or no credit at all. Tirone's course teaches you everything you ever needed to know about credit."

—Jennifer Kushell, author of the *New York Times* bestseller, *Secrets of the Young & Successful*

"*7 Steps To a 720 Credit Score* is a remarkable educational experience. But more importantly, it's a clear and powerful process for reinventing one's self financially and provides motivation for any person trying to take control of their financial future. I would like to see all real estate agents read this book both for themselves and their clients."

—Floyd Wickman, CSP, CPAE, *Speakers Hall of Fame*

"Tirone's program is a good overview of protecting and correcting your own credit. Good credit should be guarded by all, especially entrepreneurs. Become and remain bankable!"

—William H. Crookston, Ph.D., Professor of Entrepreneurship, University of Southern California

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“As a realtor, I’m responsible for making my clients’ dreams come true, and I couldn’t do that without the 7 Steps. Time and time again, the 7 Steps have given my clients the ability to qualify for the best home loans available. In fact, every homeowner, homebuyer, realtor, and mortgage broker in the country needs a copy of 7 Steps to a 720 Credit Score.”

—Erik Flexner, *Innovative Realtors,*
Marina del Rey, CA

“SECURED A 30-YEAR FIXED-RATE MORTGAGE”

“As a result of these simple steps, we raised our scores and secured a 30-year fixed-rate mortgage at 6.5 percent, and we were able to get some cash back to do home improvements. The new gas barbeque arrives next week, just in time for some summer grilling! Thanks again for making this information available to all who seek it.”

—Steve and Jennifer Goldstein,
Los Angeles, CA

HER CREDIT SCORE JUMPED 40 POINTS!

“My credit score was already pretty good. But now after learning the 7 Steps, it’s even better. After learning the steps, I called my credit card company and asked that it correct the credit limit reported to the bureaus. With this one single step, my highest credit score jumped to 780. Having this high score made it possible for me to qualify for a low-interest ‘NO DOC’ loan for an investment property I just purchased. This not only saved me money, but also time. Thank you, Phil, for sharing your knowledge with us!”

—Kim Davis, *Los Angeles, CA*

Banks are bilking over 100 million good Americans out of their hard earned money every month. Get a 30-day risk-free trial of **7 Steps to a 720 Credit Score** today and save — call **1-800-626-0098** now!

“I am forever grateful for your insight in how to resolve this terrible confusion regarding the credit scores. Learning the 7 Steps was like turning the light on in an obscure closet where I was falling all over the place due to the lack of light. Now that the light has been turned on, I can see what I was tripping over. Before the 7 Steps I was paying my credit cards randomly and I was not getting any cleaner credit; I was doing the opposite of what was necessary. Now I have begun a clear path to clean up my credit with the hope that I can buy a piece of land and build my house. I am still looking forward for your assistance in the following months.”

—Rohanna Salom, *Los Angeles, CA*

FROM 671 TO 758 IN JUST 4 MONTHS!

“When I went through the 7 Steps program, I learned how to keep my credit card balances at the ideal level. I learned how to remove delinquent notices from my credit report. Most of all, I increased my credit score from 671 to 758 in just four months. I’m in the market for a new home. Because of the 7 Steps program I can now afford a lot more house and keep my payments the same.”

—Andre M. Jones, *North Hills, CA*

“After getting into serious credit problems during my college years, I had a low credit score, not because of my years-old delinquencies, but because I was allowing my balances to remain too high and was initiating far too many inquiries into my credit. Philip X. Tirone gave me concrete and easy-to-follow advice on how to turn things around. The thing that struck me the most is that this guy really cares. He doesn’t just want more business. He genuinely wants to help people repair their credit, buy a home, and get the best rates.”

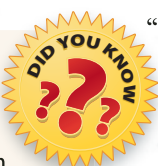
—Sarah Baker, *Bozeman, MT*

“PROVIDES MY FAMILY WITH MORE FINANCIAL STABILITY”

“7 Steps To 720 did more than raise my credit score; it changed my lifestyle. As a result of the 160-point jump in my score, I can strengthen my financial portfolio and provide my family with more stability. In fact, I’m flying to Atlanta next week to purchase my first rental property and with my 735 credit score, I can negotiate the lowest interest rates and secure the best terms available!”

—Vance Yetts, Inglewood, CA

On a \$500,000 home loan, the difference between a 720 credit score and a 680 credit score (only 40 points!) is an additional down payment of 10% or \$66,000!



“Tragically, the day I was closing on a refinance, I lost my loan because a creditor mistakenly reported for collection an account that wasn’t mine. I lost thousands of dollars, and my credit score lost over 160 points. Overnight,

I went from having great credit to having subprime credit. I spent six months trying to correct the error, but had little success until I started working with the 7 Steps. Not only was I able to have the error removed, but my credit also had a 180-point gain because of the knowledge I learned from the 7 Steps team. My credit is now stronger than ever!”

—Ben Liu, Los Angeles, CA

“I am proud to say that Philip’s advice proved to be very successful. My score jumped from a 640 to a 760 and my wife and I are in the market to purchase a home. Philip’s help has put me in a position that I can choose the lender and not have the lender dictate to me.”

—Lee Segal, Santa Monica, CA

“I thought I knew everything there is to know about credit, but Philip proved me wrong. Now I can take the information I’ve learned – truly help my clients and get paid at the same time!”

—Joe Elizondo, Los Angeles, CA

“I have been using the 7 Steps to a 720 strategies for several months now and I cannot express what a difference it has made in my business. In the last 30 days, there have been at least 2 loans I am certain I would not have been able to close without having implemented the program’s strategies. Many programs give you fluff but what I appreciate most about the 7 Steps program is the focus on the how-to. There is no disputing the results! Thanks again, Phil.”

—Lee Conti, Jr., Mortgage Planner,
Mamaroneck, NY

“I believe that the product provides a much needed service to consumers. There is nothing else like it! As a professional, it allows me to provide a comprehensive added value service to assist my clients and also further distinguish myself as a multi-faceted expert.”

—Diana Castro, Broker, Ventura, CA

“The 7 Steps to a 720 Credit Score system provides the knowledge and tools to understand the rules and nuances of credit. My clients have not only enjoyed their scores going up but also the understanding the 7 Steps give them.”

—Rodney Hurtig, Mortgage Planner,
Honolulu, HI

“The program delivered on both its real and perceived values. It was well put together and well organized from top to bottom — worth every penny!”

—Elton Perkins, Financial Planner,
Honolulu, HI

Philip Tirone’s mission is to help 100 million good Americans save at least \$300 per month and bailout the economy. Call toll-free **1-800-626-0098** today and learn how to save hundreds, even thousands every month 100% RISK-FREE!

"A RADICALLY LOWER MONTHLY MORTGAGE PAYMENT"

"It cleared up the mystery behind my credit score and showed me how easy it is to raise it. It also gave me great tips for maintaining my credit score once it is high. The result of this for me will be a radically lowered monthly payment for my mortgage – since I'll qualify for a better loan when I refinance."

—Andy. Petranek, Los Angeles, CA

"Philip really does a great job at clarifying in simple form how a person can raise their credit rating. I learned a lot of basic tricks that are helping me keep my score as high as possible."

—Andy Buyting, Fredericton, NB

"Philip Tirone exposes the tricks the financial institutions use to keep your credit score as low as possible. The lower your credit score, the more money they make by charging you a higher interest rate. But it doesn't have to be that way. The bottom line is to beat them at their own game by learning the rules and saving yourself a lot of money. Tirone shows you how."

—Richard Fleming

CHAPTER 15

THE 7 STEPS TO A 720 CREDIT SCORE CREDIT MANAGEMENT SYSTEM

Okay. Let's say you want to put the ideas in this booklet to work in an immediate and serious way, to boost your credit score up to 720 or higher, so you can qualify for credit and financing, borrow money, or make purchases on credit at the lowest rates available.

My best-selling *7 Steps to a 720 Credit Score* system gives you everything you need – in one comprehensive package — to implement these strategies. And raise your credit score significantly within a few short months or weeks.

Your *7 Steps to a 720 Credit Score* system includes:

- Course Manual, Guaranteed Results Workbook, and Practical Guidebook... complete instructions, worksheets, model letters, and other tools you need to beat creditors and credit reporting bureaus at their own game ... and prevent them from taking unfair advantage of you, destroying your personal credit behind your back, and making your life a financial nightmare. Satisfy their guidelines, get them to fess up to – and correct – their mistakes, and restore your good name and credit this year. Value: \$99.
- Audio CD Set... 2 audio CDs packed with information that teaches you the secrets top mortgage brokers use to fix their clients' credit scores and get them a mortgage – outrageously successful credit improvement techniques you can put to work, on your own, to improve your credit score and increase your financial standing. Value: \$129.
- Get Started DVD... before you do anything else, take this "quick-start" DVD out of the box, pop it into your PC or DVD player, and then follow the master credit-improvement game plan laid out in this informative video. Value: \$49.

Save \$428 a month!

If you have a 620 credit score, a \$100,000 home equity loan will require you to make monthly payments of \$1,180.

Raise your credit score to 720, and your monthly payment on the \$100,000 loan will drop to \$752 – a savings of \$428 a month.

USA Today, Wall Street Journal, LA Times quote credit expert Philip Tirone's. Get *7 Steps to a 720 Credit Score* Home Credit improvement Kit risk FREE for the next 30 days, call toll-free today **1-800-626-0098**. Or visit: www.my720credit.com

- **FREE Quick Cash Newsletter** – my online newsletter brings you the latest money-saving techniques, credit-repair methods, and financial news — so your 7 Steps to a 720 Credit Score information is always current, never out of date. Value: \$59.
- **FREE Bonus Report: 10 Biggest Credit Mistakes...** this special bonus report outlines the 10 biggest credit mistakes consumers make – and one good way to avoid each. Value: \$19.
- **FREE Bonus Report: Insider Secrets to Managing Credit After a Financial Crisis** – profitable recovery secrets banks and credit card companies don't want you to know in today's over-stressed, hyper-extended credit market. Value: \$19.
- **FREE Bonus Report: Your Teen's Credit** – shows you how to start your kids off on the right credit path from the beginning... teach them the value of money... stop them from making credit card mistakes during their vulnerable teenage years... and enter adulthood with the advantage of a spotless credit record. Value: \$19.

When you add up all of the above components, the complete *7 Steps to a 720 Credit Score* system has a retail value of \$393.

And with its proven track record of helping consumers save thousands of dollars by raising their credit scores, it can be worth many times that amount to you – literally saving you tens of thousands... possibly hundreds of thousands... of dollars in lower interest rates and payments over your lifetime!

(For years, I have presented the same information in live seminars to mortgage professionals who use it to help their clients

qualify for lower interest rates mortgages, and they've paid thousands of dollars to get their hands on it.)

But when you order my *7 Steps to a 720 Credit Score* package for a 30-day risk-free trial now, I won't charge you thousands of dollars... or \$393... or even \$100.

Reply today and it is yours – to use absolutely risk-free for a full month – for only \$39.95 plus \$9.95 shipping and handling.

That's less than what it would cost to take a friend out to dinner tonight. And while that dinner will last you 2 hours tops, the increased financial freedom and cash flow my System brings you can last a lifetime.



Students are saving a fortune month after month. Call toll-free **1-800-626-0098** now to use *7 Steps to a 720 Credit Score* for a full month 100% RISK-FREE!

CHAPTER 16

USE 7 STEPS TO A 720 CREDIT SCORE RISK-FREE FOR A FULL MONTH

I am so confident that my 7 Steps to a 720 Credit Score can restore your good credit quickly and easily, I want you to use it at home risk-free for a full month.

Just complete and return the Request Form on page 55. Or call us toll-free at 800-626-0098 today.

We'll rush the 7 Steps to a 720 Credit Score to your door as soon as we hear from you.

Once your package arrives, examine it carefully. Listen to the CDs in your car while driving to work or running errands. Watch the DVD with your spouse or significant other.

Next, put some of my simply credit improvement techniques to work.

If you are not 100% convinced that 7 Steps to a 720 Credit Score can help you achieve a FICO score up to a stellar 720 or higher... and keep it there...

Or you are not 100% satisfied for any reason... or for no reason at all...

Just return the *7 Steps to a 720 Credit Score* audio CDs, DVD, and Course Manual to us within 30 days for a full 100% product refund. Whatever you decide, the 3 Bonus Gifts, plus my newsletter valued at \$116 are yours to keep FREE as my way of saying, "Thank you for giving my system a try".

On a \$300,000 home loan, the difference between a 720 and a 620 credit score, a 100 points, is an additional down payment of 40%... or \$95,238!

CHAPTER 17

HOW TO ORDER YOUR RISK-FREE 30-DAY HOME TRIAL

A new President has been elected.

Can he reverse the terrible economic crisis America has fallen into today... and if so, how long will it take him?

No one knows.

But what we do know is that the "easy credit" of the last few years has ended with a bang.

And folks with FICO scores below 720 – literally, 100 million Americans – are going to be hardest hit.

It's going to become increasingly more difficult to get a mortgage... refinance an existing mortgage... lease or finance the purchase of a new car... or obtain a home equity loan.

And if you can somehow qualify to borrow the money at all, you'll pay through the nose for your loan – costing you hundreds, if not thousands, of extra dollars in monthly payments.

Fortunately, with my best-selling program, 7 Steps to a 720 Credit Score, you can now do something about it.

You can:

- Pay off all your debt.

Philip Tirone's mission is to help 100 million good Americans save at least \$300 per month and bailout the economy. Call toll-free **1-800-626-0098** today and learn how to save hundreds, even thousands every month 100% RISK-FREE!

- Increase your monthly cash flow by hundreds, if not thousands of dollars per month.
- Raise your FICO score to 720 or higher.
- Borrow money at the lowest rates available today.
- Get rid of money worries for good.
- Ensure a secure financial future for you and your family.
- Clean up your credit report and make it spotless.
- Reduce your mortgage payments by hundreds of dollars a month.

But I urge you to hurry.

Because NOW is the time to take control of your financial future... and gain a degree of security and stability in your personal finances currently enjoyed only by an elite group of Americans with great credit scores.

You can be a member of that elite group... men and women with exemplary credit scores of 720 or better... sooner than you think.

So what are you waiting for?

To order *7 Steps to a 720 Credit Score* on a risk-free 30-day trial basis, call toll-free today 800-626-0098 today.

Or complete and mail the Order Form on page 55 now.

With my program, you can raise your FICO score to the magic 720 number quickly and easily.

Remember, I guarantee it – or you pay nothing.

So there's no risk of any kind. It's 100% Guaranteed to work in your first 30-days or you may request a full, no questions asked refund.

USA Today, Wall Street Journal, LA Times quote credit expert Philip Tirone's. Get *7 Steps to a 720 Credit Score* Home Credit improvement Kit risk FREE for the next 30 days, call toll-free today **1-800-626-0098**. Or visit: www.my720credit.com

of your purchase price. And please keep all 3 of my powerful bonus gifts, plus my newsletter valued at \$116 as my way of saying, "Thank you for giving my system a try". My guarantee is straight forward and simple either you save or make hundreds, maybe even thousands of dollars each and every month or I don't want your money – that's my "credit to cash guarantee".

ABOUT THE AUTHOR

Let Philip Tirone help you stop banks and mortgage companies from ripping you off!

Philip is President of The Credit Institute, a company focused on providing consumers with information and resources designed to inform and help them use the U.S. credit system to their advantage.

He is also the founder and President of the Mortgage Equity Group (the MEG). As a mortgage professional, Philip discovered that credit scores are the most important part of the loan process.

Philip realized he could help his clients obtain loans at lower cost by raising their credit scores. Over the course of a decade, he reviewed more than 10,000 credit reports in an effort to improve the credit scores of his mortgage clients.

He gradually identified the most prevalent reasons why individuals, even those who paid all their bills on time, had weak credit scores.

Philip also formulated and tested strategies that enabled his clients to improve their credit scores as much as 100 points or more in a relatively short time period.

Result: Philip's clients obtained mortgages at lower interest rates, which translated into savings of thousands or even hundreds of

thousands of dollars over the life of their mortgage!

Philip's work as a mortgage specialist was the foundation which led him to develop his best-selling consumer credit management system, *7 Steps To a 720 Credit Score™*.

Philip has developed simple yet effective credit-improvement strategies for helping consumers get more money, avoid high interest rates, and protect themselves against being ripped-off by banks, mortgage companies, and other lenders.

Using these strategies, he saves his clients as much as \$30,000 a year in unnecessary loan payments, allowing them to dramatically improve their financial well-being and live a better, more financially secure life.

Mr. Tirone's work has been featured in the Los Angeles Times, New York Times.com, Wall Street Journal, Newsday, Woman's World Magazine, San Jose Mercury News, San Francisco Chronicle, Bottom Line Magazine, and Bankrate.com, among others.


Phil was recently featured in the New York Times bestseller, *Secrets of the Young & Successful*. He is also featured in Dan Sullivan's new book, *Industry Transformers*, which identifies eight individuals who are having a profound impact on their industry by creating meaningful ways for their clients to bypass the bureaucracy and the "red tape" which most consumers face.

As a frequent guest lecturer at the University of California Los Angeles, Philip has given numerous speeches about avoiding the "Mortgage Lifestyle Dilemma" – caused by an emotional buying decision that results in overextension and a life that revolves around high mortgage payments.

Named Arizona State University's Man of the Year in 1994, Mr. Tirone is active in his local community, volunteering at St. Martin's Church as well as the Vocation Office for the Archdiocese of Los Angeles. Philip, who holds a private pilot license, currently resides in Los Angeles with his wife and two children.

7 STEPS TO A 720 CREDIT SCORE

Risk-FREE Preview Request Form

 **YES!** I'd like to gain greater financial security – put hundreds even thousands of my hard earned money back into my pocket – and get rid of money worries for good – by raising my credit score to an exemplary 720. Please Rush me Philip Tirone's *7 Steps to a 720 Credit Score* program to use 100% risk-free in my home for 30 days.

My investment in the program is only \$39.95 (a savings of \$353 off the retail value) plus \$X shipping and handling. I will receive all of the following:

- ✓ Course Manual.
- ✓ Guaranteed Results Workbook.
- ✓ Practical Guidebook.
- ✓ 2 audio CDs.
- ✓ Get Started DVD.
- ✓ FREE Quick Cash Newsletter.
- ✓ FREE Bonus Report #1: 10 Biggest Credit Mistakes.
- ✓ FREE Bonus Report #2: Insider Secrets to Managing Credit.
- ✓ FREE Bonus Report #3: Your Teen's Credit.

The Credit Institute's unconditional money-back guarantee of satisfaction

If you are not 100% satisfied with 7 Steps to a 720 Credit Score for any reason... or for no reason at all... just return the course materials within 30 days for a full product refund.

Whatever you decide, the 3 Bonus Gifts valued at \$116 and newsletter are yours to keep free, with no further cost or commitment of any kind. That way, you risk nothing.

Name _____

Address _____

City _____ State _____ Zip _____

Phone in case we have a question (____) _____
☐ day ☐ evening

E-mail: _____

☐ My check or money order for the total above is enclosed, payable to The Credit Institute

☐ I prefer to use my VISA, MasterCard, American Express, or Discover Card.
 (circle one)

Card No. _____ Exp. Date _____

Signature _____
 (required for credit card orders)

3 EASY WAYS TO ORDER

By mail: send this completed form in the postage-paid envelope to:

The Credit Institute
 7575 103rd Street
 Westminster, CO 80021

By fax: fax this form to 1-800-741-8449

By phone: call toll-free 1-800-626-0098

SURVIVE THE CURRENT U.S. FINANCIAL CRISIS!

In today's unsettled economy, it's no longer good enough to have a "good" credit score. To provide financial security for you and your family, you simply must have an exemplary credit score of 720 or better.

In Unlimited Credit, mortgage industry insider Philip Tirone blows the whistle on banks and credit card companies and how they are ripping you off hundreds maybe even thousands of dollars each month. Most importantly he shows you how to achieve financial freedom and prosperity by employing 7 simple steps — and raising your credit score to 720 or higher.

By taking these action steps to boost your credit score to 720 or above, you'll qualify to borrow money and get lines of credit at the lowest available rates. Result: you'll put hundreds or even thousands of extra dollars in your pocket each month — and potentially save tens or hundreds of thousands of dollars over the lifetime of your mortgage.



ABOUT THE AUTHOR

Philip Tirone is the founder and President of the Mortgage Equity Group (the MEG), a mortgage company offering innovative programs aimed at reducing mortgage payments and maximizing buying power.

With the credit score being the most important part of the loan process, Philip's work as a mortgage specialist was the foundation which led him to develop his best-selling consumer credit management system, *7 Steps To a 720 Credit Score*™.

To use Phil Tirone's 7 Steps to a 720 Credit Score system FREE for the next 30 days, call toll-free today 1-800-626-0098.

Or visit: www.my720credit.com



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