

Plain English Seminar

Credit After Bankruptcy

Table of Contents

<i>About the Author / Seminar Presenter</i>	7
<i>Preface</i>	9
Chapter 1	11
WHY YOU SHOULD CARE ABOUT YOUR CREDIT	11
<i>Employment</i>	11
<i>Home rentals</i>	13
<i>Auto insurance</i>	13
<i>Homeowner or renters insurance</i>	14
<i>Other credit card companies</i>	14
<i>Interest rates</i>	15
<i>Obtaining credit</i>	15
<i>What can you do?</i>	16
Chapter 2	17
YOUR CREDIT SCORE	17
<i>What is the credit score?</i>	17
<i>How is the credit score calculated?</i>	17
<i>How does your score compare?</i>	23
<i>Do the scores work?</i>	24
<i>How to get your credit score</i>	25
Chapter 3	27
YOUR CREDIT REPORT	27
<i>How is information collected?</i>	27
<i>How to get a copy of your credit report</i>	28
<i>How long does information stay on credit reports?</i>	29
<i>What information is included in credit reports?</i>	30
<i>What is NOT included in your credit report?</i>	31
Part II	33
HOW TO ESTABLISH CREDIT	33
Chapter 4	35
WHAT CRITERIA DO CREDITORS USE FOR FIRST-TIME APPLICANTS?	35
<i>How to improve your chances of getting credit</i>	37
Chapter 5	39
SECRETS TO IMPROVE YOUR CHANCES OF GETTING CREDIT	39
<i>WHERE to apply for best results</i>	41
<i>WHEN to apply for best results</i>	43
<i>Types of credit to AVOID</i>	43

Chapter 6	45
OBTAINING A MORTGAGE	45
<i>Ratios</i>	46
<i>Mortgage applications</i>	47
<i>Credit issues</i>	48
<i>Types of Mortgages Lenders</i>	49
<i>Things to watch when applying for a mortgage</i>	51
Chapter 7	53
TYPES OF ISSUES WITH CREDIT REPORTS	53
<i>Errors in credit reports</i>	53
<i>Non-Erroneous but negative information</i>	55
Chapter 8	57
FIRST STEPS TO REPAIR CREDIT REPORT	57
<i>How long can negative information stay on the credit report?</i>	59
Chapter 9	61
CORRECTING INFORMATION	61
Chapter 10	63
WHAT HAPPENS AFTER YOU DISPUTE YOUR CREDIT REPORT	63
<i>Reappearing information</i>	64
Chapter 11	69
FILE SEGREGATION	69
Chapter 12	71
RE-AGING ACCOUNTS	71
PART III	73
REBUILDING CREDIT AFTER BANKRUPTCY	73
Chapter 13	75
HOW LONG WILL IT TAKE TO REBUILD CREDIT AFTER BANKRUPTCY?	75
<i>When should a person start obtaining new credit?</i>	75
Chapter 14	77
STEPS TO TAKE BEFORE APPLYING FOR CREDIT AFTER BANKRUPTCY	77
Chapter 15	81
WHAT TYPES OF CREDIT AND HOW TO GET IT AFTER BANKRUPTCY	81
<i>How to get credit after bankruptcy</i>	81
Chapter 16	85
WHICH TYPES OF CREDIT TO AVOID	85

Chapter 17	87
<i>AUTO LOANS</i>	87
Chapter 18	89
<i>MORTGAGES AFTER BANKRUPTCY</i>	89
Chapter 19	93
<i>SECRETS TO IMPROVE YOUR CHANCES</i>	93
Glossary of Credit Terms	95
Statutes of Limitations for Delinquent Debt	107
Voice Logging Laws	109
Secured Credit Card Providers	111
THE FAIR CREDIT REPORTING ACT	114
FAIR AND ACCURATE CREDIT TRANSACTIONS	171
Appendix 1	223
<i>Sample Documents and Forms</i>	223