

More lies being told about credit repair

Revolution Credit Solutions

Your credit repair authority

Released on: October 22, 2008, 5:08 am

Press Release Author: **Revolution Credit Solutions Inc.**

Industry: [Financial](#)

Press Release Summary: While drinking my morning coffee I came across another one of these one way stories bashing Credit Repair

Press Release Body: Its a pretty hard thing to do, ruining my morning coffee that is, but ABC news got me today! From the way this story reads it would appear that someone over at ABC owns stock in Trans Union, Equifax, and Experian. The story can be found here <http://abcnews.go.com/Business/PersonalFinance/Story?id=6058693&page=1>

I planned on doing an upbeat release today seeing as the cost of a gallon of gas has went down below \$3.00, But once again the Doom Sayers force me to defend our industry.

I must say that the most appalling anti-consumer comment I have ever seen was part of this article "It's ironic. People who are too strapped to pay their bills somehow scrape together enough money to pay a credit repair company." Wow Elisabeth Leamy of ABC thats pretty harsh. I will go as far to say that it is an UnAmerican comment and goes against that whole Pursuit of Happiness thing that my country, The United States of America, belives in. It almost seems as if ABC and Elisabeth Leamy are unaware of the fact that according to the US PIRG over 79% of Credit Reports contain errors.

See it here: <http://static.uspirg.org/usp.asp?id2=13649&id3=USPIRG>

It sounds like ABC and Elisabeth Leamy would like to have us belive that seeking help from a professional is out of the question and illegal. Well, if that is the case, why do we have a law called the CROA?

See it here: <http://www.ftc.gov/os/statutes/croa/croa.shtm>

As a matter of fact I would like to quote the opening sentence of the CROA for the benefit of ABC and Elisabeth Leamy:

"(a) Findings.--The Congress makes the following findings:

(1) Consumers have a vital interest in establishing and maintaining their credit worthiness and credit standing in order to obtain and use credit. As a result, consumers who have experienced credit problems may seek assistance from credit repair organizations which offer to improve the credit standing of such consumers."

Wow did everyone read the same thing I did? Sounds to me like the United States Congress says that consumers who have experienced credit problems may use credit repair. And all this from the FTC website! But wait a minute, ABC and Elisabeth Leamy just told us that the FTC says there are no legit Credit Repair Companies out there. So why would they put this on the FTC website? Perhaps ABC and Elisabeth Leamy should get the facts together and write an unbiased report on both sides of the story.

Oh and by the way ABC and Elisabeth Leamy if your reading this, by some miracle of god. Please read this press release, sent to all major news feeds, and tell me that we are all bad then.

<http://www.pnline.com/releases-001162/credit/revolution-credit-solutions-inc-does-the-right-thing.html>

<http://eprnetworkblog.com/2008/09/15/revolution-credit-solutions-inc-rights-others-wrongs/>

I will once again, for the benefit of ABC and Elisabeth Leamy, announce that if you have been victimized by one of these Bad Credit Repair companies you can get free help from us. All you need to provide us with is a copy of the complaint filed with the FTC and local authorities if applicable, and we will work with you for free. Tell me ABC and Elisabeth Leamy, do those sound like the words of a non-legit company?

I am going to end this release with some final quotes from the FCRA, this should give ABC and Elisabeth Leamy a beter idea of how the laws regarding credit reporting really work.

Quotes from the FCRA

"There is a need to insure that consumer reporting agencies exercise their grave responsibilities with fairness, impartiality, and a respect for the consumer's right to privacy."

"(b) Accuracy of report. Whenever a consumer reporting agency prepares a consumer report it shall follow reasonable procedures to assure maximum possible accuracy of the information concerning the individual about whom the report relates."

"(E) a statement that a consumer reporting agency is not required to remove accurate derogatory information from the file of a consumer, unless the information is outdated under section 605 or cannot be verified"

"(5) Treatment of Inaccurate or Unverifiable Information
(A) In general. If, after any reinvestigation under paragraph (1) of any information disputed by a consumer, an item of the information is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency shall—
(i) promptly delete that item of information from the file of the consumer, or modify that item of information, as appropriate, based on the results of the reinvestigation; and

(ii) promptly notify the furnisher of that information that the information has been modified or deleted from the file of the consumer.
(B) Requirements Relating to Reinsertion of Previously Deleted Material
(i) Certification of accuracy of information. If any information is deleted from a consumer's file pursuant to subparagraph (A), the information may not be reinserted in the file by the consumer reporting agency unless the person who furnishes the information certifies that the information is complete and accurate.
(ii) Notice to consumer. If any information that has been deleted from a consumer's file pursuant to subparagraph (A) is reinserted in the file, the consumer reporting agency shall notify the consumer of the reinsertion in writing not later than 5 business days after the reinsertion or, if authorized by the consumer for that purpose, by any other means available to the agency."

Thank You and God Bless America

For more on laws relating to Credit Reporting and Repair
<http://revolutioncreditsolutions.com/legal.html>

To See actual results from our work in the past
<http://revolutioncreditsolutions.com/creditrepairresults.html>

To See our service agreement
<http://www.revolutioncreditsolutions.com/Revolution%20Credit%20Solutions%20Application.pdf>

To See our home page [Credit Repair](#)

Web Site: <http://www.revolutioncreditsolutions.com>

Contact Details: Revolution Credit Solutions Inc.
500 N Michigan Ave
Suite 300
Chicago, IL 60611
1-888-852-0005