

# RAISE YOUR CREDIT SCORE NOW !!! ASK ME HOW????

Have you seen a red Volvo around town with RAISE YOUR CREDIT SCORE NOW!!! ASK ME HOW???? sign on it? Well, you have encountered Ms. Pam Sam (yes that is her real name). This reporter met her at a builder's realtor reception and had to ask how.

REPORTER: WHY IS THIS SO IMPORTANT THAT YOU HAVE TAKEN ON WHAT SEEMS TO BE CRUSADE?

MS. PAM SAM: I am a realtor and real estate investor. Ten years ago my husband and I bought into a national homebuyers franchise chain that I cannot name, because I am no longer with them, but we now "BUY OLD AND NICE HOUSES" as UNCLE SAM HOMEBUYERS. A family buying a home and being able to stay in that home to raise their children in a good environment is important to me. I had that security growing up and want every child to have that foundation. I have witnessed the effects that low credit scores have on a family budget. And for each person I help, I hear an angel say AMEN.

REPORTER: HOW DO YOU RAISE CREDIT SCORES?

MS. PAM SAM: I don't. I just enroll people with a non-profit organization, United Credit Education Services of Farmington Hills Michigan that has been a member of the Better Business Bureau for over 4 years. I also look for people who want to do what I do part-time to earn extra income.

REPORTER: WHY DO PEOPLE NEED TO RAISE THEIR CREDIT SCORES?

MS. PAM SAM: So many companies are now using your credit score to determine how much you are going to pay them for financing products and services. If your scores are low you will pay more per month for car loans, mortgage loans, car insurance, cellular phones. You cannot rent a car if you have low scores. Credit scores are now used to determine if you

will be hired for certain jobs. Banks, police departments, retail jobs, security jobs, Title companies, insurance companies, you can also lose a promotion if your scores are low.

REPORTER: THIS SEEMS SO UNFAIR. CAN'T THE GOVERNMENT DO SOMETHING ABOUT THIS?

MS. PAM SAM: No, the government cannot tell companies what to do with their money and their reasoning on prohibiting certain jobs to people with low credit scores – it's that this person can be bribed or steal money. The government will not be responsible for their losses. You hear everyday that WE ARE IN A CREDIT CRUNCH. THAT IS WHY WE ARE IN A RECESSION. They are not saying that there is not enough money. But there are too many people with low credit scores and are charged high interest rates for services and products and they can't afford to pay the high rates.

REPORTER: ARE THE CREDIT SCORES ACCURATE?

MS. PAM SAM: I am so glad you asked that question!!! NO!!! NO!!! NO!!! The credit bureaus are not a part of the government, but privately held companies that sell information on people. One of them made over \$2 BILLION DOLLARS last year. I talked to a former data entry person for one of them and she told me that they were only paid \$7 dollars an hour and had a quota. Mistakes are made and they have no one that checks for errors. You have to inform them to correct mistakes. Debts are on more than once. Wrong end dates. Wrong amounts. Not your debts. Illegally entered. The list goes on and on. Eight out of 10 people have errors on their credit reports.

REPORTER: DOES'NT THE GOVERNMENT REGULATE THEM?

MS. PAM SAM: Our government has the FAIR CREDIT ACT. Over 22 laws and 101 sub-laws protect us. The FTC is the branch of government that enforces the acts. Has the FTC contacted anyone you know to tell them that their credit report is not accurate?

REPORTER: WHAT HAS THESE ERRORS DONE TO OUR ECONOMY?

MS. PAM SAM: Just being one point off will get you denied for a mortgage loan. Higher car insurance, home insurance and it goes on and

on. 163 million people have errors on their reports. On average they are paying \$300 dollars a month more because of their scores. You do the math.

REPORTER: CAN'T PEOPLE DO THEIR OWN CREDIT RESTORATION?

MS. PAM SAM: If I gave you a manual to repair your car you could repair it. But, you take it to an expert with experience, because it is important to you to have it done right and as expedient as possible. When you are sued, you get a lawyer to represent you. You get someone who knows the law and has experience for you to be victorious. When you need your haircut you go to an expert you can trust. If you read the Fair Credit Act, you still would not have the experience of doing thousands of credit restorations. Is not your livelihood and financial future worth an expert?

REPORTER: WHAT DO YOU SEE HAPPENING IN THE FUTURE?

MS. PAM SAM: A paradigm shift is about to happen. A year ago people thought they needed to get their credit restored. Now they know they HAVE to get their credit restored. They just do not know where to go or who to trust. This company that I enroll people with is branding the market all over the country as the answer. They restore and educate people on credit. They do the credit restoration work for Lending Tree and the Money Store. Instead of going to a New York advertising firm to place TV, newspaper and magazine ads to market their services, they have chosen grass-root network marketing to reach the people. Their mission is to change the economy by restoring the credit of as many people as possible. I need people who want to earn extra income part-time by helping people save money and getting other people around them and the country to spread the word and make the money the New York Ad agency would have made. Who could ask for a better work?

REPORTER: ARE THERE OTHER WAYS THAT YOUR COMPANY IS HELPING THE ECONOMY?

MS. PAM SAM: YES!!! You will have to wait until next month's article to find out.



**Know your Credit Score**  
Average US Credit Score is 678  
**Excellent: 750 and up**  
**Good: 720 - 749**  
**Fair: 660 - 719**  
**Uncertain: 620 - 659**  
**Poor: 619 or lower**