



## Bad Credit Rating Default Removal Case Study

### Client Profile:

<b>Name:</b>	Julius
<b>State:</b>	WA
<b>Sex:</b>	Male
<b>Age:</b>	32
<b>Married/Single:</b>	Single
<b>Listing Type:</b>	Default
<b>Original Creditor:</b>	Power and Water Corporation
<b>Current Creditor:</b>	Power and Water Corporation
<b>Paid / Unpaid:</b>	Paid
<b>Listing Amount:</b>	\$397

<b>Application received:</b>	13/12/2010
<b>Stage 2 Payment received:</b>	06/10/2010
<b>Default Removed:</b>	23/3/2011

### Background:

Had an account with Power and Water and forgot to disconnect their supplies when he moved interstate, new tenants continued using the services. Bills went to collections as he had moved, did not receive any bills.

### What were any challenges with the creditor?

In this case we found it a little harder than normal to obtain copies of documents;

### Why was the default removed?

The Creditor at first refused removal of the listing, after further negotiation agreement was reached as the creditor had listed the clients default in contravention to the legislation.

### Summary:

Julius came to MyCRA to get his credit file cleaned to allow him to move on. MyCRA has now successfully removed both of Julius's defaults and he can finally start over – **CONGRATULATIONS JULIUS !**