



Bad Credit Rating Default Removal Case Study

Client Profile:

Name:	Rodney
State:	NSW
Sex:	Male
Age:	33
Married/Single:	Married
Listing Type:	Default
Original Creditor:	Lombard Finance
Current Creditor:	Lombard Finance
Paid / Unpaid:	Unpaid
Listing Amount:	\$3527

Application received:	10/03/2011
Stage 2 Payment received:	31/03/2011
Default Removed:	12/04/2011

Credit Repair Background:

The client was away from his home for some time therefore the bill was not received and it remained unpaid. When the client became aware of the amount outstanding he called the creditor and asked to enter into a payment plan.

What were any challenges with the creditor:

There were little to no challenges with the creditor.

Why was the default removed:

A letter was sent to the creditor which pointed out identified procedural inconsistencies in the listing of this default. The creditor agreed to remove the default from the clients credit file.

Summary:

Rodney and his partner were very eager to have the default listing removed from his credit file as they wanted to obtain finance for their home – **Congratulations Rodney!**