



Bad Credit Rating Default Removal Case Study

Client Profile:

Name:	Brendan
State:	QLD
Sex:	Male
Age:	28
Married/Single:	Single
Listing Type:	Default
Original Creditor:	3
Current Creditor:	Baycorp
Paid / Unpaid:	Paid
Listing Amount:	\$609

Application received:	21/09/2010
Stage 2 Payment received:	04/01/2011
Default Removed:	05/04/2011

Credit Repair Background:

The client was moving overseas and attempted to pay every bill in full before he left, however this particular one got missed and the client was listed with a default.

What were any challenges with the creditor:

After advising Baycorp of the inaccurate address, they had requested numerous documents to prove our case.

Why was the default removed:

After reviewing documentation from Baycorp, we found that they held a fictitious address for Brendan. Many complaint letters were sent to Baycorp outlining their error and eventually Baycorp agreed to remove the default.

Summary:

Brendan was very eager to have this default removed as he was looking forward to a fresh start without defaults. Now that this default is removed, Brendan is able to move on with his life and obtain finance – **Congratulations Brendan!**