



## Bad Credit Rating Default Removal Case Study

### Client Profile:

Name:	Karen
State:	NSW
Sex:	Female
Age:	51
Married/Single:	Married
Listing Type:	Default
Original Creditor:	Telstra
Current Creditor:	Telstra
Paid / Unpaid:	Paid
Listing Amount:	\$106

Application received:	20/12/2010
Stage 2 Payment received:	20/12/2010
Default Removed:	11/04/2011

### Credit Repair Background:

The client went away on holidays and lost track of her mail. Upon returning she paid all her bills however still did not receive a bill from Telstra. The client has had a Telstra account for over 20 years and has never missed a payment. She was confused when she was contacted by a debt collector advising she owed money.

### What were any challenges with the creditor:

The creditor took a lengthy period of time to provide our office with complete information. A complaint was lodged with a higher body within Telstra. The complaint still took longer much than expected as Telstra had a 'back log' and our complaint was in a queue.

### Why was the default removed:

Our client had called to change her address on numerous occasions and all statements were still being sent to the previous address for a period of six months after the creditor was notified of the change of address.

### Summary:

In the end Karen received her desired outcome. The default was removed and she is now able to purchase the property she has been waiting for. **Congratulations Karen!**