



## Bad Credit Rating Default Removal Case Study

### Client Profile:

Name:	Tomas
State:	VIC
Sex:	Male
Age:	32
Married/Single:	Defacto
Listing Type:	Default
Original Creditor:	AAPT
Current Creditor:	AAPT
Paid / Unpaid:	Paid
Listing Amount:	\$403

Application received:	17/05/2010
Stage 2 Payment received:	28/02/2011
Default Removed:	15/03/2011

### Credit Repair Background:

The client was unaware of an outstanding account as he was overseas. Thomas applied for a credit card and was then made aware that there was an overdue account default listing on his credit report. Thomas then called AAPT and was told that the amount was unpaid. The client asked AAPT if they had sent any mail and was informed that they had even though Thomas had never received mail for the account at his known address. Thomas paid the overdue amount.

### What were any challenges with the creditor:

There were no challenges with the creditor as this was a clear cut case.

### Why was the default removed:

The default was removed due to the company's inability to substantiate the listing.

### Summary:

When the client came to us he was frustrated as the default listing was holding him back from obtaining finance. The default was removed in 16 days and now the client is able to apply for finance – **Congratulations Thomas!**