



MyCRA Lawyers

*Australia's Leading Consumer & Financial
Law Firm - Specialising In Credit Reporting Law*

Credit Repair

Information Pack



About Us

MyCRA Lawyers is a specialist credit-repair law firm, which services all of Australia. Our specialist solicitors have studied over **8,000 pages** of credit reporting legislation in the last 14 years.

With over a decade of experience we have established ongoing relationships with creditors, meaning we receive much faster responses. This has allowed us to attain an industry height of **91.6% removal resolution rate** for our clients.

Our mission is to provide clients with the best customer service in Australia, which is why we offer what most other credit repair companies don't:

- Regular updates
- No jargon
- Licensed solicitors
- Fixed fees
- Legitimate legal fee finance options for those with equity (it is only for legal fees, so you still write their mortgage).



Meet Graham Doessel

Our CEO

"One of the lowest moments of my life was in 2000, when I received a phone call from a creditor. "What sort of father are you? Teaching your kids not to pay their bills."

I can still remember the crushing feeling and the gut-wrenching pain I felt after his comment. Then, six months into my bankruptcy, it turned out I didn't need to go bankrupt at all.

I had many other options available to me which I simply didn't know about. Since then, every business I've undertaken has helped people recover from financial adversity, or improve their financial situation.

MyCRA Lawyers is more than just a specialist credit-repair law firm, we offer a complete service to help improve your client's financial reputation.

"I want to give people access to the help I needed back then. Which is why, when you send clients to MyCRA Lawyers, their needs will always be placed first."



Our Process



Initial Consultation

1

1. **We assess your client's credit files** and identify which listings are causing their low credit score.
2. **We ask your client a lot of questions** about communication frequency, notices received from the creditors and hardship related matters. This allows us to determine if their creditors met the minimum legal requirements (almost no creditors do).
3. **We determine if we can build a case** for your clients, based on the information gathered.
4. **We then give your client their options** as we see them, and let them make an informed decision on how they want to proceed.

Contact Creditors

2

1. **We draft and send letters to the creditors** requesting evidence of compliance.
2. **We review the information they send**, some send almost nothing (which is a breach).
3. **We establish breaches in legislation**, for example up to 14 individual breaches is not uncommon..
4. **We negotiate debt repayment** (if the client requires it).
5. **The creditors confirm** they agree to remove the default, enquiry, CCR RHI, or Court Judgment.

After Confirmation

3

1. We'll notify you and your client.
2. We update you on when the listing is scheduled for removal.
3. You will witness client's credit score increase.
4. You will be able to write their mortgage and receive our referral fee.

Strategic Restructuring

What is it and why do it?

One of the most effective ways to help clients with bad credit to secure properties quickly **without** putting them at long term risk.

If you're new to the term 'Strategic Restructuring', this is how it works:

- **A client comes to you with a low credit scoring** and is looking to purchase their property urgently.
- **You identify whether they are eligible for credit repair** by setting up a free consultation with MyCRA Lawyers.
- **If they are eligible and willing, you swiftly secure second-tier lending** with the likes of Latrobe, who understand that this is a short-term solution and don't charge a claw-back.
- **Refer clients for credit repair services** to remove the defaults which are causing their low credit score.
- **Once their credit score is restored, transition the client out of second-tier high-interest lending** into a traditional lender with lower interest rates.
- **You get paid twice**, no claw-back and your client loves you because you are the only broker that offered them a viable solution and allowed them to get into their dream home.

In nutshell, Strategic Restructuring enables your clients to save significant amounts in interest while still securing their property immediately.

Why Work With Us?

- We have an industry height of **91.6% removal resolution rate**, so you know your clients have the highest probability of success.
- **Our credit repair specialists are solicitors** so they are equipped to handle complicated cases.
- **We put your client's needs first**, if your client can remove the default themselves or if they don't qualify for our services, we will let them know UPFRONT.
- **We offer a 7.34% referral fee for each client** that you send through. Our fees vary between \$970 - \$3,395 per each listing on their file.



I'm In - Now What?

When you have a client with credit issues:

- Let them know about the benefits of credit repair (we suggest doing a 'clean credit vs bad credit' cost benefit analysis - you can use [this calculator](#)).
- Email us your client's contact details and credit files (if your clients don't have Illion and Equifax credit files we can help them obtain both at our cost).
- Let your clients know that we'll be in touch and give them our contact details.
- Once they have agreed to move forward we will inform you and keep you in the loop.
- Once their credit repair is complete you receive our referral fee.



Contact Us For More Info



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