**[xxx] The Wrong Way To Repair Your Credit 2 of 3 (Email #19)**

Hey {name},

I look forward to our weekly chats…

Especially since I have so much to tell you.

Ready?

Last week I touched upon my mortgage buddy James’ story.

**“The Wrong Way To Repair Your Credit”**…

Where Craig decided to “clean up” his credit before getting a mortgage.

So what otherwise would be a very respectable thing… turned out to be the wrong decision.

It cost him the mortgage.

This is due to “old debt” becoming “new debt”.

It takes about ten minutes to explain it on the phone. So if you are planning to perform the “clean” yourself, give me a call to make sure that it is safe to do it! (Book it here: ***{INSERT SCHEDULING TOOL HERE}.)***

I’ll explain all this “old debt” becoming “new debt” business in detail in the next email.

And frankly, it will take up all of the email space.

But first, I have to close off Greg’s story!

So, Greg…

As I mentioned, he had had an argument with his ex-wife, and guess what?

After his argument, his ex-partner had put through a collections notice for child support.

Bad news, he had told no-one including me.

You see they only qualified for one loan (at the time anyway).

The loan allowed no collections on it for at least 12 months.

Well, but here’s the real kicker.

They had already paid the appraisal fees and inspection (over $1,000).

And…

Since they had given notice to their current landlord, they had to move.

Moving costs, deposits, appraisal, etc… Thousands of dollars plus unnecessary stress…

It all could have been avoided.

Yeah, Greg will not be making that mistake again.

If you feel for Greg (and know your credit could improve a bit…) here’s our awesome tool: ***{INSERT CREDIT REPAIR TOOL HERE}.***

Yours sincerely,

**{EMAIL SIGNATURE GOES HERE}**

P.S.

Hey, do you feel like taking a quick quiz?

Guess what is the main difference between old collections and recent collections?

Hint: it’s not the “age” part… that would be far too obvious!

Anyhow, see you next time.