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## FOR IMMEDIATE RELEASE:

### A FRESH START TAKES AIM AT CREDIT REPAIR FRAUD

West Chester, PA. – January, 2008 -- Vincent Craven has announced the launch of *A Fresh Start*, a new company dedicated to repairing consumer credit, due to what he sees as being rampant – and in some cases almost criminal – fraudulent practices in the credit repair industry. Drawing on over 15 years of experience helping customers in his mortgage brokering business repair their credit to qualify for home loans, Craven has decided to dedicate himself totally to consumer credit repair to fill what he sees is an urgent need for American consumers. “I see it every day,” says Craven. “People are desperate to repair their credit and raise their credit scores, and when people are desperate, that is when they are the most vulnerable.”

Pointing to recent reports of credit repair fraud in the press, as well as the generally poor reputation the industry has gained in recent years, Craven has designed *A Fresh Start* to work with consumers to repair their credit ratings using what he terms a “from the ground up” approach. Noting that each individual case brings with it unique and personalized challenges, *A Fresh Start* works closely with customers to determine what their credit difficulties are, and what specific items are negatively affecting their credit (or FICO) score. *A Fresh Start* then works with the three major credit reporting agencies, specific creditors who have filed the negative reports, and even works within the court system to get defaults and judgments overturned or expunged on the behalf of the consumer.

According to Craven, perhaps the most prevalent problem is a result of credit repair agencies not following the rules and requirements laid out for the industry by the Federal Trade Commission and the FCRA (Fair Credit Reporting Act). The most overlooked of these are the FTC Consumer Rights Requirements, which *A Fresh Start* has posted prominently on their website – [www.afreshstartcreditrepair.com](http://www.afreshstartcreditrepair.com). *A Fresh Start* is committed to ensuring that consumers fully understand and are informed of all their rights under the law, including the fact that – if they are willing to commit the time, effort and study necessary, they can repair their credit themselves.

To make absolutely certain that consumers understand what is involved in credit repair, *A Fresh Start* will conduct a credit report review and consultation absolutely free of charge, with no strings attached. The free credit consultation can be requested at [www.afreshstartcreditrepair.com](http://www.afreshstartcreditrepair.com) along with their monthly credit repair alert newsletter.

*A Fresh Start* operates in all states on a national basis and is headquartered in West Chester, Pennsylvania. For further information or interviews, contact Vincent Craven directly toll-free at 866-629-1647 or visit the website at [www.afreshstartcreditrepair.com](http://www.afreshstartcreditrepair.com).

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