



FOR IMMEDIATE RELEASE

CREDIT REPAIR: WHY DO IT YOURSELF?

West Chester, PA -- March, 2008 -- With interest rates continuing to climb and credit continuing to tighten despite recent efforts by the White House and the Federal Reserve to stimulate the economy, there has never been a more important time for people to work on repairing poor credit ratings. The problem is that, across the board, not only don't people know how to do it, they also don't even know how to *start* doing it. Though literally dozens of services seem to assault virtually every internet user, television viewer or radio listener with offers of how to obtain copies of their credit reports for free, once they have the information most consumers have literally no idea what to do with it.

"Getting a copy of your credit report is a good first step," says Vincent Craven, founder and President of *A Fresh Start*, a Malvern based credit repair service, "but that's all it is – a first step. Particularly if a consumer finds that they have a below average, or poor, credit score having the information doesn't do them any good if they don't know how to do something about it. It would be a little like finding out that you had a brain tumor, and then trying to figure out how to get rid of it yourself. Unless you also happen to be a brain surgeon, you are going to have a rough time!"

While, as credit repair agencies are required by law to inform their customers, it *is* possible for a person to repair their credit score themselves, every day an increasing number of Americans are finding the process to be time consuming, frustrating and – particularly in cases where there are judgments which need to be reversed or bankruptcies involved – expensive. Even knowing how to go about starting the process can be extremely challenging for most people. However, the current credit crunch gripping the United States and changes in the laws allowing credit card companies to charge interest rates of up to 40% or more *even* on existing balances if a person's credit score falls below a certain point makes repair and restoring credit more important than ever before.

"The credit reporting services don't work for the consumer, they work for creditors and credit issuers – many of whom are thrilled to take advantage of the loopholes in the law that allow them to charge outrageous interest rates based on less than perfect credit ratings," said Craven. "So the credit reporting services do *not* make it easy for people to repair their own credit. They make it confusing, tedious and do what they can to continually throw up roadblocks. That's why you need professions who know how to deal effectively with these companies working for you."

For over fifteen years, Vincent Craven has helped thousands of people repair their credit reports, and raise their credit scores. His company, *A Fresh Start*, is dedicated to providing quality, professional credit repair to customers at affordable prices. By working directly with the three major credit reporting agencies, lenders, creditors and the consumers themselves, *A Fresh Start* has a proven track record of getting results when it comes to raising credit scores, and helping people reestablish the credit they deserve.

###