



Oakland, CA Company Announces Credit Repair Services

May 22, 2019

May 22, 2019 - PRESSADVANTAGE -

One Financial Business in Oakland, CA, has announced credit repair services for consumers. The company recently discussed credit repair and its benefits to the average consumer.

Founder/CEO says, "Good credit is required for virtually everything that consumers want to do these days. From getting utilities turned on to buying a home, credit reports have a say in many factors."

The company states that credit reports and scores can take a hit for a number of reasons. Missed or late payments, too much debt and too many inquiries can all lead to a low score. They state that these issues can follow consumers for years, often taking five to seven years before they leave the credit report. The average credit scores on most credit bureaus range from 300 to 800 points. The company says that those who have scores that are lower than 600 will find it difficult to do many things.

"Someone with a score of 500 for instance would have difficulties in purchasing a new vehicle from a dealer," says Bay Area Credit Repair. "These people may also have to pay higher deposits at utility companies or to lease an apartment and they may be turned down completely for mortgages and other

financial products.?

The company says that repairing low credit scores is not as difficult as it sounds for most consumers. They states that depending on the actual financial situation of the consumer in question, scores can be raised. More on the process can be found <https://goo.gl/maps/QDrLRCLWvnS2>.

The company states that their goal is to help consumers to raise their credit scores so that they can qualify for mortgages, enjoy lower rates on their insurance and generally live a better life financially. They state that the company works with credit bureaus as well as the consumer's creditors to challenge any negative reports that could be affecting the score. The company says that often, these items can be removed, particularly if they have been reported incorrectly.

Nationwide, millions of consumers fall below the desired average credit score that most financial institutions want to see. The company says that often it's not their fault at all. Consumers have lower credit scores than necessary to achieve the things that they need. They state that the company can work with these consumers and help them to raise their scores legally. They say that the company can ensure that credit histories are updated properly and accurate to better reflect the actual financial responsibility of the consumer.

The company helps consumers by monitoring credit scores to ensure that the consumer is fully aware of any changes that are made. These changes could involve opening a new credit card or an inquiry by a lending institution. The company says that sometimes these items show up on a credit report by mistake and that those items could cause the score to fall. Going over a credit card limit for instance could lower a score by as much as 30 points or more. The company says that it is critical that consumers know to check their scores and keep them updated as accurately as possible in order to avoid falling scores.

The company has received a number of credit repair reviews that can be read online. The company states that they work with consumers that are facing any financial situation to help them to legally raise their scores and to educate them on the importance of checking their scores regularly. They states that the company uses a number of customized tools and education to help consumers to get their scores where they need them to be in order to enjoy a healthier financial profile.

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For more information about Bay Area Credit Repair, contact the company here: Bay Area Credit Repair(510) 913-9869 Oakland, CA 94621

Bay Area Credit Repair

Credit repair can involve fixing your bad credit in any way, shape or form, but when most people use the term "credit

repair?, they?re referring to the process of disputing errors on credit reports.

Website: <https://bay-area-credit-repair.business.site>

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