

Credit Repair Services

Credit-repair or “credit maintenance” when it comes to businesses tends to focus on business credit reports and a company’s credit profile.

Common Services for Personal Credit Repair

Credit-repair services aimed at individuals often include:



Credit Report Review & Error Detection

Reviewing your credit reports from major bureaus (e.g. Experian, Equifax, TransUnion) to spot errors, identity mistakes, outdated information, or inaccurate negative items.



Dispute Handling / Credit Bureau Negotiation

Sending dispute letters or correspondence to credit bureaus to challenge inaccurate, unverified, or erroneous items on your report.



Credit-Report Monitoring

Ongoing monitoring of your credit reports to catch new negative items, inquiries, or identity-theft risks.



Guidance / Advice On Credit Improvement & Credit-Score Rebuilding

Helping you understand factors that affect your credit score (payment history, utilization, age of accounts, etc.), and advising on how to improve credit behavior over time.



Helping With Debt Resolution Or Validation

Sometimes contacting creditors or collection agencies to challenge debt validity or negotiate removal of unverified or erroneous debts.



Credit Education & Planning Support

Helping clients understand their rights under law (for example under Credit Repair Organizations Act – “CROA”), when negative items must stay on file, and how to build better credit habits.

Services for Business Credit Repair / Business Credit Support

Credit-repair or “credit maintenance” when it comes to businesses tends to focus on business credit reports and a company’s credit profile. Common services include:



Business Credit Monitoring / Reporting

Tracking a business’s credit history and alerting to changes in credit profile, new public filings, credit inquiries or negative events.



Assistance Disputing Or Resolving Negative Business Credit Events

Challenging inaccurate items in business credit reports, such as incorrect public records, outdated data, or errors, similar to personal credit disputes.



Guidance For Building Or Re-Building Business Credit Profile

Helping you understand what factors influence a business credit score (timely payments, trade-line reporting, debt-to-credit ratios, public records, etc.) and advising steps to improve those.



Consultation About Credit Readiness For Loans/Financing

Helping businesses position themselves better for securing loans, credit lines, or favorable financing terms by improving their credit standing.



Potential Referrals For Business-Credit Building Tools Or Financing Options

Some services may connect businesses to lenders, credit lines, or other resources to help build positive credit history.

What Credit Repair Cannot Do – And What to Watch Out For

It’s important to know the limitations and legal constraints on credit repair:

- ✚ Legitimate services cannot remove accurate, timely negative information — only inaccurate or unverified items can be disputed.
- ✚ They cannot legally guarantee a certain credit-score increase or promise a fixed time to “repair” credit.
- ✚ They can’t require upfront payment before performing any services. Under the CROA, services must be rendered before fees are collected.
- ✚ If the information on a credit report is accurate (even if negative), it typically must remain for a set reporting period (e.g. 7 years for most delinquent accounts).

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