On the Road to Credit Recovery......

1. Obtain a credit report
   -3 major credit reporting agencies-Equifax, Experian, and Trans Union
   - freecreditreport.com

2. Correct any errors by writing letters to creditors
   - ask for assistance with writing these letters or look for samples online

3. Pay off judgments or items in collections

Building Credit

1. Obtain a Secured Credit card through one of the local banks and use it for small purchases (ALWAYS PAYING OFF ENTIRE BALANCE MONTHLY)

2. Pay down any credit cards to at least half of the available balance on the card (i.e. for a $500 card pay it down to $250) and any charges that you place on these cards pay them off monthly and ON TIME!

NO MORE LATE PAYMENTS!!!!!