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Erase bad credit instantly — that 's the sense of urgency  
many people have when their housing situation changes,  
they need to borrow money for an emergency, or even

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when informed that a prospective employer might do a credit check.

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There are credit loopholes and secrets that can get rid of some debts, improve your credit profile, and even your overall credit score. However, most people don't know about the phrases that can fix your credit and erase your debts.

## Magic Words That Totally Erase Debt - Principles of Increase

In a sense, you can erase bad credit history with the knowledge you unearth after reading the Credit Secrets

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book. In a nutshell, you will learn to make it seem as if credit bureaus will have an easier experience removing negative items from your credit report than leaving them there.

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## Credit Secrets How To Erase Bad Credit

Some credit repair schemes promise you that they can "hide" bad credit by helping you to establish a new credit identity. If you pay a fee for such a service, the company may direct you to apply for an Employer Identification Number (EIN) from the Internal Revenue Service, and to use the EIN in place of your social security number when you apply for credit.

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