

***Step By Step***

***Do It Yourself***

# **CREDIT REPAIR GUIDE**

***by Yulonda T. Griffin***



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# Do It Yourself Credit Repair Guide

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*A Note from the Author,*

*Greetings in the wonderful name of Jesus Christ,*

I dedicate this manual first to God for allowing me a second chance, my husband Marty and children Damara and Marti' for their love and support, and my Pastor, Bishop Paul S. Morton and Co-Pastor Elder Debra B. Morton for their teaching the word with understanding and clarity. I thank God for my church, family and friends.

I was burdened with the Spirit to write this manual to help people understand their consumers' rights as it relates to credit laws. I pray this manual will keep you from making the same mistakes that my husband and I made nine years ago. What you will read in this manual is written from personal experience and other noted sources.

Having experience bankruptcy nine years ago, and being limited by the credit position we were in, we thank God for another chance. Since the filing we have improved our financial status. We learned that God's word is true and we as Christians must live by the word of God in all things. God does things decently and in order; we as His children are to walk and live as children of the light. We cannot say we are holy and righteous, and do not tithe, give offering and pay our bills in a timely fashion. God is not pleased when we shout and dance in church, but we do not tithe and pay our debts. We are tithers, but because we were not paying our bills decently and in order, our finances were cursed. Because we understand God's plan for our lives, we tithe, pay our bills on time and are financially blessed. Presently, we are both employed and business owners.

I pray that this guide will help you to see the light, and open a new beginning in your financial life. If you truly want to be blessed, work the principles of God. Even businessmen work the principles of God. God says, "He rains on the just and the unjust". David Bach, author of the book Start Late Finish Rich says, "the secret to becoming rich is giving; tithing – the greatest gift you will ever know". My pastor teaches tithing on a daily basis. Need we allow the world to show us what our leaders have already shown and taught us?

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