



• Recent Posts

- [Questions for Bradley Ross Law](#)
- [Contact Information](#)
- [30 Credit Card Questions Answered](#)
- [How to Finance a Car After Bankruptcy](#)
- [What's Coming Next...](#)
- [How to Resolve IRS Issues](#)
- [Bank Card Questions Answered](#)
- [New Mortgage, Refinancing, and Home Equity](#)
- [New Credit Card Update](#)
- [New Bank Credit Card Recommendations](#)
- [Introduction](#)

Questions for Bradley Ross Law

As many of you know, I wasn't planning on such an overwhelming interest in Bradley Ross Law. So...my plans changed rapidly. I'm on my way to Jackson Hole, Wyoming getting ready for a sit-down with Loren McCray, the owner of Bradley Ross Law, on Monday. But I need your help first! Watch this 45 second video to see what I need from you.

Posted by Stephen on July 6, 2008 at 08:55 AM | [Comments \(274\)](#)

Comments

1. Based on your recommendation I signed up with Bradley Ross the day after I received my discharge. As with many of the comments I have read, they did an ok job, but not worth the monthly fee I was paying. They removed a few things from each of the credit reporting agency reports, but they never removed the same item from all 3 reports. My question, although something was removed from, say, equifax, it still shows up on the other 2 reports. How does that help my FICO score? Won't the bank just see the negative on the other 2 reports? Is it possible to have the same things removed from all 3 reporting agencies, or, is it just luck on what gets removed?

Posted by: Laura in Ohio | 9:05 am

2. How long does it take to see the results of your service on our credit reports?

Posted by: Eric Harris in Michigan | 9:07 am

3. I want to know WHAT THE HELL you do for \$59 a month?
"Hit the print button for a form to send to the credit companys?"
I want a warranty for my \$59. Assurances of my investments.
Bankruptcy makes life tough enough.
We dont need a scam law firm taking and NOT helping.
I WOULD NOT EVER USE THEM AGAIN.

Posted by: Michael A. Ison in Tennessee | 9:13 am

4. Bradley Ross Law took everything off of my credit reports expect Experian. Bankruptcy is still on the report. It seems that everytime that a try was used to take it off, someone in the credit bureau sent letters saying that it was verified in 2005 and wouldn't look at it again or say that it was coming from a third party and wanted verification of id-etc. After that was sent, they did no verification and sent the same response. I have since cancelled my Bradley ross fee, however, for future reference what type of response do you give to the credit bureau when this happens and do you have a suggestion as to how to deal with the credit bureau with this issue.

Posted by: Dovie in Illinois | 9:17 am

5. When we first signed up with BR in 2002, numerous items were deleted from our credit reports, but it seems the agencies have “caught on” and are now indicating that it was already verified and refuse to even take a 2nd look. In addition, if there was a verification in process, one of the agencies would not even report a FICO score. As a result, I have cancelled BR. I think BR has a “reputation” with the agencies and they have “cracked down” on the deletions. My question to BR is: What steps are you taking to combat the credit agencies’ actions?

Posted by: Donna in Washington | 9:27 am

6. If you’re not recommending Bradley Ross anymore, why do you want to talk to Loren McCray? I feel his firm does relatively little for their clients for the monthly fee that I as a bankrupt person could not afford anyway. So who cares what he has to say now? I think he needs to give out refunds to all of us who were duped into thinking they could help anyone “repair” their credit score! Since dumping them after 4 months in 2006, I’ve had better success on my own raising my FICO score past 700. My question is: Who needs their service and why?

Posted by: Don in Pennsylvania | 9:30 am

7. How do they determine which negative reports to dispute first, second, etc.? Is there a heirarchy or protocol that they follow when they file the disputes?
I could never see any rhyme or reason to the disputes that were filed.
Thanks!

Posted by: Julie in Michigan | 9:31 am

8. Yes I also use them on your recomendation I will have to agree with the comment you have posted But I also was planning on using them next year or 2010 my bankruptcy come off and i just wanted to make sure every thing that should come off come off So my Q is when would be the best time to go at it agen befor or after my bankruptcy come off

Posted by: Rayfus Grant in Alabama | 9:31 am

9. I want to know if they slacked the last few monthes I was with them because It seemed to me that was what was going on. They would keep disputing the same ones over and over again even though they had recently been verified and there were other ones to dipute. I am now apprehensive to sign up with another company in fear that my money will be wasted again.

Posted by: chuck hinzman in Florida | 9:35 am

10. I was reasonably satisfied with the removals that BRL was able to obtain, but I was not satisfied with the time it took: almost 4 years.

I was also not satisfied with the price hikes for LONG TERM customers. I tried to reason with them about my loyalty and the long term revenue stream I was providing them, but they would not negotiate.

I was also not satisfied about their permanently disallowing the discount I had enjoyed because of Stephen Snyder’s seminar, and was told that as soon as I stopped the service (except for a small vacation option), I would have to pay full price to re-enter the service! AFTER FOUR YEARS OF LOYALTY? Don’t think so.....Now they get NOTHING from me every month for 4 years !

Posted by: William Kemper in Texas | 9:37 am

11. My wife and I signed up for BR right after your seminar. We paid them for many months @ \$120 per month for the two of us. They succeeded in getting rid of several items that were not negative, thus lowering our total recorded available credit, and lowering our scores.

When I contacted them, they didn’t respond; when I asked them to work on specific items, they didn’t.

No negative items were removed.

Posted by: Herman Lorenz in Georgia | 9:40 am

12. I used BR in 2005 for about a year after Stephen’s recommendation. At first, I saw some results with things being removed. Nothing major as I thought. I started to notice that the credit bureaus would not consider repeated requests for the same info to be disputed. Whenever I asked BR about this they gave some canned answer. All they did was send out stock letters, you couldn’t get them to do anything other than that. I think the credit bureaus were “on” to their methods and just started ignoring their letters. I noticed my scores going down after a while! So after a year of my husband and I using them, our scores were marginally better than they were at the time we started. Definitely not worth all that money. When I went to cancel, they acted like they couldn’t care less. Made no effort to either explain or attempt to make me happy. NOT WORTH IT!! I’ve done better on my own.

Posted by: Andrea Webb in Georgia | 9:40 am

13. Initially, we were very happy with the results of Bradley Ross Law. There were some deletions and we were happy for any that were taken off our credit reports. But after about 6 months, we did not see anything else come off and continued to pay for 6 or so more hoping that might change. My question is “Is is better to come back after 6 months or so to get more results again like we did intially?” “If we were previous customers from your seminar, will they give us the same rate as before or a return incentive?” I think that the Credit Reporting Agencies are getting better at keeping track of inquiries and Experian is obviously the best at verifying as very few came off of their report. “Are they keeping track of their verifications and just checking to see that they did it last month for that person and not re-verifying?” I am thankful for any and all deletions but I do wish that the Bankruptcy would have been deleted the most, obviously.

Posted by: Sheri Johnston in North Carolina | 9:40 am

14. It seems that when the credit agencies replied back with “previously verified” that no new steps were taken to get around this and the same old letter was sent to them again. It was like they weren’t even trying to get through this on our behalf. Why would you expect the same action repeated over and over to get different results when all we are getting back is “previously verified?”

Posted by: Pam Linton in Alabama | 9:40 am

15. Why is it that credit card companies can charge interest rates from 18-30 per cent, and not be taken to task for skinning consumers down to the bone? Why is it that banks only pay 1-3 per cent for a savings account? Shouldn’t law firms, including yours, be more forceful in protecting people from usury?

Posted by: Val Matuszkiewicz in New York | 9:40 am

16. Observation: I used the service in 2002-4. Bradley Ross Law delivered as promised. When the company moved to North Dakota service got sloppy. Communication from the company was slower. It took longer between filing objections and getting a result from the credit bureaus. Which leads me to believe that they were being sent out later.

After the initial unverifiable junk was removed from the reports, I would have liked more attention paid to the remaining “hard to remove” stuff.

One collection agency simply refuses to remove an account that was discharged in BK. I would have like more help from BRL on how to deal with that.

Posted by: Bill Lauer in Wisconsin | 9:41 am

17. How many lawsuits did Bradley Ross Law file last year on behalf of their credit restoration clients? What is the average number of increase in credit score point your clients experience in the first six months of membership?

Posted by: David in North Carolina | 9:42 am

18. I signed up with Bradley Ross and stayed with their service for six years. They were able to remove all of the negatives, including the bankruptcy from all except Experian. I stayed on for over a year trying to get the Experian bankruptcy removed but eventually decided to let it stand and not pay the \$59 per month any longer. They did help but it took much longer than expected.

Because of the help from Stephen and BR my credit rating is decent and I recently obtained a 12,000 credit card from Citibank and an unsecured checking line of \$3,000. In addition, I was able to obtain a new Lexus RX400H with my now cleaned up credit - (they obviously did not use Experian - although I did indicate on the application that I had taken bankruptcy back in 2001)

We are using our existing credit cards and have not had any delinquencies or missed payments since our 2001 bankruptcy.

We are hoping to be able to purchase a new home within next two years as well - but want to save up a healthy deposit first.

Posted by: Carl E. Janson in Pennsylvania | 9:45 am

19. I signed up with Bradley Ross LAw at you seminar. After using them for over two years they did absolutely nothing . Bradley Ross did not remove one item from my credit reports. For months I did not see any results

I also found out the material they sent to the reporting agencies were not very professional.

They were a waste of time and money. I have been able to further my recovery using your techniques

Posted by: Michael Feller in Pennsylvania | 9:46 am

20. After about 9 months, I cancelled. Like someone mentioned above, I was receiving letters from the CRA that this item has already been verified as correct (and I know for a fact that the information was really not accurate) and they would not attempt to correct it. My question is, What exactly is your relationship with Bradley Ross Law?

Posted by: Randy in Florida | 9:47 am

21. I would always get a letter from the different agencies that said I could do everything that BR was doing. I do believe that BR was not delivering all that was promised and I cancelled them. Why did the agencies say I didn’t need BR?

Posted by: Larry Smith in Florida | 9:48 am

22. aFTER THE INITIAL FEW LETTERS WERE WRITTEN AND MOST OF THE JUNK TAKEN OFF THE CREDIT REPORTS (WHICH WE COULD HAVE DONE OURSELVES) THEY JUST KEPT DOING THE SAME OVER AND OVER. SAME STOCK LETTER EACH AND EVERY TIME. I WAS UNDER THE IMPRESSION THAT MORE EFFORT WOULD BE PLACED ON THE HARDER TO REMOVE ITEMS. BOTH MY HUSBAND AND I PARTICIPATED IN THIS AND SO IT WAS DOUBLE THE MONEY EACH MONTH THAT REALLY WAS NOT AFFORDABLE AT THE TIME. ONE CREDIT REPORTING AGENCY SENT US A LETTER TO VERIFY WHO WE WERE AND NEVER REALLY DID ANYTHING ABOUT TAKING ITEMS OFF THE REPORT AFTER ABOUT 6

MONTHS WE STOPPED USING THE SERVICE AND EVENTUALLY JUST STARTED DISPUTING OUR OWN. WE FILL THAT FOR THE 120.00 WE PUT EACH MONTH WENT TO MAKE THIS COMPANY RICHER. VERY DISAPPOINTED IN SERVICE.

Posted by: sHERYL BISBEE in Florida | 9:49 am

23.

As stated previously, Bradley Ross Law started out great for about the first two months. After that, it was nothing. They stopped sending out dispute letters because I quit receiving any kind of response at all from the credit reporting agencies. Then, in May, 2007, a day after making another payment, I receive an email that I am being transferred to a law firm that I have never heard of, or know nothing about. I cancelled immediately. It's quite a scam to charge \$59.00 per month for each individual, and do nothing. I was hesitant in the beginning, but after what I've seen, I will never sign up with a credit repair company again.

Posted by: Melissa Boyd in Nevada | 9:49 am

24.

I have to say my experience with BRLaw is the same as the rest of everybody else. I cut out years ago when I realized what was happening which someone else above stated: "I think BR has a "reputation" with the agencies and they have "cracked down" on the deletions. It seems the agencies have "caught on" and are now indicating that it was already verified and refuse to even take a 2nd look." I think it isn't so much questions as accusations people have of BRLaw. There isn't too much to question in everybody's mind what the issues are:

1. It was INEVITABLE that the agencies were going to catch on to what was going on with so many people doing the same thing. These are agencies (credit reporting) out to protect their client (which isn't you the person who claimed bankruptcy) but the vendors. The consumer is NOT their customer as far as I can tell. Where the money comes from (how THEY get paid) is where their interests are going to be. The question then is - how do we get underneath that to get our credit rating back? The system seems rigged against people. How do we break the system?
2. BRLaw made a killing without getting much done - some of that is their fault, some isn't. I think they knew they weren't effective anymore but you aren't going to tell anyone else that when you can get money from them every month till they figure out what is going on.
3. Someone above said this: "Since dumping them after 4 months in 2006, I've had better success on my own raising my FICO score past 700." I believe this because I think the results are better when a consumer pursues them at this point - or gets a private lawyer, than BR did because as someone else said - BR has a reputation now. The agencies have caught on. Rather than have a lawyer do this for us, why can't we be shown how to do it for ourselves - b/c BR Law wants their however much a month to do it for us? I think people could probably do this better for themselves - all they need are the how-tos. Feed a man a fish, feed him for a day; teach a man to fish, feed him for life.

Those are the questions. I think I also agree with what someone else said about talking to him even - I don't think BR Law is planning on doing a better job and and I don't know if it is worth talking to them. Maybe another financial lawyer who practices consumer protection and law would be a good counterpoint to talk to if you plan to go through with this. Fresh ideas from a fresher perspective might be good. Lawyers don't all agree on the best way to proceed.

Posted by: Suzanne in Oregon | 9:52 am

25.

My husband and I used Bradley Ross law on Stephen's recommendation starting in 2005 and paid our \$120 a month for almost two years. At first we had negative items removed from our report but as time went on, less and less came off and more and more "already verified". It did not seem like the bankruptcy was going to be moved, nor the other negative lines. When I went to cancel, the person I talked with didn't not ask why or try to keep us as a customer. Were these some of the reasons Stephen chose to not recommend Bradley Ross Law again?

Posted by: Christine Regenfuss in Wisconsin | 9:58 am

26.

I used the services of BR Law after the Stephen seminar for almost 1 year with no results. I wanted to know what does BR Law does with our \$59 a monthly payments?
Why did I have to question, highlight, and comment on the same items every time I would receive my credit report and did not see any results?
Why offer hope if BR Law would not deliver them to us the clients who are paying for the services and it was not cheap especially us that went bankruptcy for a reason and we are trying to get back on our feet financially.
Thanks
PS Stephen thank you so much for caring about us and doing this awesome job.:)

Posted by: marisella in Pennsylvania | 10:01 am

27.

We used Bradley Ross for a couple of months in 2004. They did nothing except get us in trouble with the credit agencies. We got letters from all 3 stating that it was illegal to use credit services. We were able to see the 'letters' that they sent out. It made us out to be a bunch of idiots with the misspellings and poor grammar. They were completely worthless and a total waste of money.

Posted by: HB in Maryland | 10:01 am

28.

I used BRL and was less than satisfied with their service provided. While some negative items did come off. There just didn't seem to be a very aggressive approach to restoring my credit therefore the monthly fees just continued. I finally got tired of paying them and cancelled my membership. I have since found a better company that provided a much more aggressive attorney assisted approach and is not afraid of filing lawsuits on behalf of their clients. Average increase in scores is 127 points in 6 months. Further they provide more extensive services such as free legal and tax advice, \$7,500 secured credit card, 2nd chance bank checking account, personal finance coach, IRS defense, and discounted health benefits among others. I really think Stephen needs to re-evaluate his relationship with BRL.

Posted by: David in North Carolina | 10:01 am

29.

I used BRL after attending one of Steve's seminars in California about eight years ago. After a couple of years of using the service the results seemed negligible. I asked to see a copy of the letter they were sending the credit bureaus on my behalf. They told me I couldn't see the letter

as they were proprietary. I thought this was pretty crazy, since they were acting as my legal representative. I didn't push it, though it seemed I would have a legal right to see the documents. I canceled the service after this issue. In my opinion, the service provided is not worth the fee.

Posted by: Ken Warthen in Georgia | 10:03 am

30.

When I attended your seminar, it seemed as though you were recommending companies and services for which you were paid an endorsement fee—Ford Motor Credit, Bradley Ross. How much of your “meeting with McCray” is about establishing another endorsement deal with Bradley Ross? How much were you paid by BRL for recommending its services in your seminars? A flat fee or a commission on each seminar attendee who signed up with BRL? I also wonder about the 3-in-1 FICO score report company you recommend, myfico.com/12—is this special area within the myfico.com site set up so that myfico.com can track how many hits to the site are generated from your leads? If yes, then I have the same questions—how much were you paid by myfico.com for recommending them to your seminar attendees?

Posted by: RG in New York | 10:06 am

31.

We used BRL in 2004 and had moderate success in removing negative items. I felt satisfied with the service I received. We then used them again in 2006. I noticed (as did lots of other people on this list) that we started receiving letters back that stated the an item had already been investigated and would not be investigated again. That's when I figured I was wasting my money.

What would I ask Mr. McCray?

1. Besides use of your automated dispute system, what added value does your company provide to its clients?
2. Assuming that your company processes a large number of disputes every month, does it use this quantity to its advantage when submitting to agencies?
3. How have the bureau's changed their tactics over the years in responding to disputes, and what can people do in the future to assure success in getting “erroneous” items removed from reports?

Posted by: Doug in Connecticut | 10:07 am

32.

Dear Steve,

I cannot honestly give you an opinion on BR because I never dealt with them. I felt that their fee was too high in the first place, and not too many of the opinions that I've read had positive results from them. I know you're a nice guy and want to give them a chance, but what is at stake here? Is BR the only game in town? I hope not.

Posted by: Marcellous Claybrooks in Illinois | 10:12 am

33.

I thought you said you were using another company? The cost were high. They did not help that much, I think 1 item was removed and only from 1 agency, as opposed to all 3. And I would prefer that my info remain private, as soon as I started working with the BRL, the creditors came after me with a wrath, they froze my bank account that I was using to pay my BRL bill. After all the years of being delinquent and having this same bank acct, how did the creditors know?

Posted by: Hector in New York | 10:14 am

34.

My experience with BR is similar to the other notes above. I signed with BR in Jan. 2004. During the first couple of months, a few items were removed, but then we started getting responses as above, in which the bureaus would almost immediately respond with “already verified” and take no action. In this same time frame (3-4 months after starting), we began receiving form letters from the bureaus indicating that we didn't need third party involvement, that we could request such information ourselves. Based on the descriptions above and my own experience, the bureaus notice the format after a few letters and conclude the letters are not directly from the individual. So, they stonewall at this point. I am not sure of the law here. That needs to be confirmed. Do the bureaus have the authority to refuse a verification based on a previous verification? This latter approach is one I noticed almost continuously after the first 3-4 months. For that mater, the bureaus sent this response to requests that had not been sent previously.

Suggestion: Get Bradly Ross to develop a process with clear instructions that the “client” runs on his own. This should be in the form of a software package with a small database capability that the “client” uses to follow the process and prepare the letters. This way, the letters don't originate from a particular post office. Further, the program could be developed so the client is invited to adjust the text of the queries with some instructions on form. In addition, each request would have the client's original signature. This program could be sold for somewhere around \$200 payable in 4 to 6 months. Initial development costs should allow the \$200 initial price. This package should only contain a pack of editable forms letters and a carefully formatted spreadsheet or Access database to collect the history. Then Bradly could market quarterly updates (new suggestions of format, improvements in the software, etc.) as a subscription for \$50 per year. Updated FICOs could be another service in this subscription for an additional fee. I suspect the most difficult task would be getting the bureau information into the database to begin with. Maybe BR could sell this service, as well, to initiate the database.

Posted by: Erick Sherman in Florida | 10:18 am

35.

Stephen,

Its been awhile since I used BR, but I think I remember some of the things I thought that could be improved on in the future with the company you recommend which I will refer to below as “xyz”.

That you require xyz company to notify anyone paying for its services whenever xyz has reached a point that there is nothing further they can “fix” on our credit reports at that time. Then we could know when its time to stop paying the monthly fee. Some of us might want to use the service again at a later point when its time to have more items deleted or fixed.

And is there some way where xyz could have a password protected online account area for those who are using their services where we can view the documents they are sending to the credit agencies? They can scan those letters and we can read what we are paying them for.

We always had to forward alot of mail on to BR. Is it possible for us to notify the credit agencies in writing when we authorize xyz to represent us to also have the credit agencies forward their notices/comments to us c/o of xyz company address? Then xyz could scan any notices/docs they receive into our online account area and email us that we have new items to view at our online account area. I feel this would save us time and additional postage/envelopes/making copies, etc.

At our online account area should include:

a way for us to also upload any notices we receive from credit agencies, especially if they won't forward any mail for us on to xyz company, a "contact us" button where we could send comments pertaining to our account, a "cancel account" button where we can also request to stop using the service, a list of ways to contact xyz by phone, email, mail.

Hope that wasn't too confusing. If I think of anything else I'll add another post.

Thanks for asking, "Grasshopper"

Posted by: Sue in Illinois | 10:20 am

36.

I used them for over a year. They insisted I mail every response to them. What a hassle when I walk by the fax in my home office every day office. Yes I was too busy to go make copies and then mail the responses. When I did a month later it did not seem to help. Yes some things were taken off. They did not put the attention into my case and a couple of creditors knew what BRL was up to and they just kept sending the same letter over and over again. At that point I knew all had been done and I should save my money.

Posted by: Dave in Indiana | 10:21 am

37.

I had several items removed by using BRL. Then one day I received an interesting letter in the mail. It was from me, addressed to one of the credit reporting agencies, but for whatever reason it didn't get delivered so the post office returned it to the "sender". It was very poorly written, not a professional letter in any way. I called and asked about the letter, the BRL rep chuckled and said "oops, yes that is one of the letters we send out, sorry". I cancelled after that. You do receive reports, so you know BRL is doing "something". Is it worth the money? No. Would I recommend them? No way...

Posted by: Brian in Wisconsin | 10:22 am

38.

I still have inaccurate information on the credit report that should be removed.

The company replied that it was previously verified (which it was not).

Posted by: Marrita in Maryland | 10:23 am

39.

Everything stated in the comments is true. My experience with BR

Posted by: Geraldine Raines-Chenault in Michigan | 10:26 am

40.

I attended a seminar in 2006 in NC. I signed up for BRL. I canceled after almost a year of monthly fees WITHOUT one single change in my credit report. I noticed the same items being submitted over and over, with the same responses from the credit bureaus - VERIFIED or PREVIOUSLY INVESTIGATED. My question is: When BRL challenges a specific item on a clients credit report that was previously submitted by BRL, is the letter or form different each time? Does it change based on the previous response? It appeared that BRL was generating the same exact form and submitting it to the credit bureaus that was previously unsuccessful. You know what they say is the definition of insanity, right?

Posted by: Darrell M in North Carolina | 10:26 am

41.

Everything stated above about BRLaw is true. My experience with

Posted by: Geraldine Raines-Chenault in Michigan | 10:27 am

42.

My husband and I both signed with BRL after your seminar and we did see some items come off but never a major change in our scores. After a couple of years we decided that it was just not worth the money. Is there an agency out there that is more reasonably priced and does better work?

Posted by: Cheryl in Ohio | 10:27 am

43.

I have had the same experiences as everyone else. BRL has not removed anything big on my reports and the bankruptcy still remains. I cancelled the service in 2006 as I moved and did not have the money and then signed back up in mid 2007. Before they would allow me to sign back up they stated that I had to pay them three months back money which was over \$200. They are slow in getting things done and responding to my reports and to me as well.

I understand that there are no promises to get things removed, but for \$59 a month I figured that they would work harder on my behalf as after claiming bankruptcy this money is tight and could go toward something else that would help make a difference on my reports. If something

does not change very soon I will be cancelling the service and working on things myself.

Posted by: Doreen in Arizona | 10:31 am

44.

After the seminar in Oct. 2006 I started using Bradley Law. After the second round of letters the credit unions started sending letters saying "already verified" so not much else happened. Because you recommended them, I continued using them until July of 2007 with repeated letters from credit unions refusing to verify. My question- Did the same form letters get sent every time? Why did you continue to charge with no further results? Was your answer to this problem to just continue to send the same letters. My conclusion, I'd rather see Stephen give us the form letter and do it ourselves. Waste of money.

Posted by: Janice Dykstra in Indiana | 10:33 am

45.

If the idea of removing negative items from your credit reports is to be expedient, then why do we have to mail our credit reports to an address in North Dakota and the dispute letters are sent from another office? Doesn't this take more time and bog down the process? What are the strategies when you hit a roadblock in removing negative items?

Posted by: Aaron Berrios in New York | 10:34 am

46.

Another unsatisfied customer that had BRL for almost 2 years...somethings came off the TransUnion/Equifax, but nothing from Experian....I canceled not to long ago and i'm glad I got rid of them. Seems it me that it took for-ever for anything to even come back as "deleted" on my credit reports. Experian kept on sending those stall letters back...each and every time. The questions I had have already been asked so I'm not going to waste your time reiterating them. I do feel that BRL should give us a portion of our money back because they really did a crappy job.

Posted by: Amy L. in Florida | 10:35 am

47.

I used BRL for about 15 months between 2003 and 2004 - until I got my new mortgage and didn't need them anymore. Like everyone else, they just weren't effective any longer.

My question is: why did they REFUSE to give me copies of the letters they sent? Wasn't I their client? Didn't I have a right to them? When I asked for copies, I was told that they were proprietary information used for their process, and I couldn't have them. Basically stating that if I had copies of the letters, I wouldn't need them anymore because then I could do it.

By teading the more recent comments of others, it does appear that BRL has realized its legal mistake in this, and did start providing copies of the letters to their clients. What legal recourse do I have to pursue the injustice they inflicted upon me? (I do believe that I can find the email with the above statement.)

Thanks, Wendy.

Posted by: Wendy in North Carolina | 10:35 am

48.

TO NOTE! I would like to know,how to handle a creditor,who has, knowingly,posted eronious credit reporting,to cause slander and discredit to my name and family credit,with all three reporting agencies? This occurred,5-7 months,after I had filed my bankruptcy. They were not included in the bankruptcy because,they had no balance,it being paid,in full,each month,and continued for6-7 months,after the bankruptcy. Then they reported,them included in the bankruptcy,having to write off an eronious amount.The account was then terminated.After serval attempts,Bradley Law Firm, dropped me from their acct's,failing, to persue the alligations. Thanks DRA

Posted by: Donnie R. Armstrong, Sr. in Arkansas | 10:36 am

49.

stephen, i think what you do is just great! you really have helped me alot. i signed up with b.r.l. at one of shows , it seems like i fall into the same catagory as everone else. they start out ok deleting small minor things and nonthing for 6 months. say you have cap.one on all 3 bureaus but it only gets deleted from one of them ? also why cant i purchase my credit report from b.r.l. ? they also changed my rep./ person in charge of my case. i dont think i she did very well so i dropped them. stephen, 4 years \$59.00 a mo. we all should get a refund.

Posted by: [kimbely valentine in Illinois](#) | 10:45 am

50.

we had join but than cancel after i receive a letters that was supposed to be sent to the credit report wrong address i open the letters and it just request a handwritten note saying we wanted a credit report to see what was not supposed to be on i could have done that my self in two minutes i contract bradley law firm and cancel fast after that if it was typewritten or proof read i wouldnt mind but a sloppy handwritten note was inexcusable for a company to do buisness with they should not be doing business like that for a law firm they cannot type a formal letters thank bjh

Posted by: betty hunt in Michigan | 10:52 am

51.

they did nothing for me and i stayed with them for a year, after your sem talk. tey got nothing removed and never answered you questions. i canceled two months again and they said nothing. thanks ann

Posted by: ANN MCDANIEL in North Carolina | 10:53 am

52.

They are nothing but a scam. My wife and I used them for almost a year with miserable results. My question is where is my refund? If you pay for something but do not get it aren't you entitled to a refund?

Posted by: Mike Moore in Texas | 10:58 am

53. It took way toooooo long to dispute... I was paying monthly, but the disputes needed to be "processed"... Worked ok at the inception, but then I got stall letters only as responses...
- Paid way toooooo much for what I got... Refunds..?

Posted by: Chris in Pennsylvania | 10:59 am

54. I used Bradley Ross Law for 10 months and there was only one item removed from my Equifax. For the \$59 a month, it became unaffordable as there was nothing being removed from the reports that would help my credit rating.

Posted by: Doris Wright in Georgia | 11:00 am

55. I have not used BR for several years, but recently my bankruptcy re-appeared. After contacting BR for help, they finally responded with a much higher fee and new people! I decided to not use them again. I am interested to know who you recommend now, Stephen, and why.

Posted by: Arlana Anderson in Colorado | 11:02 am

56. First of all we appreciate that our credit scores got close to 690, and we were able to get credit cards from WAMU , Care Credit, for dental work and capital One.

Our questions are: Why was a judgement by Chase Bank in the amount of \$25K+ not delete after our Chapter 7 was filed? Also do I understand that a BK can be deleted prior to the usual 7 or 10 years?

Posted by: Ron & Betty Richhart in Texas | 11:02 am

57. Stephen, I used BRL for about a year and had over 2 dozen items removed so was happy with the service and my scores rose. Their move to ND resulted in poor customer service and little or no additional removals so I halted the service, and like everyone above, feel it became overpriced for the actual results. Their hard line on pricing for returning customers was pretty dumb on their part, because I was still a believer and would have engaged them a 2nd time. (missed opportunity for BRL!)

Q1. if this is a formulaic service, why not start a seminar series for your students to take? I know it is not for everyone, but there could be some possibilities there.

Q2. If this is not formulaic but a skilled and focused methodology, who is the company better suited to do this than Snyder? why the need for a 3rd party? We can do it Stephen. Make me an offer I cant refuse to head this up!

Posted by: Steve Klubock in Florida | 11:11 am

58. You are asking alot of the same I would ask.

Thanks

Posted by: Fritz in Ohio | 11:12 am

59. I used BR with some success about 2 years ago. Being a Manager of a Consumer Lending Dept and having previously had a BK. I was initially pleased with them and even recommended them to numerous customers over the years. But there are some issues that need to be resolved.

1. The monthly fees seem to increase annually but the results seem to level off within the 1st 12 months. Why the higher costs when the results are lower and/or there is no resonable increase in costs on their side?

2. Companies and the 3 majors all seem to have caught on to the loop hole in the system. Now as mentioned elsewhere companies or the 3 majors wont entertain them if they have been previously verified. What are they doing to combat that?

3. They are inconsistent and what is removed on 1 major is not usually removed on the other 2 majors. Why are they not using the positive removal from one to get the others to follow?

4. Contact is very spotty. Specifically they rarely if ever call you and you often dont know what accounts they are targeting. For the amount you invest yearly to get some results. Why are they not doing more 1 on 1 consulting? This could be done by phone, email or a live online chat.

5. Since they are a law firm, why are they not making legal challenges that effect the public as a whole. Or lobbying Congress for broader substantial changes in how information is reported and/or used?

Posted by: Sean Graham in New Jersey | 11:15 am

- 60.
1. Why would BL not give me copies of letters they sent out on my behalf?
 2. Why is turn around time from sending copies of the credit bureau reports to BL 1 1/2 months when I'm paying a monthly fee to have things corrected? It doesn't make sense that I would not get more letters sent out per month.
 3. What use is it to send a letter to the credit bureaus if I'm getting back constantly "already been verified"?
 4. When do the credit bureau agencies realize they are getting flooded with letters from BL? and what new tactic do you take to get around this?

5. Why was there no interest in keeping me as a client when I chose to cancel?
 6. Why would Experian not remove information when the other credit bureaus would remove it?
 7. Why was it easier to get a response via email and not by phone?
 8. Why was it easier for me to get a quicker response by sending my own letters to the credit bureaus?
- I did get some results from BL but after while realized I was wasting money and dropped them.

Posted by: Ellie Smith in Arizona | 11:16 am

61.

Most comments posted about Bradley Ross Law seem to be negative. Some seem to have expected BRL to actually remove items from credit reports. BRL cannot remove items from credit reports. It was my understanding that BRL was composing letters written with specific legal wording tht the credit bureaus and creditors could not legally ignore. They had to at least consider the items being disputed. I've tried it on my own, and believe the credit bureaus and creditors find it all too easy to ignore disputes. They depend mostly on automation to handle disputes, which are programmed to simply confirm disputed items.

Stop blaming BRL for the negative items on your credti reports. Stop blaming BRL for disputed items not being removed. The credit reports are yours, not BRL's. Didn't you listen to Stephen, or read his material? Stephen told us it's a process that has a lag time of 30 to 45 days. Stephen also told us to expect getting items removed from our credit reports to require multiple attempts.

Stephen, please thank BRL for the results they help all of us achieve.

Posted by: Michael Ferguson in Illinois | 11:16 am

62.

I retained thier services for a little over a year, I canceled the service over a year ago. They were able to remove some really old items that were negative, but the ones that really needed to be removed they didn't. To be honest I don't think they even worked on them, I received no proof of work at all, or what it was they were doing for me.

I believe they should have sent something to me telling me what item they sent disputes for, a copy of the dispute letter, and the results. All they did was send me a short and sweet letter saying they sent a dispute. I initially recomended them, but now I do not. It seemed that after a year they were unable to remove anything else and I was wasting the money every month.

I read in an earlier comment, why sit down with them at all, all they did was re-affirm my view of lawyers.

I am more interested in who do you recommend now, the reasons why you don't recommend B & R are obvious from the comments here.

No sense in beating a dead horse...let's move on.

Posted by: Kevin Paubel in Missouri | 11:17 am

63.

Stephen, WOW! BRL is a hot button, judging from your responses. We used BRL for about a year and a half and saw several things removed, though not the BK. More than anything, we had hope because our credit score was improving. After several months, we had similar experiences as others; previously verified, etc. My biggest problem was one company (a credit union) who would report the debt again a couple months after it was removed. BRL said they can do this and that I needed to contact the company. I did, they said they never reinstated the debt to the reporting agencies. I didn't believe the gentleman. What bothered me was I was doing the legwork that we paid BRL to do. In all fairness, maybe now and then the client needs to get more involved. That brings me to a question I have seen a few times already on this thread: How can we learn what to do on our own, what words to use, how to write the letters, etc?

Thanks for all you have done to help us. After utilizing the information you gave us in the seminar, we have better credit scores and even purchased a home just under 2 years out - FHA, fixed rate.

Lorrie

Posted by: Lorrie in Texas | 11:23 am

64.

Is this sit-down with the owner of BRL going to be where you tell us why YOU aren't recommending them anymore?

Posted by: Beverly Carter in California | 11:24 am

65.

BR did not really do a whole lot for me either. I feel that the money was a waste. It used to cost \$49 per month and was raised to \$59 per after they moved to ND. After spending about \$1500 and having the bureaus verify that all items were mine, I gave up and cancelled their service. I believe that the bureaus have caught on and hired extra smart people who make less mistakes!

Posted by: Suchita in California | 11:24 am

66.

6 months after rebuilding my credit (thru BRL) a NEW, NEVER before reported item showed up on my report. This looks like something that needs more attention than 'automated letter writing'. Can BRL assist with?

Posted by: Wende Miller in Ohio | 11:30 am

67.

I signed up with Bradley Ross while at one of your seminars. Using them and your other methods I raised me credit score 160 points in just six months, so I believe they have some value. At the end of six months when I saw that there was no additional improvement in the information at the credit bureaus, I canceled Bradley Ross. The one question or feature that I would like clarified from Bradley Ross is what type of items will they be unable to have removed. The ones that I had the hardest time with, and some still remain, were accounts that I did settlements on

before I made the decision to do the Bankruptcy. If items such as these can not be removed then I would have preferred that Bradley Ross give me an upfront scenario and focus on what can be cleared up.

Posted by: Mel Kooyunjian in California | 11:31 am

68.

After reading all of the other comments I feel a little relieved that I was not the only one disappointed with Bradley Ross. After 16 months and \$944 further in dept. they only accomplished to delete 2 negative reports on one report. Communication with them was practically non-existent. The credit agencies must have also caught on because all I would receive from them would be letters that I could dispute the negative reports myself without BR. Thank goodness when my credit card company changed hands and the access code and they couldn't get their money, BR cancelled me without a notification. I was about to cancel myself, but BR saved me the trouble. As usual, it's all about the money. My score has gone up since because I have managed to dispute my negative reports myself and have accomplished more in 3 months than BR did in 16. What a waste of time and money! If you want something done right do it yourself!

Posted by: Jay Weisberg in Pennsylvania | 11:32 am

69.

I signed up in 2003 and had a very good experience with Bradley Ross. Our credit scores went from 520 to 765 in 14 months. It did slack off though but I do remember in the seminar you and Bradley Ross both gave the caveat that the longer credit accounts were disputed the harder they would be to challenge. You went over the investigation reports as well so I wasn't surprised. We chose after the initial 14 month push to discontinue because our credit scores were well within good range and I thought by taking a break for a year or two and reinitializing the challenge would start things up again. When I emailed my old account manager to come back on, even though she remembered me, she told me we couldn't unless we were sponsored back in by a current Bradley Ross seminar attendee. As I didn't know anyone else I never reupped. Will the new company do that as well?

Posted by: Mary in North Carolina | 11:34 am

70.

hey folks...i understand some of you have frustration with BRL. what i'm asking for now are specific questions to ask loren. that would help me help you. so please try to focus on that.

Stephen



Posted by: Stephen | 11:34 am

71.

Why would I waste my time with McCray if you're now recommending someone else. This is the first thing you've done that seems odd to me. What's the point? We're done. LET'S GET ON WITH THE NEW FIRM AND WHAT THEY CAN DO.

Posted by: Elayne Taylor in California | 11:36 am

72.

We used them and they are a scam, we didn't get ANYTHING removed from our credit reports. Felt that they preyed on desperate people and you recommending them for as long as you did makes you look bad. We need real help, not empty promises

Posted by: Foust in Tennessee | 11:36 am

73.

Also, in reply to Michael Ferguson in Ill. Yes, the credit reports and negative items are mine but BR was hired to do a job and failed miserably at it. Like I mentioned in my comment I have accomplished more in repairs to my reports (all three not one) in 6 months than BR did in 16 months. It was understood that this was a time consuming effort but lets be realistic. BR gets a big thumbs down in my book.

Posted by: Jay Weisberg in Pennsylvania | 11:43 am

74.

The reason BRL does not supply you with copies of the letters they send the credit bureaus is because they look like they were written by a third grader with dyslexia. They will claim that this is useful in their strategy but I think the bureaus have caught on to this pattern of "dumbed down" communication and have probably sourced it to BRL if they have any brains at all. This labels all users of this service and this is why you get the letters you receive from the credit bureaus and notes in your credit files and "already been verified" results on disputes. Everything you do is considered frivolous at this point because you have allowed these people to handle your affairs and make you look dishonorable. I know because I made this mistake myself and must now clean up the mess.

Posted by: Michael DeRigo in Florida | 11:44 am

75.

Bradley Law was able to start out great, because we had never contacted the credit bureau before, but once you do that all changes. BL charged me monthly, overpriced for what they did. If I had only been charged for when they dispute, and not all the months between waiting I would have stayed with them

Posted by: Eddie Parker in Michigan | 11:47 am

76.

I signed on with BRL after my BK upon Stephen's referral, and I got me is, "NOTHING". After almost a year with them, \$600.00 dollars later, I am right back where I was when I started with them. My question is why can't you hire a paralegal to do what they did and only charge us \$20.00 a month? I see some of the letter that they sent to the CB's and a 8th grader could have wrote them. I was very unpleased, and I don't need to be paying for a BK anymore. If you can help us all in finding a company that could make a Difference without charging us more than the BK was worth, I think that would help. Again, I pose the question, "why can't you hire a paralegal to do what they did and only charge us \$20.00 a month?"

Posted by: Lena Degraw in California | 11:47 am

77.

I attended your seminar back in 2003. I too followed the recommendation to hire BR law to remove items from my credit reports. I obtained their services for about a year. In the first few months, my wife and I had a few items removed from our credit reports but then everything came back as being verified. This went on for months, all the while with me paying \$49/mo.

Question: Is there a limit to how long one should use these services? I mean, if everything keeps coming back verified after a couple of tries, doesn't this mean the credit bureaus have caught on and nothing else will be removed?

Posted by: Mike in Illinois | 11:49 am

78.

If your bankruptcy is cleared from all 3 credit reports after 7 years, when asked if you have ever declared bankruptcy on a credit form or interview, can you now answer "no", or is there another paper trail out there that will possibly point out that you have filed a bankruptcy in the past?

Posted by: Michael Borre in California | 11:50 am

79.

My Bk7 was discharged in July 2000. One day an invitation for your free ABF seminar arrived in the mail. I questioned the veracity of the claims made, but decided to go anyway!
Lo and behold, I watched, listened, met Stephen & Michele ("real people!") and what a godsend they have been!
I started using BRL in January 2003 through January 2005. After 2 years: Trans-Union had 10 negative items removed (100% deleted), Experian had 9 removed (90% deleted), Equifax had 8 removed (89% deleted). Equifax verified my BK 7 with the court, which is the only item BRL could not remove. BRL results show that they did a good job for me, which I attribute to being educated and informed enough to be able to communicate, coordinate, and cooperate with my case analyst, to follow procedures outlined in the original agreement. Unfortunately, if the negative item is verified as accurate, and meets legal time restrictions under FCRA, it is very difficult for anyone to remove it. I have learned a tremendous amount of educational information from ABF and BRL and regret that some folks have had such negative comments about BRL. My opinion is that when BRL was in Indiana, they were a better organization than after moving to ND. It really depends on each of us to be educated; to be able to interview the person you "know" will help you to achieve your mission goals. You must learn what to ask, and what your role is, then work with that person diligently, with a viable plan to restore your good credit. "This philosophy has worked for me!" My FICO scores are now 746/728/686 with Equifax being the 686, due to the verified BK 7. Trans-Union and Experian have removed the Bk, which I never thought was possible. These results speak for themselves, so that being the case, I cannot complain about BRL from "Back in the day!" Most of the negative comments I have read, are more recent, which shows that personnel must have negatively affected the BRL organization, and that whomever the new owner is; they should recognize and correct these existing problems.

Posted by: Ron Fuller, Sr. in Arizona | 11:50 am

80.

I used them for many months and they didnt get anything off my credit report and before they started working on my case I signed up with them several months before I got my credit reports to send them and they would send me a email everymonth so they could say they were working on my case(even without my credit report) and charging me. Not again!!!!

Posted by: Arthur T in Georgia | 11:51 am

81.

Sorry Stephen I got carried away! My Question for BR would be "Knowing that everyones report is different, why the lack of discharges on one persons report to another and only showing on one report and not all three" also "How was I able to get more negatives removed from all 3 agencies in less time than BR"?

Posted by: Jay Weisberg in Pennsylvania | 11:53 am

82.

I have 2 questions for you - 1) why did you recommend Bradley-Ross in the first place, and 2) what happened that made you not recommend them anymore?

Posted by: Paula in Kentucky | 11:55 am

83.

I used Bradley Ross Law after a Seminar from Stephen Snyder. My wife and I agreed that we would only sign up myself with BRL because we couldn't afford both of us at the time. Now at the beginning I was impressed about what had come off. As the time went on things that were on began to come back and not removed again. Some things were never removed from all 3 credit bureaus. Only 1 or maybe 2. I gave up after almost a year and half. i thought it was a waste of money for what I was promised it would do. I would ask that the money be returned to everyone that was not happy with the service or to give the people that aren't happy free service and do the job they promised in the beginning. I know that I was disappointed that we didn't get what we were hoping for. Bankruptcy is hard enough and coming back from it is just as hard. When you have someone giving you the hope that you might be able to get past it they get there hopes up and when they ask you for money that you really can't spend at that moment because they promise to help. It is a huge disappointment when things don't go your way. You feel cheated, like you just had to make that decision to file bankruptcy again. Now I know you want questions for BRL, but maybe if you also took these blogs to them maybe then you can work things out.

Posted by: Robert in Illinois | 11:57 am

84.

We filed bankruptsy in May 2003. We were with BRL for at least 3 yrs. In that time we received a lot of the same you hear in above letters. It was only in Feb. 2008 that we inquired to refi-our home.. were told we still had balance on a car that we gave back to the dealer and filed bankruptsy on. In an e-mail 3/27/06 from BRL thr car had been deleted from Equifax and Trans-Union but not Experian. Experian showed a balance due of \$9294.00 as of Feb 2008 from a credit report bank got. only thng showing with balance due hats not a small amount. So I called BRL to start back with them to get this one thing fixed but it was going to be \$80.00 a person (me and my spouse)Or I could get it for the introductory rate if I did another seminar with Stephen Snyder; but none were available close to me. I need to refi the house by Nov 2008

please advise.

Posted by: [Patty Zeman in Missouri](#) / 12:09 pm

85.

Not question, just a comment about how i agree with a lot of the letters. I was not happy with BRL at all. At first they made it sound great like they could really help but then no results were getting done. I wasn't getting any copies of letters or anything. I had to contact them to ask what was up. So I ended it. Maybe reading all the comments might help you put out a better services in the future. Keep in contact with your clients, thats what makes them feel like your doing something for them. Even if you dont have anything to report, contact is appreciated. Good Luck Stephen! Maybe you can teach them something.

Posted by: [Wendy G. Van Over in Ohio](#) / 12:10 pm

86.

When we filed BK my husband was still out of work and the money just wasn't there for BRL. Later, since we couldn't get the seminar discount, I signed up with another firm for just my husband. While some things were removed, I found I was getting more done on my own. For example, CA accts shown as active that were included in BK were "verified". When I got the letter from the CRB I contacted the CAs and explained they were included in BK, and they were removed! I began working on my own reports and was very successful in getting negatives removed. After a few months I dropped the law firm and continued working on both our accounts on my own. I haven't tried to get the public records (BK, tax liens) removed, but everything else is gone except the mortgage accounts.

People don't suddenly have money to spare when they file BK. They may be able to stop paying some bills they were struggling over, but if they barely have enough for food and a roof over their heads, paying a law firm letter mill is not an option.

I understand that a law firm was effective for you. (And also that BRL has been one of your major sponsors.) But, with good advice people can accomplish a lot on their own and sometimes that is the only option available to them.

Posted by: [Diana in Ohio](#) / 12:10 pm

87.

Bradley Ross did not change our FICO score regardless of what they took off our credit report. If anything the more changes they made to our credit report the worse the FICO score became. I am not sure why I stayed with them as long as I did, however we paid them 59.00 a month for both my husband and I for over a year. I could have hired a local attorney and gotten better results, since I would have worked with an actual attorney not someone that worked in the office. The other thing is that 5 people were involved by the end of it I never had one person that worked on my account the entire time. I feel that it was just another agency that took advantage of someone that had a Chapter 13 on their credit report. MY QUESTION IS; WHAT ARE THEY SUPPOSED TO HAVE DONE FOR US

Posted by: [Diane Holland in Oklahoma](#) / 12:11 pm

88.

I was with BR for a little over two years. At first, great things were happening. Then I started getting letters from the reporting agencies that things were already verified and no further action would be taken. It got worse. Something totally outrageous was actually added to my report and BR was absolutely no help in this. So I cancelled my subscription. I had expected a lot more for my money.

Posted by: [Michael J. Reesnes in Arizona](#) / 12:11 pm

89.

I used BRL a few years back upon recommendation at the seminar. I had received a letter in the mail with my address and signature on it requesting information about my credit report. At that time, I didn't know the letter was sent by BRL and thought someone was trying to steal my identity. Upon further investigation, found out it was BRL who had sent the letter. After reading the letter, I decided to save my money and took care of my credit deletions myself. Not too difficult to do. I use the FICO website recommended by Stephen, check my credit report and use their letters to do my own deletions. I have had really good luck this way!!!! Thanks Stephen for all the good advice.

Posted by: [Mary in Florida](#) / 12:12 pm

90.

all I can say is I used bradley ross law for about 7 months I got my reuglar monthly email from them telling me they sent a dispute letter to one get that one credit reporting agency per month and nothing about what they were disputing and with little or no results but they were very diligent about putting their 59.00 dollar fee on my credit card each month I was'nt expecting miricals but somon give me a break this guy is suppose to behelping people for his fee.

Posted by: [Joe in Washington](#) / 12:15 pm

91.

We used BR Law for about a year at the recommendation of a friend who attended the seminar. We actually had to pay more than \$59 each, more like \$80 each, I'm assuming because we didn't have the discount. We were signed up for a seminar but could not make it, and we are looking forward to the next one in Atlanta. We had very little success. Only a few very old items were deleted from our credit reports. My questions are: 1. Why didn't they seem to value the relationship with us more when we went to cancel a year in, and 2. Why can't we just learn to do this ourselves? I'm a work-at-home mom of 3, so I don't have a ton of time, but I can certainly make a little time to type these letters myself. Finally, do they intend to give out refunds of any type for the crummy service we all seemed to have receive?

I disagree with the person above who said to stop blaming BR Law. No one here is blaming them for anything other than not doing what they promised to do. Yes, our credit reports are our own, and I'm sure we all "own" them. But their *services* that we are or were paying for were to help remove these bad items and improve our credit scores. What I do *blame* BR Law for is not coming through with their services that we paid so much to obtain.

Posted by: [Carley Adamson in Georgia](#) / 12:15 pm

92.

All the negatives regarding BR aside, I would like to know how to have my bankruptcy deleted before the 10 year mark.

Posted by: Marie in Florida | 12:24 pm

93.

Stephen,

This is not a question for Loren, but for you: If you no longer recommend BRL, who DO you recommend?

I know this has already been asked of you in some of the other comments; my hope is that if you see it enough you will address it in your video.

Posted by: Chad Gregory in New York | 12:28 pm

94.

Questions:

1) what is a reasonable amount of time to subscribe to this service? (my husband and I did it for 4+ years after the seminar with same diminishing results as above.)

2) why doesn't the fee get less expensive as the superfluous junk is removed? (or maybe it should cost more in the beginning and less as the reports become more cleaned up)

3) how often do they send out disputes? (we were paying monthly, but is sure seemed like they were only disputing every 90 days or so)

4) what else are they providing for the money besides a letter writing campaign? (Experian decided I was deceased because of the similarity in my name and my mother's name and she had been gone nearly 10 years before this happened. BL wouldn't help me and told me to contact the Experian directly, which is the direct opposite of what is recommended)

Posted by: Bobbi in California | 12:30 pm

95.

At your recommendation, I immediately signed up with BRL after the seminar (mid-2007). Initially, they were able to get 2 - 3 negatives. I continued to pay for their services, but in the months they were "working for me," little else was done. When I canceled my "services" with them, nobody even asked why.

Posted by: Susan in Oklahoma | 12:31 pm

96.

It took three months before Bradley Ross Law could start on my credit reports due to the credit reporting agencies questioning of whom was disputing my credit reports (they kept asking if someone besides myself was disputing my credit reports). I asked my case worker if this was normal, she said it was a stall tactic and I needed to be patient.

Over the next eight months credit reports came with the same information; that the matters had been reviewed and no further action would be taken. Bradley Ross disputed my credit reporting for over a year; they were able to remove some negative credit reports, just not all things related to my bankruptcy. My credit was repaired enough for the financing a new home through Bank of America, and I have been able to secure some store credit cards but I can not get a credit card such as a Visa or Master Card because my bankruptcy keeps popping up on my credit report, something Bradley Ross said they could remove.

I thank them for what they did; but it was for what they couldn't or didn't do that I chose to close my account after more than a year.

Posted by: Darin Wolff in Oklahoma | 12:41 pm

97.

BRL never came thru with their promise!! A lot of the accounts were not taken off my credit report! My questions are the same as all the rest what and when will my credit report be cleared? I still have problems with my reports and have problems getting good interest rates. They took my money with no results!! So whom do you recommend???

Posted by: gloria mclure in Oregon | 12:42 pm

98.

I also have one credit card where I bought furniture. I still had the account open but had no balance as it was paid off. After filing it all of a sudden was included in bankruptcy and they closed my account. A now positive account has turned negative and the information is false. If the credit agencies would look at my report prior to and then after they would see this. I have yet to get this removed and it is really inaccurate. Experian is the most difficult to get results. I now use the one after BRL but no deletions yet and I have been with them since the end of February. They do email me a lot more and send out more disputes. I wonder if i could work on this myself and save myself some money.

Posted by: Robin in Georgia | 12:43 pm

99.

My husband and I filed bankruptcy in 2005 and started using BR Law after attending the seminar. We had a few items removed from our credit reports, but all 3 still show bankruptcy, which I suppose will not be removed. After 6 months we did not see enough benefit to warrant paying \$59 that was sorely needed elsewhere. My questions would be, What would BR do differently to make me want to use them again? It has been almost 3 years since we filed bankruptcy, and we are still trying to recover.... how could BR Law make a difference for us now, and at a reasonable fee? My credit score is below 650 on Equifax and over 700 on Experian and TransUnion, which is probably due to not missing payments on my credit card. How much better could it be if I used BR Law again?

Posted by: Deborah in Texas | 12:44 pm

100.

There are websites out there, Stephen, that claim you have a proprietary interest in Bradley Ross Law. There was clearly some administrative relationship at the very least, as mail from Bradley Ross Law addressed to me was postmarked Fishers, IN, so it was presumably sent from your office, not from North Dakota.

What was (or is) the nature of your relationship with this law firm? That's a far more interesting question to me than anything you could ask Loren McCray.

Posted by: Neil in Virginia | 12:45 pm

101.

Despite the bad experience with BRL Stephen Snyder has done an outstanding job of putting the best information available for bankruptcy recovery in the hands of people who really need it and I thank him for that and for what he has taught me personally. All in all the information gained far outweighs this bump in the road to recovery.

Posted by: Michael DeRigo in Florida | 12:47 pm

102.

Stephen, I have no questions. Simply, BRL I feel, did what you said they would do, and how they would do it. You as the client however, had to decide when BRL had taken you as far as they could take you. There are ways BRL could've made things a little easier for their clients, as I agree with Sue in ILL. 10:20, but they didn't. But Stephen, I TOTALLY agree with Michael Ferguson in ILL. 11:16. That was also the understanding I had in enlisting BRL. I NEVER assumed or got the impression at MY seminar, that BRL would MAGICALLY make my BK (our BK's) & negatives go away. Yep, we wouldn't ask you for help, if BRL or anyone else, could do that. Everyone's situation is different, and each of US, with your HELP and great guidance, will weather this thing. Some has, and will get there faster than others, but it takes as much work on our end as possible. FRUSTRATING!! We got ourselves in this thing, thank goodness we've got some EDUCATION to help us get through and out.

Posted by: Maurice Meador in Ohio | 12:48 pm

103.

At first BRL did well, but, then they hit a wall. No changes, so we dropped them after about 2 years (so we gave them a fair chance). I assume that the idea is to keep asking for verification until, something happens that the item gets dropped. I also saw the 3 bureaus sending stalls, i.e. don't use credit clean-up agencies, duplicate requests, need more info. But I didn't know what BRL was doing to deal with these stalls. My main question to BRL is, when should a client stop using them. I know cash flow is important to them. Well it is important to me too. When do you hit that point where you are receiving diminishing returns, and should stop?

Lori

Posted by: Lori in Illinois | 12:51 pm

104.

Question 1:

Now that there is a visible forum for past clients to share their thoughts to recommend this service; what can you do for my "nonprofit foundation" to save face with my client list; and in what way are you prepared to soften my criticism while still looking like I am disappointed with Bradley Ross Law.

Question 2:

Are you in any way prepared to counter the offer from the other "prospective Law Firm" to continue to recommend Bradley Ross Law; and in what ways can we say to my client list that this meeting had "some" purpose?

Posted by: Steve in Ohio | 12:55 pm

105.

My wife and I used Bradley Law at your recommendation for a year and we saw minimal results. We have done more to improve our credit scores ourselves along with a lot of your suggestions. At this time I wouldn't recommend them.

Phillip

Posted by: Phillip Jones in California | 12:57 pm

106.

They helped my husband clean up his credit slightly, but everytime we went to apply for a new morgage an old judgement came, that Bradley and Ross never mentioned to us. I had to run around and get the court records and send it in to clear it off his credit. My credit remained a mess and for the 5 years I paid the company, I felt it was a wasted investment. I ended up clearing up my own credit by submitting reports this year of 2008. In addition to issues never being removed from all the reports, it was crazy everytime we would apply for a new morgage.

Posted by: Alicia Moore in New York | 12:58 pm

107.

\$59 a month was wasted money! I stayed with BR way over a year, and could have done much better myself.

Posted by: Clayton P. Morrison in Iowa | 12:59 pm

108.

To the point,

Questions:

Why the move to ND from IN?

Did the loop hole close or did the laws change?

Based on previuos comments can you better educate the people on process's using at least three different methods?

What are the new methods to clear inaccurate data?
 If there are new laws or rules what are they?
 What is the monetary connection between you and Snyder?
 Why would you allow your staff to send out poorly written work to address important business?
 Where do we go from here (not a sales pitch)?

Regards,
 RandyB

Posted by: RandyB in Oregon | 1:02 pm

109.

I never got a chance to use the BRL because when I tried to fax my credit reports to them, they told me they would not accept a fax, then I tried attaching the file, and they said the file was too large and tied up their computer. I figured if they had State-of-the-Art equipment they should have been able to accept my file. I mailed my credit reports to them, and they claim they never received them. Then I was told if I wanted to participate in the program, I would have to pay the regular rate, not the Steve Snyder rate, so I got frustrated and forgot about dealing with them, because I felt they were not what they were cracked up to be. Apparently they pick and chose who they want to help, but have no problem taking your money, so the only one who is REALLY successful is BRL. I am glad you no longer recommend them, but who will take their place?

Posted by: Doris in Indiana | 1:05 pm

110.

DITTO all of the above. I was never apprised of the actual letters sent out, and to hear that they were ignorant and unprofessional gives me the creeps.

That said, I praise you, Stephen, to the skies, for your committed and ongoing fight for us all. I would probably never try this organization again, no matter what they offered.

Posted by: Kate in California | 1:12 pm

111.

I have a question: I sent to them a copy of 2 letters stating that I paid these bills on time and in full. The bank even sent me a letter and sent it to the credit bureau and when I called BRL they said they tried and it would still not be corrected. I was told that they have the right not to fix. What gives. This has been over 3 yrs since I was with them and it still won't get corrected.

Posted by: Dawn Presley in Maryland | 1:13 pm

112.

I used BRL for about three years and at first I was very pleased with the results. While the removals tapered off, I felt at least I was being proactive. My credit scores rose and I achieved some fairly high credit lines as a result. Unfortunately, health and other factors pushed me into unemployment and threw me into a hole again. My question would be, Why doesn't BRL offer more services such as advice or intervention to help people like us to get back up and rebuild without a second bankruptcy? Every lawyer I find in the phone book is more interested in selling me a chapter 13 rather than doing what they can to prevent it. No one seems to want to recommend a law firm or a lawyer in this field. It would be a great service for BRL to do so. Also, I would like to see Steve address issues such as these. I am sure I am not the only one this has happened to in these hard economic times. Thank you.

Posted by: George in Florida | 1:17 pm

113.

I have heard that the credit agencies have now set up with the collection agencies a way for an "automatic" verification without any investigation.

This works that each has an electronic mailbox (like an e-mail box but it is not e-mail) and all the person in the collection agency has to do is click "verified" without doing any actual verification.

If this is true, what recourse do we have to verify that there was an actual investigation, not just a button pressed?

Posted by: John in Michigan | 1:18 pm

114.

BRL did not for me either (after more than a year.) They even refused to refund one month's payment that they charged me AFTER I had notified them that I wanted to leave the program.

Q to BRL: Why do you take money and do nothing for people? Why is your staff so unprofessional?

Q to Stephen: Why are you even talking to BRL when you have already decided not to recommend them? Maybe we should move on to a more competent and professional company.

Thank you.

Posted by: Vivienne in California | 1:23 pm

115.

A total waste of \$ - the bankruptcy made me feel like a failure - purchasing Bradley-Ross services made me feel like a fool . So now, I'm a failure & a fool!

Posted by: Carol in Kentucky | 1:26 pm

116.

I retained Bradley Ross Law after a Seminar from Stephen Snyder,I used their services for about two years , I canceled the service about six months ago. At first they were able to remove some really old items that were negative, but after six months or so, all the letters from the credit bureaus were the same form letter answer, which I forwarded to BR, but nothing changed. About eight months ago, I went to another credit

seminar and they had a software program where you can file your own dispute letter, and they tell you how to do it, it is not that hard and the cost was \$19.95. To be honest after the first couple of letters from BR they were useless, and I don't think they sent out anything, but form letters and they didn't work on the hard items that needed to be removed, I received no proof of work at all, or what it was they were doing for me.

Posted by: Dennis Jensen in Nevada | 1:27 pm

117.

I used BR for over 2 years after my Chapter 7, and my FICO score only improved by 20 points (which was probably due to my working on improving it). It didn't seem to time that they did anything positive for me - especially at \$59/mo

Posted by: Margi in Arizona | 1:27 pm

118.

...ditto.

rather than pay brl or any other law firm; if you tell us how to; can't we do this ourselves?

that's what the reporting agencies kept writing to me about when it seemed like they were starting to be nonresponsive to brl's inquiries on my behalf. This started happening about 7 or 8 months into brl's service. I was getting these kinds of letters instead of credit reports. That's when I stopped paying brl. I figured the situation reached it's maximum life cycle.

One of the agencies, i think it was transunion, never responded to brl's inquires, thus I never got a credit report from them.

At this point, I'd be interested in knowing how I could do the inquiries myself. But, I'm sure there must be a technique for wording such an inquiry. Perhaps wording that would make the agency's respond and keep responding each and every time an inquiry is made.

You're a Godsend!

Posted by: J Homon in Massachusetts | 1:31 pm

119.

Dear Stephen,

I signed up with Bradley Ross Law at one of your seminars. I used their service for over a year. They did help remove some items. The problem came when I requested that they not re-challenge some items that I intended to reaffirm and concentrate their efforts on correcting incorrect information on my report. They told me they could not provide me with the service unless they challenged everything. Sounds like a computer program could do that.

In short, Bradley Ross Law, not personal service, not worth the money. They just don't care. But I do appreciate all of the other invaluable information you have provided.

Thank, Steve

Posted by: Steven M. Frazer in Illinois | 1:33 pm

120.

BRL did an ok job removing items from all my reports. I don't like the fact that the BK was only removed from my Trans Union, and not the other two bureaus. Most of the places I apply for credit don't even look at Trans Union. Also, the only negative items I have left are the BK's on Experian and Equifax because a lot of the items have just dropped off. I don't like the fact that BRL charges the same fee every month, but they say that since I only have one item on each report they can only dispute every 90 days. Can't they charge a person like me with only one item on each report less? I also don't like the fact that if you cancel for a while and want to come back they charge you the regular rate. I think that as long as I have attended your seminar, I should get the discounted rate. I have cancelled BRL and do not plan on going back to them unless there are some major changes!

Posted by: Joe in California | 1:34 pm

121.

BRL did an ok job removing items from all my reports. I don't like the fact that the BK was only removed from my Trans Union, and not the other two bureaus. Most of the places I apply for credit don't even look at Trans Union. Also, the only negative items I have left are the BK's on Experian and Equifax because a lot of the items have just dropped off. I don't like the fact that BRL charges the same fee every month, but they say that since I only have one item on each report they can only dispute every 90 days. Can't they charge a person like me with only one item on each report less? I also don't like the fact that if you cancel for a while and want to come back they charge you the regular rate. I think that as long as I have attended your seminar, I should get the discounted rate. I have cancelled BRL and do not plan on going back to them unless there are some major changes! Thank you!

Posted by: Joe in California | 1:34 pm

122.

I used BRL for over a year and had numerous issues with the way they handled my account. These included, but were not limited to removing satisfactory accounts from my reports, not updating accounts resulting in repeating requests to the same cc companies (while ignoring others) at my expense, excusing their behavior for months on end because I initially submitted one report from one company that I had received online before I hired them. How can Mr. McCray respond to these issues? Can he set up some kind of grievance procedure to respond to consumer issues? Does he have any kind of quality assurance program in place? Thank you, Stephen, for all of your efforts to help so many of us.

Posted by: Marie in Pennsylvania | 1:38 pm

123.

My question is like many others...I still have show the bankruptcy on my report. Even though some things did drop off, that still remains.

My other question is after retaining BR, my husband's negative items appeared on my report. Why is this so?

Posted by: Ganshe in Wisconsin / 1:38 pm

124.

We use this company and paid 75.00 per month and we saw no results... there fore we canceled... and started working things out on our own

Posted by: harold hornback in Kentucky / 1:39 pm

125.

Why are you even conversing with BRL? We have had better results with Facemyer in four months than with BRL for over two years.

Posted by: Doug Stephenson in Florida / 1:39 pm

126.

I must admit that my score has gone up about 100 points or more...so even though the investment was pretty step...I did have results.

Posted by: Ganshe in Wisconsin / 1:40 pm

127.

Stephen,we joined BR Law after attending your seminar.We paid 120.00 per month for well over a year.We were excited that anyone could help us get back into a stable financial situation.They fell short.we did not hear from any one for a period of months.We then questioned them,ask them to send copies of the letters to us that they sent out to the 3 credit repositories.The copies we received were child like,with misspelled words and grammer.

We were amazed at the information,very disappointed.

Posted by: Judy Souders in West Virginia / 1:43 pm

128.

I felt like such a huge failure and loser for having to file bankruptcy. It felt as if my life and future were dead and I was the murderer. Sorry for the dramatics, but that's how I felt and still do truthfully. So it was with great expectations that I signed up with BRL at your seminar. I was so excited that there would be some help for me. The \$59.00 honestly was going to be a bit of a struggle, but I told myself it would be worth it because they would help me back to "life." I have to tell you though, I honestly don't know what they did for me in the time that I was signed with them. I canceled after it was sold. Stephen, I hope YOU will answer the one question that we all have, why do you no longer recommend them? (Why were you so surprised that we would have this reaction?) Also, please ask Mr. McCray, what are the chances of getting at least a partial refund for the lack of results we received? I want to take this opportunity to tell how I so appreciate what you and your colleagues do, thank you and God bless!!!!

Posted by: Erica in New York / 1:44 pm

129.

Using the services of a firm like Bradley Ross Law only points up the fact that the whole system of credit reporting by the the three companies is outdated, ineffective, and misleading. What really needs to be done is for Congress through whatever committee deals with financial reporting to look at changing the way Americans credit worthiness is evaluated. I know that many will say that that just gets more government into our daily lives, but where else can it be done. Paying a law firm \$80(160) a month to just submit letters which eventually may or may not improve your credit standing only shows how poor a job the three credit reporting agencies do for the general public.

Posted by: Tom Capriotti in New York / 1:45 pm

130.

Stephen,we joined BR Law after attending your seminar.We paid 120.00 per month for well over a year.We were excited that anyone could help us get back into a stable financial situation.They fell short.we did not hear from any one for a period of months.We then questioned them,ask them to send copies of the letters to us that they sent out to the 3 credit repositories.The copies we received were child like,with misspelled words and grammer.

We were amazed at the information,very disappointed.

We were not surprised with your announcement.Much appreciation from us goes to you and all of the help you gave us and congintue to give! Blessings to you and your Family.

Posted by: Judy Souders in West Virginia / 1:47 pm

131.

- 1.) Why does Bradley Law require a credit card when a lot of bankrupt people don't have one?
- 2.) Your monthly fees were too high, I had to miss two payments in order to pay other bills and was charged for three months of payments plus the rate increased to the full, none discounted rate. Why? Remember BR, most people using your services were BANKRUPT!! On top of that, even though you knew I was originally referred to your agency through Stephen's seminar, you needed me to provide you with a name of someone else that was using your services in order to get the discount again!!
- 3.) Why wouldn't you send me a copy of all paperwork sent out to the reporting agencies? Emailing it would have saved on postage.
- 4.) Why was Kim so rude when I needed to ask questions about my account?
- 5.) Why didn't you change your tactics when the reporting agency stated, "the information was verified even though this was not true?"
- 6.) Why couldn't you keep me informed of the status of my account; as far as what was going on and what was happening next?
- 7.) Why didn't I hear from you months on end unless I called?
- 8.) Why did you continue to take people's money and provide poor service in return?
- 9.) Why is it so difficult to contact someone there?
- 10.) I'm glad that Stephen is no longer using your services. This would have taken away from his credibility!

Posted by: P. Brown in Wisconsin / 1:49 pm

132.

I must add that I was highly disappointed with the results of Bradley Ross and I kept them for over two years struggling to pay it. I was concerned that they were trying to delete my good accounts from my report and those were the ones my credit was based on. They never once asked for a review of my three reports to see if we could target specific troublesome accounts. They just sent letters blindly concerning any account and I finally got upset and the credit bureau quit responding. They were asking me to verify whether the letter was actually from me. I only started with them because of your recommendation but I was left with a credit report that I now have to wait another three or four years to

recover from. I feel my money was wasted and I would never recommend this service to anyone. You sometimes have to take control of your own destiny and writing letters to make corrections may be something you need to do for yourself. For all of the people who netted a return on their investment I applaud you. Maybe your advisor dedicated time and effort toward your cause. What a lost of time and money for me. HIGHLY DISAPPOINTED. I am not sure why you would sit down with a company that to me has clearly taken advantage of bankrupt people when they were at the lowest time of their lives. Don't condone it!! dismiss it!!

Posted by: A. Barber in Florida | 1:55 pm

133.

I feel like Bradley Law helped me the first two months, as I saw things removed from my credit reports. Nothing happened after that, although they kept taking money. I discontinued after several months of no changes. I feel they were not proactive with the credit bureaus and switched their focus to maintaining me as a customer as long as they could with as little effort as possible. I received the last reports from the credit bureaus, but there were no changes, and certainly no suggestions from Bradley Law about what I should do next. I feel it was a good 1-2 month investment. After that, I felt somewhat scammed.

Posted by: Peter J Cook in North Carolina | 1:57 pm

134.

After declaring bankruptcy, due to medical bills, my wife and I attended your seminar in Oklahoma City. We are also raising our twin grandchildren who are now 16 years of age. I receive Social Security disability, and my wife receives Social Security. Needless to say, we are penny counters. We needed to rewrite our mortgage, so we used Bradley Ross Law per your instructions. They charged us \$59 a month for each of us. We saw some results out of two of the reporting agencies, but quite frankly we expected more for \$118 a month. We paid this amount for six months. With no increase in scores in three months, we dropped the service. They never got one agency to raise my wife score at all.

As I have never used anyone else for this service, I have nothing to compare to. But I certainly do not feel that we received \$708 worth of service for the six months that we were with them.

Another thought that we had was that we work on just one of us at a time. Other than our mortgage, we did not see the need for both of us to apply together for credit. Would we be better off paying someone roughly \$50 a month for just one of us?

Better yet! How about a guarantee from Bradley Ross Law that after analyzing the reports that we had to send them they give us a worst-case scenario as to where our scores will be in six months or even a year. If we comply with all their requests in a timely fashion, why not offer us a 50% refund, if the scores are not there. This would mandate no new delinquent accounts. My major appliances come with a one year warranty. why not their service?

Posted by: William Durham in Oklahoma | 1:58 pm

135.

Wow, most of my questions are up there. I did it for about 3 years and my scores went down....sorry.

Posted by: charles m brown in Indiana | 2:01 pm

136.

Personally, it horrified me see what BR was sending to the agencies. Our bankruptcy was in 2003. My husband and I both paid BR for two years, until I saw the letter that was purportedly written by me. It had been sent to our home by mistake. I was embarrassed by the whiny, self-pitying tone of what I recall as a poorly written letter.

Posted by: Mary Butler in Ohio | 2:06 pm

137.

I had Bradley Ross for 11 months in 2002 and they did get a lot of of my credit reports except my B.K. and kept getting the same things back every month from the credit reports that it could not be taken off. So I stopped for a few years, I called B.R. a few years ago and they had told me we would have to get my own credit reports and I said to them that they used to get the reports out of the \$60 that I paid.

Posted by: guy in Illinois | 2:07 pm

138.

My experience with BR: First, the IVR doesn't work, so you are lucky if you can reach a live person. When you do reach someone, they are accusatory in nature and do not take ownership for the actions of BR. Second, it seems for the fee charged, BR and representatives like to blame internet providers for not delivering correspondence and non-productivity. Third, I do not believe BR is analyzing each file individually to dispute items but rather using a "cookie cutter" letter for the credit bureaus, hence not results.

My first time using BR was when they were actually Bradley Ross & Linett(sp). After only 3 months I discontinued their services because there was an item that was on my report, reporting included in bankruptcy. The account wasn't mine and had not been included in my bankruptcy. When I called BR the response I received was: "You will have to dispute it on your own - we don't dispute those." Wait a minute, wasn't that why I enrolled so that you could dispute incorrect information?

The second time, was in fall of 2007. I thought, OK, it is 7 years after my bankruptcy has been discharged, lets get the ball rolling. Also, I had medical claims from workmans comp on my file that were incorrect and just needed to be disputed to be removed. In the 6+ months that I paid for services, not one thing was removed. All I ever received from BR was excuses why they hadn't disputed items, letters from the credit bureaus asking for my identity verification because the letters sent to them appeared suspicious etc. I actually even spoke with Loren and had his cell phone number and he agreed to send me a copy of the letters that they were sending to the bureaus for my attorney but they never came. Just more excuses from the assistants.

Bradley Ross is an ineffective resource and I DO NOT recommend it. I suspect with the loss of Stephen's endorsement and the lost revenue, Loren is scrambling to put a band aide on the wound, but it is a day late and a dollar short.

Posted by: Stacey in Michigan / 2:08 pm

139.

Stephen,

Please ask Loren McRay if he plans to refund any of the money that was paid to BRL by so many bankrupt persons that received little to absolutely no benefit. Also please ask him how he feels about the fact that BRL has taken advantage of people that are trying to get their lives together again, and can least afford to pay for empty promises.

Bitter? Yes, I am. I could have used that money to pay off some of my debts, the moral thing to do, but instead gave it away to BRL. Live and learn, I guess.

~Leslie in Denver

Posted by: Leslie in Colorado / 2:08 pm

140.

OK, I am confused. You are no longer sponsoring Bradley Ross, and won't tell us yet who the new one you are sponsoring is, but out of the blue, with no explanation, you are talking with the owner of Bradley Ross and not the new firm. What is the point of this, and more importantly, what is the point of keeping us on pins and needles regarding the new firm? That kind of behavior always registers as suspect, I am sorry. Is there any reason for the cliff-hanger approach when you are at the same time wanting to help us?

Posted by: Devery Anderson in Utah / 2:14 pm

141.

Because my parents and I filed bankruptcy the same year, my mother and I attended one of Steven's seminars together and both became customers of Bradley Ross Law. After a year or so, my parents decided to opt out of Bradley Ross Law's services and my mother wrote a letter asking to remove her and my father (I am a junior, so we share the same name) from the program. It was six months or so before I realized my bank account was no longer being charged for the services of Bradley Ross Law. I called and your associates and they said my mother had removed me and her from the program. A simple misunderstanding it turned out to be, given that my father and I share the same name. I explained that my father and I have the same name and that I never requested to be removed from the program and would like to be re-enrolled. I was told I could do that but would have to pay an initiation fee and a higher monthly amount. I didn't think it was fair and asked to have this confirmed with a supervisor. Indeed, a supervisor confirmed that I would have to pay more, so I decided not to do business with you, given your unfair business practices. Why is this senseless policy in place?

Posted by: Martin Yost Jr. in California / 2:16 pm

142.

I agree with some of the post here. It seems like the credit bureaus have caught on what Bradley was doing. They also sent letters back stating that items were verified before. It seemed like Bradley Ross Law have no response to that. So, i cancelled as well. Bradley was able to get some negative items deleted though.

Thanks

Posted by: Rex in Illinois / 2:20 pm

143.

I don't really have a question. I feel I was blown off. I sent in my credit reports to BRL but Only received two updates back from TransUnion and Equifax. Experian (which was the big offender on my credit report) never sent me my update and requested additional information. I called BRL many times about this and they told me (in lawyer fashion) not to worry about it. Turns out they helped me on a few thing on TransUnion & Equifax but nothing ever happened on my Experian ... Nothing! They said not to worry that they send the letters once a month no matter what. but someone else a BRL said that's not true either. No one knew what was going on and most important no one seemed to care. And that's the really problem at BRL.

Stephen - This all started with you announcing you don't endorse BRL anymore, you were going to tell us why. You took a poll and claimed you would address issues accordingly to how we voted. You still haven't said anything about them. You said it was coming soon and it didn't. Now you are talking to them and want input from us with less than 24 hours notice. Stephen - You've really helped me over the last couple of years with LAB, Real Estate Advice and even recommending a diet that works for me but this thing with BRL kinda stinks and if you've got something to say, you should just say it. BRL has turned a lot of people off and it would be best for you to come forward and say what's on your mind. Facemeyer is even worse than BRL but I was smart enough to cancel before it even started but now they are hounding me saying I owe them a "setup fee".

I'm trying to figure out a way to do this myself and maybe your next book should be about disputing the information personally without a third party. I've actually had some luck at this and really isn't that hard. And the credit companies are actually quite helpful in doing this.

Good Luck on Monday - Max

Posted by: Max in Florida / 2:29 pm

144.

When I was a client of BRL it took so long for one inquiry to make it through the cycle. I would want to know what they could do to shorten the cycle and thereby help us object more frequently and get things taken off the credit reports faster. While I was a client, it seemed like the way BRL made their money was by all the delay in sending the objected items in therefore months passed and more monthly fees were incurred.

Posted by: John in Pennsylvania / 2:30 pm

145.

We too used them and cancelled. You need to do these things on your own. It is free for you to do it on your own as well. We accomplished more on our own than any company out there could ever do for us. A lot of people are asking WHO ARE YOU GOING TO RECCOMEND NEXT? Why would you ask that? The next one may be not as good as well and then everyone can complain to Stephen again about how they got taken for their money. I say do it yourself, it will be some work but atleast you will know what is being done on your behalf. We too were

scammed by BRL but we got out from under them and did the work ourselves. Don't waste your money (that is unless you have it too waste) on some company hoping they will do this for you, we've already seen what can happen with BRL.

One quick note though. When something comes off it can come back on down the road. My husbands BK came off (BRL did help with that coming off one of the credit reports) and low and behold the damn thing reappeared.

Good Luck To ALL and Make It A Great Day!

Posted by: [Synthia Daniels in Arizona](#) | 2:31 pm

146.

I did not have anything removed from my credit during the time I used Bradley Ross. I did the things I was told to do and nothing happened. I guess I'm just curious as to why some people were able to get some things taken off their reports and I was not. Right now, 2 years later, I have only a few negative things on my reports - the biggest one, obviously, is the bankruptcy. I would really like to see them cleared off. What is the best way to do this? I don't know about anyone else, but, when I filed bankruptcy, I didn't have money to just throw away every month on something that was having no effect. I need an effective course of action.

Posted by: [Jacqui in Georgia](#) | 2:31 pm

147.

I used Bradley Ross for 1 year about 18 months after my very large Chapter 7 discharge and was more than pleased with the work they did repairing my credit. Once the ball got rolling I was seeing at least 6 individual negative items a month falling off my credit reports! (For example 3 off Experian and 3 off Trans Union for a total of 6) However, things slowed down a bit after 6 months and ended with a steady diet of previously verified form letters during the last 3 months of service after which I decided to part ways. Overall I was pleased with the service. Three years later other than the US Bankruptcy Court entry my Experian report shows not a single negative item. The other guys aren't too far behind either with only 2 and 4 negative items. A dramatic reduction considering the nearly 20 negative items on each of my reports.

In reading the previous posts it seems there are 2 major issues people have with Bradley Ross Law. The first being the high expectations that clients or potential clients have. As outlined in their literature and agreement Bradley Ross Law makes no guarantees. Perhaps my results were not typical. The second issue that raised questions, and I can clearly see where people are coming from, is when is the right time to terminate the service. BRL is in business to make money, but maybe a heads up from them that things are in effect at a standstill would make their clients feel uncheated.

I do have a few questions of my own as follows:

- 1) I have an incorrect address on my credit report. How would I request to get this resolved ?
- 2) Is there any time frame we should wait before trying Bradley Ross Law or someone else to try remove previously verified negative items that are still left on our credit reports?
- 3) I have 2 negative items on my Trans Union report that were discharged on my Chapter 7 yet still show as current debts. One is from a collection agency and the other is a credit card. If I or someone I hire attempts to dispute these items as current active debts and change them to discharged are we in fact verifying them and therefore flagging them to not be removed from a future dispute?

Thank You

Posted by: [Robert Holm in New York](#) | 2:33 pm

148.

The Bradley service was OK but very expensive for what it did. My question is; as a law firm couldn't you use a better tactic against the credit reporting companies to remove your clients negative information? The process by which you remove information is extremely basic I was expecting a more aggressive LEGAL approach. Will your service offer a more individualized legal approach which varies from state to state? Will your service include both state and federal approaches to removing and blocking negative remarks?

Posted by: [Daniel Maietta in New York](#) | 2:34 pm

149.

Hi Stephen,

I quit Bradley Ross last year when I realised, to my shock, that they were still telling me I had items they were working on, that had already been removed.

I had made and kept a complete copy of my credit reports that last time, rather than just mailing the original off, as was my usual procedure. To my shock, the very day I received BRoss' emailed update showing what was still in progress, I looked at those very same credit reports they were reporting from to me, and did not see those creditor items on my report. Again, these were the same reports I'd mailed them a few weeks earlier and from which they were now reporting their progress to me.

I called a credit bureau (I cant remember which one.. I think it was Trans-Union) and spoke to an agent there, saying I wanted to confirm the accuracy of my disputed items on my reports.. He told me "Those items were removed months ago."

Stephen, the only negatives remaining on 2 of my 3 reports were just the Bankruptcy, and a late payment in 07 due to a payment that got lost in the mail at the holidays. Otherwise my reports are clear, yet Bradley Ross was telling me they were still working on negatives that had already been removed!

Unfortunately a computer virus this year wiped out all my emails, as I had actually kept the Case Valet email update they'd sent to me showing items still present and being worked on. I would forward a copy to you if I still had it. I tried my web link to them, but I guess since I quit them they removed my online link to Case Valet. So, I no longer have the proof of this, which I had saved for the longest time.

They lied! I called and canceled my service right then. Didn't even bother telling them why, (and they didn't ask!) as they had to know this was intentional deceit to keep my \$ flowing.

Wouldn't do me any good to file charges ... I don't have the time / resources to file a complaint with the bar in their state.

Another thing that bugged me was that it was a full month from the time they received the credit reports from me, until they mailed out new letters. When I asked about that, I'd be told "Because we only do it once a month" Yeah, right... milk that cash cow!

Posted by: Sue in Colorado | 2:34 pm

150.

Unlike most of the comments I've read, I had good results with BRL. If my memory serves me correct, we were told in our seminar that if the services from BRL stopped working then all you had to do was cancel. That's exactly what I did but at that point my middle score had gone up 100 pts and the other two had gone up considerably as well. I was glad to pay the \$59 to accomplish this and did so in about 9 or 10 months. I'm thankful for all the helpful information I learned at Stephen Snyder's seminar and am still looking for new info to continue to raise my scores over 700.

Thanks

Posted by: R Pruett in Alabama | 2:43 pm

151.

I too feel like many others writing. Bradley Law began removing some negative items at first then it all stopped. My wife and I are paying for service which just doesn't add up. Most of the reports come back as "already verified". My wife cancelled her part while I kept going. My question: What can this new Law firm do for me that Bradley Law couldn't? What guarantee can be given for our money? I can't afford this program. Can this be done in a less expensive manner? Can we be taught how to do this on our own?

Posted by: David Gauna in Texas | 2:45 pm

152.

After, reading all the posts of the many people with similar if not the same experience as I have had with BRL, I am left wondering what is the point in all this? Everyone has vented, fine. What my real question is why are we still pursuing BRL at all? Stephen, you mentioned that you were not expecting the overwhelming interest & perhaps disappointment with BRL. You have promised weeks ago now to tell us who you now recommend, but have yet to deliver. I am sorry, but I am starting to feel like perhaps you are stalling because you do not have anything to replace them with. I really do not understand why you would want to interview Loren McCray now if you really do not recommend them anymore. You should not be surprised that the many people posting here really do not care what he has to say. Customers that are dissatisfied don't care what the excuse is for bad service, they usually only care about what a company is going to do to make it right.

Posted by: anonymous in Michigan | 2:46 pm

153.

I signed up after the online seminar August 2007. Over the next 6 months I got nothing but vague answers from M. Raines. In August 2007, I specifically asked about the information in the seminar that the clearly stated to contest items under the "verifiable information" route as there was quite a bit of time spent on that in the seminar. Little time was spent on the "inaccurate info" route. On BRL's site, it clearly stated that the "inaccurate info" route produces best results. I scratched my head and followed MaryAnn's recommendation to call BRL. Upon doing so, I was given no explicit answer to such an A or B question. B was a challenge as much of it was accurate and I did not feel comfortable contesting it that way as it was a lie. However, contesting as A (verifiable) put the burden of proof on the merchants/creditors.

To this day, the answer has never been resolved and after 6 months I quit the service for BOTH MY WIFE AND I as we saw no results in scores and minimal results in removal and vast differences after their work between bureaus.

Here's my question... What's the S.L.A. for their service? S.L.A. stands for service level agreement. At no point was there a service level agreement and many of us that hardly had enough to pay bills were giving them \$60-\$120 or even more per month.

Posted by: AJ in Colorado | 2:58 pm

154.

I had them for 2 and half years. All they did was keep on sending dispute letters with no satisfaction. They even disputed a new credit account that the company was threatening to close on me. When I quit they had the nerve to tell me they were going to use my name as a satisfied customer. Four months after I quit them I had my FICO scores go up on their own. When I had them they did not change at all.

Posted by: Carol in Pennsylvania | 3:09 pm

155.

Stephen,

You said you do not recommend Bradley Ross Law anymore! Why are you meeting with them then? I think you are losing face on this one!

My wife and I used Bradley Ross for a little over one year. We did get many negatives removed from our reports, however, as everyone has stated, we dropped their services when their system no longer brought results. (Our BK never was deleted.)

We are now six years past our BK, our credit scores are all in the 725 range, and we feel like we have moved on with our lives.

Stephen; Forget this interview! Who do you now recommend, and what makes them different??

Posted by: Steve in California | 3:23 pm

156.

I used Bradley Ross law for almost 2 years, they did a great job and 60 dollars a month is a bargain compared to what you would pay a law firm. They got a lot of negative items removed from my credit reports but in the end I don't think there was much more they could do for me.

I think it was just a matter of time passing by before my judgements expired.

My question is Do you think you should tell the client there isn't much more we can do for you at this time? For 60 dollars a month I think I would have kept them on anyway.

Second question Are all the letters to the credit reorting agencies negatine points on our credit reports?

Thanks Dennis

PS you guy's did a great job for me no complaints here.

Posted by: Dennis in New Jersey / 3:26 pm

157.

After seminar signed up for 18 months BR did some good however the credit agencies where on to the requests. problem we had was that several accounts were listed on bankruptcy but had been paid in full before bankruptcy are still listed and BR law did nothing to fix on our credit report. we have moved up in score but have 3 negatives that if handled by BR law would not be detrimental to our scores. even the creditors show they were paid before we filed however due to the fact that we had filed on a different company that they provided credit for, they still listed them as a whole group. 1) BR law needs to answer on how to handle. 2) BR needs to listen to questions instead of canned answers. 3) BR could be very successful in helping and of course make themselves more \$ by providing better customer service. the first 3-4 times we visited with BR they were very helpful but after the honeymoon was over it went down hill fast. BR needs to step to the plate on past customers that were not satisfied with results after the first 12 months. maybe a follow up survey to help them learn what needs more attention even though every one has a different situation.

Posted by: Debra Siemieniewski in Kansas / 3:29 pm

158.

Stephen,

You once recommended a credit card company, canceled that recommendation and raved about another one. You also recommended a mortgage company, then recommeded another one, now the Bradly Law??? You're credibility is getting really slim with me! Now, you want to be friends with Bradley Law after you broke ties with them? Are they the new company you're talking about? Why would you want to continue to talk with them and why would you care what the LAB people have to say about this company if you're recommending another one? Please stop with the games and come out and tell us. A lot of us trust you and would like to continue to follow your advice.

Posted by: Jayln in Maine / 3:31 pm

159.

Michael Ferguson in Ill I agree with you!! I dispute my own items now using myFico, thanks Stephen! It has been very successful for me and my husband.

I have hospital bills on Experian and Exquifax. I started with them on all 3 of my credit reports and had 11 of them on each. It took a year to remove ALL baddies from Transuinion. Exquifax only has 3 and Experian has 6. But Experian won't budge! They are notorious for igonoring disputes no matter who sends them unless you are ready to go to court. Take a moment and read some of the credit boards or dispute them yourself.

Stephen and his books have given me and a ton of people the knowlegdge to clean up our own credit reports. I used BRL and they removed several items from my report and my husband. But I dropped them when I figured I could do it cheaper.

I think of credit cleanup the same way I think of credit reporting. Not all agencies work the same. Not all three credit reports will have the same information. I know mines does not!

If you are expecting BRL to remove all of your baddies, then stop dreaming. If you are expecting them to remove some of them, then that's what they were paid to do. The moment the letters came back from Credit report agencies saying your dispute was verified I would have dropped them, because their is not much then can do after that. Unless you are ready to go to court. If you are BK like me, then the debt is probably YOURS and you are not going to sue anyone for something you KNOW you owe.

Stephen, keep doing what you are doing. Don't let any HATERS bring you down!! I am curious to know what BRL has to say. Sorry I don't have any questions for you but we did not have any problems with them.

GOD Bless

Nicole

Posted by: Nicole in Maryland / 3:32 pm

160.

Looking through the posts they all seem to agree that BR did help a little initially but then most people cancelled including myself because it was going nowhere .I am almost at the 5 year mark and credit scores are 660. I am interested in what this guy at BR has to say because it was not worth the money.

Posted by: Mike Crowe in California / 3:35 pm

161.

Based on your suggestion, I did use them after I attended your seminar. Hoqwever, my credit reports never completely were cleaned up. And as the comments before me, they might clean up one thing on one report, but not on the others. I felt like they did not provide a good service to me and my money was wasted.

Posted by: Audrey Tisdale in Maryland / 3:36 pm

162.

I signed up with BRL after attending the seminar in 2003 and used them for nearly a year. My experience with BRL was the same as 95% of

the people who have posted comments; with that said, my question for Loren is : What address do we use to request a refund of the money they collected for services that were not delivered??

Posted by: Kim Campbell in Georgia | 3:39 pm

163.

I've also been duped! I paid for 8 months and got nothing but just 2 small deletions, a whole lot of contradicting excuses, and letters from the bureaus verifying my bankruptcy. I wasted my time and money trusting these double talkers (Bradley Ross Law) only to make things worst.

I tag on the what the anonymous person from Michigan said. I too am not interested in what more excuses Loren McCray has to say. Although I am only interested if he will refund my money to make things right. But I doubt he'll have the courage to cough it up. So why are you wasting your time with this bozo Stephen?

Posted by: Elaina in Washington | 3:41 pm

164.

Hiya Stephen,

Mine is a statement rather than a specific question. I had used Bradley Ross law years ago just before the ownership change & was extremely pleased with the results. I had followed their guidelines & was able to remove all but the bankruptcy from (1) credit report. My scores shot up iwthin a period of about 8 months. When the ownership changed hands, I removed myself from their customer base due to the fact that I was satisfied with the results thus far & saw no further need. I guess my question is this - what happened that has caused all of the controversy?

Posted by: Brett Wallace in California | 3:41 pm

165.

Recently I got a notification saying they have sold out to another company, how does that affect the promises they have made in the past? I know they legally don't want to promise anything because they are on the hook if they do and it doesn't work out, I am a lawyer, I know but how can they charge without ANY promise of accomplishment and not leave room for people feeling they are just charging you to send out canned letters that most bureaus by now probably flagged and will disregard, especially that they will not pursue or legally fight any failure on the part of the bureaus to act. You are paying for someone to send out letters for you that have no more promise of success than doing it yourself. Given that you have to forward every single communication to them via mail, you are taking the time and paying the postage, why pay someone else to send out the letter when you can do it yourself? I guess what I am asking in a long manner is, what makes them more successful, or worth the money to do what we can do ourselves and I have done with much success. Thank you.

Posted by: Michael in California | 3:45 pm

166.

My husband and I used BR Law for one year That is \$1,400 and the results are MINIMAL. Dealing with them was always a hassle and only one item of any significance was removed from my TransUnion report. My BK and a judgment that was dismissed with the BK still show on my and my husbands report (Except my TU Report). In my opinion they did not do anything worth \$100 let alone the \$1,400 we spent. By the way for the money they charge they should at least supply a toll free telephone number and not a regular toll number. If anyone would ask my opinion it would be save your money and do it your self. Just as an aside my FICO is 850+ and my husbands is 740. This was due to our outstanding credit payment history before we had to do a BK for business reasons, not personal credit problems.

Posted by: Romie Rynar in New York | 3:47 pm

167.

After attending your seminar in Jacksonville Florida at the beginning of 2004, Stephen, I signed up for Bradley Ross' service based on your recommendation. I didn't know much about credit reporting or "credit repair," but I knew that my goal was to improve my credit after my bankruptcy, and I was led to believe Bradley Ross Law would help me achieve that.

What I did not count on was that Bradley Ross Law either DID NOT KNOW or DID NOT CARE what the steps were to RAISE MY CREDIT SCORE, not just eliminate negative entries.

In the middle of 2005, after paying nearly \$1000 for their services, I found myself in Credit Report Hell. I had applied for a Home Equity Line of Credit and found many items being reported incorrectly on my credit reports. While BRL was successful in getting a few negative accounts deleted from my credit profile, they also succeeded in DELETING A PERFECTLY GOOD 3 YEAR OLD ACCOUNT—they had disputed the WRONG ACCOUNT—and they were in the process of disputing my PAID OFF MORTGAGE ACCOUNT that had one 30 day late payment on Equifax and one 30 day late (different month) on Experian.

I specifically told BRL those lates were a mistake, because my mortgage company at the time had given me a payment extension due to the 3 hurricanes that wreaked havoc in my area. I was living in a place that had been declared a "Disaster Area" three times in less than two months. So I knew the 30 day late did not belong there, and I documented that in the report I had sent to Bradley Ross.

But instead of following my instructions, BRL took it upon themselves to contact the credit bureaus and dispute that account.

When I spoke to one of their clerks, I asked if their objective included getting incorrect data corrected, and I was told that their goal is to have all accounts with any negative information deleted.

So they were trying to get my four-plus years of mortgage payment history DELETED! That would LOWER my scores, not raise them. Erasing one of the best parts of my credit history because of one 30 day late that didn't even belong there is just plain stupid! And my credit scores reflected the actions of their incompetence. They had fallen since I retained the services of this "law firm letter mill," as one person previously described them.

And that is one of the problems that I have not seen specifically addressed (or asked about) in this "b*tch fest."

Why does Bradley Ross Law, whose specialty is supposed to be helping their clients improve their credit, not understand the basic tenets of the credit reporting system?

I did not retain them so that negative items would be removed from my credit report.

I retained them because I wanted to RAISE MY CREDIT SCORE.

Face it, having negatives removed and raising your credit score are two different things.

Most creditors and lenders who are considering you for a loan do not even look at the number of negative entries on your credit report.

ALL THEY LOOK AT IS YOUR CREDIT SCORE!

So if the "Length of Credit History" accounts for 15% of your FICO score, and the "Type of Credit Used" reflects 10% of that score, then what happens when negative credit entries are blindly disputed and then removed by the Credit Reporting Agencies?

That's the BIG QUESTION now, isn't it. We're talking about 25% of the factors that go into determining that ever-important score that determines IF we get a loan or mortgage or credit card AND how much WE WILL PAY IN INTEREST should we be approved.

It makes sense that if you've had your oldest account for 20 years, and the next oldest is 3 years, by having that aged account removed because of a 30 day late, even if recent, will have more of a negative impact than leaving it stay the way it is.

What Bradley Ross Law is doing is irresponsible. Disputing negative accounts without consideration of how those disputes and deletions will impact the CREDIT SCORES of the people who are paying them in good faith is not acting in the best interests of their clients. It is actually betraying them.

So my question to Mr. McCray is...

If you really are interested in helping others improve their credit after bankruptcy, then why will you not expend the time, effort, and energy (money) to train your staff on the best methods known and available for getting higher FICO Scores for your clients?

Sometimes it's as simple as having a correction made on an account that is reporting erroneously. More often than not, it's far more complicated. Your profit margin may shrink at first, but if you provide a service that is sincerely client-centric, you would most likely see an increase in your business, and your fan base, within a period of time.

But maybe your reason for sticking to the status quo is that the whole Credit Reporting system is so dysfunctional to begin with, that it may simply be easier for you to just "go with the flow" and profit when and where you can, without thought to the individuals you are harming.

On a similar theme, I don't understand why the American public doesn't scream with outrage at the unfair and ridiculously incompetent way that their credit history is being reported and then sold back to them! There are a huge variety of products and services being offered that monitor the continuous stream of mistakes and improper entries that get removed and then put back on credit reports again and again, making consumers dependent on using them. There are also the proprietary "Credit Scores" that no lender ever looks at, but hundreds of thousands, if not millions, are duped into buying every year. It's become a multi-billion dollar industry!

And there-in lies the rub.

Posted by: Kathleen in Florida | 3:48 pm

168.

Stephan -

Wow what a response! It's a lot of info to sift through. Lots of turbulent water under the bridge!

I would like some info that will help us all move forward. Several entries indicated the same issue with "verified" information. And that is my concern as well. It seems like that is a hurdle that BRL was not addressing.

My question for Bradley Ross Law is "What avenues can we, as consumers, take once an item is considered 'verified'?"

If they can give us a tool that we all can use for free on our own, it might make up for some of the negativity that currently surrounds them.

Thanks for all you do!

Posted by: Belinda in Arizona | 3:54 pm

169.

I lived in a different state at the time, in case that matters –

From 2003, for the three years hence, I paid Bradley Ross monthly, including when they increased the rate.

I got NOTHING from this investment in terms of helping my credit. When I was between

jobs, I asked if a lower rate was possible and they said no. Honestly, I wish I had that money back. If there was a way some enlightened soul over there would refund money, I'd appreciate it.

Posted by: C.Giacobbe in North Carolina | 4:12 pm

170.

I would like to know if this firm will show some HONOR and return the funds they took from my wife I seeing as how the results were less than promised

Posted by: Dick in Arizona | 4:15 pm

171.

I agree with Kim in Georgia.

What address do we use to request a refund of the money they collected for services that were not delivered?

Posted by: Wendy in Colorado | 4:20 pm

172.

Steven,

During my time with BRL I provided them with the following details and complete documentation so that they would have everything they needed to craft a letter with the supporting documentation needed to get these items corrected.

These are the only negative items still left on our reports. I hope that these are the type of questions you are looking for to ask Loren.

To have real value to all of the people who trust and follow you I would request that Loren provide a detailed answer on the steps that I should take to deal with both the credit agencies and the companies involved to get these items removed.

1. BofA - After clearing they created a new number for a 35-year-old account that had been discharged. At first this created 2 negative accounts on all 3 reports instead of 1. After challenging both accounts they removed the 35-year-old account and left the new account, which was just a copy of the information that had been on the original account. The point is I never had any such account number with them. By definition the information is therefore inaccurate and should be removed. This has reached the stage where they just keep stating that BofA has already verified and they will not do anything else.

This is a case where the reporting agencies have been given the proof and refuse to correct.

2. BofA - On my wife's reports they never updated the status to show it was included in the filing. It only shows the charge off. The result has been that 28 months after discharge the #1 negative code on her report has been "the time since your most recent past due payment or derogatory indicator is too recent." This problem is further complicated by the next listed problem.

3. BofA - On both of our reports BofA keeps coming in and updating the reports. The result for my wife is that they keep making it appear to be an active problem. This when combined with question 2 above is keeping her scores lower. On our reports the effect is that they are making it appear that these accounts are still in trouble and not cleared. By the repeated updates 28 months after discharge it is clear that BofA knows what they are doing and the effect on our reports and that they are doing it to continue to create problems for us. The 2 most obvious problems that this creates is #2 above plus the fact that they are continuing to move the 7 years reporting time period out by an additional 28 months so far.

4. BofA - During the period between filing and discharge they keep showing the account as late. On one account that they updated after the discharge they reported it as late 6 months after the discharge even though it shows as included in the filing and discharge. Again they have verified the data as correct and it has not been removed. I did not challenge it based on the fact that it was included in the filing thereby confirming the filing. How should I proceed?

Again to have real value we need specifics information and steps.

Posted by: Pat in New Mexico | 4:23 pm

173.

I used BRL and paid the fee every month, despite the fact that it was difficult most months to lose that \$60. Some things were removed but I began to feel the same as so many other postings, that the bureaus were catching on. It didn't take long before I started receiving letters from the bureaus claiming that I was "wasting their time with frivolous claims." They should be paid only for the items they successfully remove.

My question for BRL and Loren McCray is **WHAT ARE YOU DOING ENHANCE OR CHANGE TACTICS TO OBTAIN MORE SUCCESSFUL RESULTS FOR YOUR CLIENTELE?**

Posted by: Nicole Costello in Pennsylvania | 4:24 pm

174.

We received good services from Bradley Ross Law and were pleased to see good results from their work for us. Of course, our file wasn't a total train wreck. We nipped it in the bud before it got too bad.

Posted by: Greg Harvey in Kansas | 4:26 pm

175.

My experience with BRL seems to be typical. They removed some inaccuracies in the beginning, but ultimately only one or two things were changed. (I never did receive the credit scores I was promised.) Some errors in my personal info on the reports never were touched, despite providing BRL with the requested information. I used their account manager to try different disputing methods, but I only received statements from the agencies stating that items were previously verified and they wouldn't investigate again. I had already decided to stop paying them money I didn't have to spend to do nothing when they informed me that they were selling my account. That was enough.

If they reach a point where they can do nothing else, fine. THEY are the professionals and should advise us when that point is reached. To continue to accept money when they know they can do nothing is unethical (maybe illegal).

Although I was not always as diligent as I should have been at forwarding mail, I still noticed a lag of several months in some cases for processing my reports. I almost considered sending them return receipt just to verify when they were received.

I think much of the problem seems to be that they didn't do anything we couldn't have done ourselves. In fact, with all the copying and mailing and CaseValet management, we pretty much DID do it ourselves. So why did we pay someone else? Because we thought they were experts who could do it better. My belief is that sending letters and info entry was done by people working at home computers. This would account for

the poor quality of letters and inconsistencies in communications. Maybe you should ask Loren McCray if this is the case. We paid for legal experts. If that's not what we received, I think that's illegal.

Regardless, you may want to check people out a little better before recommending them. I had problems with the mortgage person you recommended as well. He was, in my opinion, incompetent. I found a local agent who was MUCH better (and cheaper).

Posted by: Mike in Ohio | 4:33 pm

176.

BR were quick on charging their fees, but did little to remove anything from my credit reports. I used them for 1 year after your recommendation and didn't get any results. I am doing better on my own than with using them.
Thanks

Posted by: Raul in Florida | 4:33 pm

177.

I cancelled their service after 3 years. In the first few months I did see some improvements on my reports but then nothing more happened. My BK remains on all three of my credit reports.

The customer service was excellent. I just no longer need their service. In 3 years, I got my credit score is up to 745. I'm NOT confident this is because of BRL as I have applied much of what I have learned with workshops, books and articles.

Posted by: Tina in California | 4:40 pm

178.

I would like to know just what the hell our money went for. Our credit is not any better and we still can't get anything. We had them until this March 2008. I feel they just took our money. We still have crap on our credit. We had them for four years. The stuff is on all the credit reports. So what are they going to do for us? I feel they should fix everyone's credit report. Thanks

Posted by: Joan and Greg Madden in Illinois | 4:43 pm

179.

I signed up with BRL at your seminar in Dallas in 06 after you suggested that they could help remove the bankruptcy from my credit report & improve my credit score. You indicated that the credit bureaus were under staffed & that BRL would submit repeated request & they would remove the request without checking it out. I did not receive a report where BRL disputed the bankruptcy. They cleaned up a few of the credit errors which I could have done but did not raise my score. I improved my score by paying off credit cards each month & making small secured loans at the bank's. I also sent them a computer printout of my three reports and marked the items I wanted them to dispute which they had missed. They sent me a letter saying that they did not accept computer generated reports & did not submit the items I requested even though they were on my reports. Needless to say & was very disappointed in their service & was sorry I took your recommendation to sign up with them. You sure have made them a lot of money & am sure "you collected a referral fee". I used them for 8 or 9 months & needless to say I did not get my money's worth. It sure would be nice if you could work out an arrangement with them to refund part of the fees I & other attendees of your seminar's paid them.

Posted by: Hoye Underwood in Texas | 4:44 pm

180.

I used Bradley Ross for about 2 years as recommended at your seminar. In fact I signed up with them at your seminar. I saw a FEW things come off, but when I sent BR a letter back explaining that some of the charges were over the 7-10 yr period and should be off anyway and some were NOT even mine, but created several years after I left my now ex-wife, they did nothing but send the SAME old tired letters to the credit agencies each month. If something got removed, all well and good, if not, another old, tired letter with the EXACT same content went out again to all 3 credit reporting agencies. I also tried to update the reports on their website only to find out that this was not being checked and updated regularly or being ignored or something, but got NO results. THEY did NOT follow through with holding up their end of the bargain as far as I am concerned. I wasted hard earned monies for a service that I could have done myself over the two yrs I pd them. I feel they duped the POOR broken bankrupt people into a small fee, but multiplied MANY times, adds up to a bundle over the years. BY THE WAY...I was under the understanding that MEDICAL bills were NOT to be used when figuring credit scores. I had many on my reports that were never removed. Bradley Ross should give our money back for not performing up to snuff after such a long time.

Posted by: Michael P. O'Conner in Pennsylvania | 4:45 pm

181.

I joined Bradley Ross at your Life After Bankruptcy Conference in Austin, Texas several years ago and finally cancelled the service a couple of months ago. I had high hopes that they would be able to clear my credit reports like they did for you, but it just didn't happen.

I'm not sure what methods Bradley Ross uses in determining which account they protest, and with whom, but it didn't work out well for me. Like others, I kept getting the letters from the credit bureaus saying that they had already verified my accounts. I also think that credit bureaus watch for clients of Bradley Ross because of Bradley Ross' methods being so easily recognizable. I've given them a lot of money with little results; in fact, my FICO score was worse a few months ago than it was 3 years ago! I must be doing something wrong even though I've been able to get a car financed through my credit union because of my personal history with them. However, I've been turned down elsewhere for credit twice; once at a mattress company, and the other for a credit card through Southwest Airlines through Chase Bank, who had financed my car originally prior to the bankruptcy, which was included in my bankruptcy, but I continually made my payments on time to them for two years and was paid off to them when I later financed the same car through my credit union. I'm sure the two denials for credit, i.e., the mattress company and Chase Bank (Southwest Airlines) have only hurt my FICO more. I've been paying on a car for 5 years now, and still haven't been able to establish new credit elsewhere, other than my credit union. I feel that Bradley Ross did a poor job helping me, and that they should reimburse some of their fees for the minimal service they provide, even under the previous ownership. I really think you would be doing your followers an injustice to get them hooked up with Bradley Ross. Question for Bradley Ross: Why couldn't they get my credit history cleared in the 3 or 4 years that I paid them? Question for you: Are you seriously reconsidering referring them to your followers?

Posted by: Kathy in Texas | 4:45 pm

182.

Like so many others seemingly, after about 6 months, I canceled as I was doing much better performing the recommended things you advised in the newsletters and that were reiterated in the seminar. Like several people mentioned above, I received letters from the bureaus indicating that items had already been verified as accurate and would not be further investigated. I did better on my own. I have names of individuals at Bradley Ross who would not communicate with me after my file had been shuffled around and some parts of it, even misplaced.

I represented myself more professionally and accomplished more through following your advice directly. IF there is a reputable, ethical and efficient company that has more skill, professionalism and RESULTS-I'd like to know about them. After all my hard work, I have my scores up to mid 600's but, I'd still like to break the 700 mark.

Thank you.

Posted by: T.H. in Michigan | 4:47 pm

183.

Dear Mr. Steven Snyder:

Your teaching have truly been VERY valuable.

However, my question is related to this issue: I had some negative experiences at the very beginning with the law firm BR you suggested and I had to cancel my service.

Nothing really happened - I followed all instruction, yet they did not succeed even getting my uptodate credit reports from 3 agencies.

I am a highly educated professional, a College President, even a Radio Show Host of a popular show, thus I believe I can evaluate issues. I WAS MYSELF A VICTIM OF A FINANCIAL CRIME AND SUDDENLY LOST CASH IN 7 figures - it could ruin (temporarily anyone's life).

I have used all these issues as a learning experience and have truly learned, especially from YOU, Mr. Snyder - your material is to 10!

However, I do not "deserve" a bad credit, so bad that it can ruin my future. Before this all happened I had a top of the line score, always around 840 - now I make a joke "it is hardly 480".

We'll, as a very widely published motivational author and seminar leader I learned also that I seem to practice myself what I preach - thus I have been successful keeping my head healthy and clear - one of the toughest time in my life - any challenge is an opportunity to grow and get better and there is a solution to anything in matters that are between human beings.

MY QUESTION TO MR. SNYDER, WHOM I AM VERY THANKFUL FOR ALL THE KNOWLEDGE I LEARNED: (1) DO YOU STILL, RECOMMEND THIS LAWFIRM, RB, or some other company and if what company? (2) Is it really possible that this RB is not what they say in their brochure of high level, for I myself got personally little different opinions already at the very beginning.

Please help me to choose a correct law firm to do this work for me, for I am willing to do what it takes to go it through with your help.

In my seminars I will guide people to contact your company and send you new clients.

Dr. C.

Posted by: Christianos Voncolijeff in New Jersey | 4:48 pm

184.

I used Bradley Ross for almost 2 years and thought my accounts were all taken care of, but when I reviewed my credit report lately, some of the same accounts on my report are still outstanding. I don't understand. I agree with many of the comments, it was a real stretch for me to budget BR in the early years of my bankruptcy and I'm very disappointed that they didn't follow through on their end of the bargain.

Posted by: Cindy George in Indiana | 5:02 pm

185.

I signed up with BRL the day of the seminar in 2005. I noticed that a few minor items were removed within the 1st few months, but after that I kept getting letters stating the same things as others; I had indicated to them that several of the derog items had been included in the BK but were not stating such on the C/R's, so could they please follow up on that. I never rec'd a response from BRL and the items were never clarified as included in BK. I also had a foreclosure showing up that belonged to my ex-husband, along with many credit inquiries from mortgage/finance companies where he was apparently trying to save his home. There were also many previous addresses that belonged to him, or to my sister, who had lived with me at one time. I asked BRL to follow up on this; I even sent them my divorce papers and quitclaim deed to show that I was not responsible for this loan/foreclosure. They never responded to me and I never rec'd any indication that BRL had attempted to get this removed from my credit. It definitely hurt my scores.

I used BRL for 2 years before I wised up and realized they were doing anything for me, so I cancelled my account.

I have been a mortgage loan underwriter for 33 years, and I have advised people to save their money and work directly with the credit agencies, as they have a better chance of clearing items that don't belong; I've always contended that credit repair companies are bogus - they can't repair anything; but I was hoping since BRL was an attorney office, that maybe they could at least clear up the foreclosure issue, which I had tried to do myself, with no success.

I would like to know why anyone, credit repair company, or attorney, believes that they can clear up derogatory credit that an individual incurred? Granted there may be items that don't belong, but generally speaking, even those can be cleared if you get the right person at the credit agency.

If you were able to provide us with information on a company that could prove success at clearing up credit, then I'm all for it, please count me in. Otherwise, I'll just plod along and try to get my life back in order myself. FYI, after my BK I got 3 auto loans, 4 unsecured credit cards. However, being in the mortgage industry, I've been out of work now for over a year, and my credit rating is in the toilet again. I just barely keep my truck from being repo'd each month (> 60 days behind and playing catch-up is a bitch on 6 mos unemployment). I love your new format, it's so much more interesting than reading material.

Keep the good information coming. Thanks.

Posted by: Donna Frost in California | 5:18 pm

186.

We did not use them, for the simple fact we could'nt afford them. But I did myself, what they say they do, and I got some items deleted, changed from charge-off, to included in bankruptcy, and it raised our scores from 400-500 to 600's in only 7 months after bankruptcy. I know that's not a high score, but I think that's pretty good for doing all the work myself and saving the monthly fee. We have the reports cleaned up, and now we just pay our bills ahead and on time. Our scores go up every month. Why do they charge so much for what they do?

Posted by: sherri conley in Indiana | 5:25 pm

187.

I want to know that why it is they were "disputing" the same items over and over again instead of making sure that the items on your credit report are reported correctly. I used them for a year and had a couple items deleted. What I recently found out (from my Bankruptcy attny) is that items are still being reported as delinquent. The attnys office said that companies are disregarding the law and selling the acct's to another company to collect and report negatively. Why is it that an attorney's office that I was paying for thier services was not aware of, or at least not doing anything about this concern? What can we do to protect ourselves? Who is really out there to help bankrupt people instead of continually dapping them? We are bankrupt not suckers.

Posted by: Amanda in Nebraska | 5:53 pm

188.

Stephen,

Wow, you sure are receiving a lot of questions to ask BRL. We both retained BRL after attending your seminar hoping that they could at least advise us on how to reach those who could help change the law. Our biggest problem was not the bankruptcy but the laws that fail to protect the citizen from abuse or negligence by not requiring validation of negative entries "before" entering them into the credit record. This they could not do. They mentioned to us that they only dispute negative entries. We were told by Experian that having a law firm dispute something we could have done equally well ourselves did not achieve any positive results. The issue we are pointing out is a threat to all of us regardless. This is what happened to us two years ago:

My wife was taken to the local emergency room, where she say a doctor about a frozen shoulder. We paid the co-pay to the ER and left. About 6 months later, the credit guard agency notified my wife by e-mail that her credit score had changed So we went on-line and found her credit score had dropped 33 points due to a \$68.00 collection entry placed in her credit report by someone we had never heard of. We promptly disputed it and was told that the entry would remain because it was determined to be hers. We asked BRL to dispute it and it still remained. We finally found out that it was a collection agency acting on behalf of the ER Physicians Group (billed completely separate from the ER) that filed the collection. We got a hold of them and figured out the Physicians Group had sent the bills to the wrong address as did both the collection agency and our insurance company when denying the claim. The collection agency said they called us but they never left a message. We screen all incoming calls and answer only those we can identify. The collection agency finally agreed to remove the collection which they did. My wife's score increase only 12 points after the collection was removed; down 33, up 12. I believe a great topic of conversation among us would be how the score works: it is a moment in time, never recaptured. If you are luck enough to see it return to the same score, it is mere coincidence and just another point in time. We are considered guilty until proven innocent and still suffer the consequences. As you know from buying real estate, the difference in my wife's credit score effect on our mortgage would have cost us \$33,399.57 over the period of the mortgage for someone else's mistake and something we had no control over.

Do you know of any consumer advocacy groups who we could contact to try to get this injustice looked at by the right people? Apparently law firms like BRL cannot help with this threat.

Thanks and keep up the great service you do for us. Jack & Jacky

Posted by: Jack & Jacky in Florida | 5:55 pm

189.

DO NOT use Bradley Ross Law. I started using Bradley in 2001 and they were good. They got over 30 negatives removed. Even one BK. And lots and lots of inquiries. Then they were sold to someone else and moved and they became bad. They just became a poor letter writing service and they didn't fight for you. They just took your money. They have admitted they do not do a good job as before and they just don't help you. So around 2006 I quit the company. They didn't try to get me back. You can do better with Suzie Orman. I acutally got another company got my BK erased on the two other credit companies. I worked with Misty Totter for years and she was very helpful and then after the sale of the company she really could not help me the way she used to. She could only right a form letter. Please find another company to recommend. They are BAD.

Posted by: Fred Phelps in California | 5:57 pm

190.

Stephen,

Now I remember what else I wanted you to ask at your meeting with Bradley Ross:

I'd like to request that once someone stopped being a client of Bradley Ross, that all my personal info & ss nbrs and any docs I signed are SHREDDED/DESTROYED. I'd like to know that there isn't a file in their office or in their computer system that contains my info which might allow an unscrupulous person to have access to my personal details.

And if they need this request in writing from me, let me know who and where to send it to.

Thanks again, "Grasshopper"

Posted by: Sue in Illinois | 5:59 pm

191.

My husband and I were satisfied with the service they provided, so I'm curious what happened. It's shocking to me to read all of these stories. I can hardly wait!

Posted by: Shunda in Texas | 6:22 pm

192.

As I emailed the BLR assistant, I think the services were
 > great and the firm was able to get me 11 deletions on
 > one report and 7 and 7 on the other two in less than
 > a year. Therefore, the \$700 invested was well worth
 > it.
 >
 > However, the only improvement (in my opinion) should
 > be that that BLR's assistant should evaluate a case closer
 > instead of just sending out dispute letters. I feel
 > that the BLR rep should have contacted me (instead of me
 > contacting her) about my account and since no change
 > had occurred in a few months, the firm should have
 > suggested an alternative approach.
 >
 > Otherwise, I would have continued to pay monthly and
 > get nothing in return, but having the creditor's
 > continue to verify the accuracy of the account with no
 > change. I think BLR should have been more proactive
 > with their clients instead of reactive. I cancelled the service in March 2007.

I will be discharged in 2010 and was thinking about signing up again in 2009 to get rid of the rest of the negative items, but after reading all the above comments, I'm not really sure. What is BLR offering new (if anything) to remove "previously verified" information?

Posted by: Brown in Texas | 6:25 pm

193.

My issue was that in almost 2 years of paying for this service only 2 or 3 items were removed from my reports. Not all 3 on all 3 either. We kept getting the mail to verify who we were and I sent them all the information and I kept getting letters to verify it was us sending the request. Wouldn't they just send the information each time??? Talk about a HUGE waste of time. Every time I had to resend the information. I don't feel it was worth the \$80+ I was spending for me and my husband because our credit is not any better. We couldn't see paying for a service any longer that wasn't doing anything. They couldn't even help us get a bold faced lie off our credit report. It said that we had a mobile home repo and it was included in our BK! Had the paper work to back it up too! No help. When we financed to build our house they had to just overlook it and it was almost a deal killer. Thank God the deal went through! The company that has us listed with the mobile home doesn't even have record of us EVER being a customer so they were filing a dispute on our behalf. Still there. Nobody seems to be able to help us get that off. I'm dying to know who to turn to for help! Instead of sitting at a desk and taking my money I'd like to know who wants to work to earn my money!
 Thanks!

Posted by: Cotten in Texas | 6:34 pm

194.

I signed a contract with Bradley and Ross at your seminar I am still currently in chapter 13 they could not get my fico scores for me and have done nothing when I call them all they do is send me a new contract to sign how can they monitor there customer service better. They have been taking my money and doing nothing

Posted by: Debbie in New Jersey | 6:34 pm

195.

I fall into the same situation as most people posting questions/comments regarding BRL. The first few months items were removed, but they also removed positive items which lowered my scores. Then they stopped answering my questions and nothing was happening to my credit reports. And I started to receive letters from the credit reporting agencies that items were already verified and they wouldn't re-verify them. So, I too cancelled my service with them. My question, why does it matter what Loren McCray's says? I will not re-sign up with him or his company.

Posted by: CS in California | 6:39 pm

196.

I have heard there was a nexus between Stephen and BRL and Snyder stood to gain by having all these folks sign on with BRL. I'm not accusing; just making a statement of what I heard.
 I agree with the kindergarten letters they write. One was:
 "Dude, this isn't mine". That's it!
 I think I can cite the FCRA and the FDCA and do a better job than that.

Now, BRL is handing us all over to someone named Facemyer out of Utah. Hope they do a better job of making that \$59.00 bucks a month. I ain't happy!

Posted by: Char in Arkansas | 6:41 pm

197.

My question is "will I have to attend another seminar just to receive the new discounted service fee since I discontinued the service with BRL due to my inability to pay?" The seminar was canceled here in Memphis that was scheduled this past May so I would have to wait until next year. Also, since BRL has been acquired by this new firm that is suppose to have better techniques and results, "will we be sent a video

outlining the new service or will I have to wait for another seminar to receive that information as well?"

Posted by: Veronica in Tennessee | 6:41 pm

198.

If you filled bankruptcy over 10 years ago, what is the best way to get it off your credit reports?

Posted by: Charlie Higgins in Ohio | 6:49 pm

199.

My experience with BRL is similar to many of those above. I was initially happy with the services, but eventually did not see the value of staying with BRL. I did not see the activity they were engaged in as producing any tangible results. Everything they initially challenged was rebuffed by the credit agencies. I believe I did more to raise my FICO scores by paying off my cc. Wouldn't it be cool if BRL gave a 6 month refund on services NOT rendered.

I too would have liked to have seen them put more effort into challenging the items difficult to remove, like my bankruptcy. I really wanted them to be effective at having my bankruptcy removed.
-Raymond in California

Posted by: Raymond Jones in California | 6:49 pm

200.

I am with the Donna in Washington comment. I filed bankruptcy at the recommendation of my divorce lawyer in 2003. I attended the after bankruptcy seminar and signed up with the BRLaw at \$50 per month. I committed to myself to give it a shot for 1 year. in 6 mos. i had alot deleted off all three of my credit bureaus. but then i began receiving letters from the credit bureaus saying that i did not need to have a third party intervene for me. it was worth the \$50.00 a month at that time it was a stretch to pay the 50 but i did. starting life over at the age of 48 was not easy. i lost everything in the divorce, but i did have my credit score raise about 40 points in 6 mos. that gave me the power to get back on my feet. i then had to cancel my credit report filings with brlaw. but my experience with them was great, but i do think the credit bureaus have "caught on" and i frankly am sick and tired of all the errors in the credit bureau system. i am fed up with a system that has so much control over our lives and yet we have so little control over the reporting system and they have errors i still can't get corrected. and what's up with this you can only get your report once a year crap and if you want your score you have to pay for it?! i'm sick of the whole FICO SMICO system and wish that we could eliminate it from our lives once and for all and have a fair system of reporting that is accurate and that we can correct easily and have access to our score anytime we need it. we're in the internet age now. secrecy no longer has it's place. people are empowered to make choices and informed choices everyday about every thing except there credit bureaus and scores!

Posted by: Donna Jackson in Virginia | 7:07 pm

201.

What new services are you offering to assist people with their credit records?

Posted by: Suzan Hilton in Oregon | 7:22 pm

202.

I used Bradley Law after attending a seminar in 2006, right after my bankruptcy was discharged. I used the service for about 6 months. I want to know why they wrote letters that appeared to have come from me, and not the law firm they are? I paid them to be a law firm, not me! Didn't really understand the \$59 monthly either for bankrupt people, thought I would give it a try. Won't do it again. Hope you aren't trying to negotiate anything. I think by the overwhelming responses, at least 75% won't use them again! Maybe another law firm who will actually do what they say! Only disappointment I've had with your seminar was the recommendation to Bradley Law. Appreciate all your help and knowledge.

Posted by: Linda in Ohio | 7:32 pm

203.

I joined this service after attending your seminar upon your recommendation. I paid for nearly 2 years and had nothing removed from my credit report. They were responsive when I asked when/if I should see results but this only prolonged my staying with them. Cancelling this service was the best thing I could have done. I'm not sure your recommending something, which is a costly endeavor, if that company doesn't stand behind what they represent and you support if there isn't any positive results, even one! But it was voluntary and I didn't have to stay with them as long as I did. Lesson learned. Again.

Posted by: Nicole Stockdale in Kansas | 7:33 pm

204.

Hi,

I used BR Law firm for about a year. In the beginning, the service was ok. Then I began to notice that their respsnes were coming slower and slower to me. I cancelled and started doing the same thing that they were doing, only on a more consistant and faster basis. I got good results and many things were removed.

The biggest problem I am having now is Experian. They are always wanting more ID information, such as a copy of a current utility bill and a driver's license everytime I sent in a request for an item to be researched. It became such a problem that I sent in this information with every request to investigate items.

The big problem is that Experian is utilized alot out in the SW and that's where I will be moving to soon. I need to get these items investigated and removed. I have one item on Experian that they refuse to investigate. It was last investigated in 2005! They are uncooperative and appear to be favoring the companies that placed that item on my credit report rather than being inpartial to either the consumer or the companies, the way it should be. I have had no other credit bureau play games with my credit record the way Experian does. Is there a way that I can access the law/regulation that governs the credit bureau so I know what my rights are and how I can pursue this matter further on my own? I'm disabled and living on a small limited income so paying a law firm to do what I can do on my own, is impossible.

Thanks for your help, Stephen. You are doing a great job!

Cindy

Posted by: Cindy Rogers in Missouri | 7:41 pm

205.

I too paid BRL for about 14 months to help me clean up my credit report. I only had about 4 things removed in that time and then nothing happened. After more than 8 months of nothing being removed, I cancelled. I hate to say that I like most of the others got the notices that everything was verified. I only have on question for Loren , why didn't you help all the people who used you after attending Stephen's seminar?

Posted by: Carol J. Shrum in Nevada | 7:43 pm

206.

My bankruptcy was discharged over 10 years ago. I keep hearing that it can stay on your credit reports for 7-10 years. How long until it "drops off" my reports? Or, am I doomed to have them stay on forever????

Posted by: Jeanette in Michigan | 7:44 pm

207.

I would like to reiterate what Don said. All he did was take my money. Nothing was ever deleted. I to did better raising my own credit score. why should we have an outside surce like Bradley ross if their not going to do anything??

Posted by: Sandra Williams in Nevada | 7:48 pm

208.

I Joined Bradley Law at one of your seminar in Ft Lauderdale a few years ago. I realized after letters were sent to me instead of the credit bureau that this thing wasn't working. I however stayed with hope that my credit score would improve, around 6mths later, maybe longer @ \$59 per month, the best thing I did was to cancel the service. I personally have no questions, I do agree with one comment in which they should all give us refunds.

Posted by: Marcia in Florida | 7:50 pm

209.

Since my credit scores are my number one priority, I signed up with Bradley Ross Law after attending my first After Bankruptcy Seminar. They did absolutely nothing to help strengthen my score or make corrections to my credit report - all the while collecting \$89.00 a month. Finally, I cancelled after paying out hundreds of dollars for nothing. A year later I attended another After Bankruptcy Seminar and decided to give Bradley Ross another chance. This time, I received letters from the Credit Bureaus stating that a third party was trying to access my credit file. This went on for months, even though I sent these letters - along with my phone bill, ID, etc., to Bradley Ross as requested. Nothing ever happened and I continued to receive these letters months after sending all the requested information to Bradley Ross. Bankrupt people do not have a lot of excess money. Bradley Ross should be ashamed for scamming all of us and in my case, scamming me out of thousands of dollars. Since Stephen recommended Bradley Ross, I am feeling really let down by him as well. MY QUESTION: HOW ABOUT A REFUND FOR ALL THAT MONEY PAID OUT?

Posted by: Linda Joyce Keller in Virginia | 8:03 pm

210.

dear stephen! should we continue to use a law firm to help us with the credit repairs? what made you not want us to use brl any longer and what is the firm that you are going to recommend using. when will you let us know that information and how will we be able to sign up with them and what will be the cost. the only question that i would like for you to ask loren at brl, are we going to be refunded any certain about of money we paid for a service that was not rendered. keep up the good work with communications using your new format.

thks

shirley from calif.

Posted by: shirley in California | 8:12 pm

211.

Immediately after your seminar I signed up. I used Bradley Ross Law for almost 2 years and was less than satisfied with their service provided. While some negative items did come off. There just didn't seem to be a very aggressive approach to restoring my credit, therefore the monthly fees just continued. I finally got tired of paying them and cancelled my membership. I constantly received letter from the bureaus indicating that I didn't need third party involvement, that we could request such information ourselves. I sent emails to BRL complaining about the amount of time it took to receive feedback, which resulted in months of no service and still paying fees. I still have inaccurate information on the credit report that should be removed. I only signed up because I was told in your seminar that the bankruptcy information would eventually be taken off, but now I realize that you cannot take them off. Why was this false information delivered by a Law Firm? Attorneys are supposed to help you not take advantage of you. Is it possible to receive some time of compensation for not getting the service that was promised?

Posted by: Sheila in Michigan | 8:15 pm

212.

I spent about a year with BRL, during which time they did get a lot of stuff off my credit reports. When the price went up, I reassessed the value for my dollar and realized I could easily handle things with the Credit Bureaus if an occasional thing popped back up again, so I canceled. However, nothing's come back on, my BK is 8 years old now, my scores are in the 700s, and I've had absolutely no problem selling/buying a house with a 5.4% 30 year fixed and a couple of used cars and a new one in that period—all at the same market rates everyone else paid. My question for BRL: Why don't you have the honesty to tell all these people that they probably only need you for a year or so, and just set up a one-year contract—with part of the contract being a year-end mutual assessment with the customer as to whether you can do them any more good? That would give an honest value of the dollar and word of mouth would certainly be better about you than it is now, given your past business practices. You didn't do anything awful to me, but it sounds like an awful lot of people just plain "got took". Why can't you

change your business model to a more ethical one based on customer needs, rather than your own? My bet is that you'd make more by being honest with people.

Posted by: John Williams in Arizona | 8:24 pm

213.

we to used brl and for a better word,we lost money for a whole year . now how do we get compensated for no services rendered ?

thanks
dalton&robin

Posted by: dalton and robin mccollum in North Carolina | 8:30 pm

214.

I used Bradley Ross on your recommendation at a seminar. I saw that they removed a few items in the beginning but I actually had to call them to 'wake them up'. I would check my reports and it was not consistent but like just about everyone said, it seems they took off the small items. It has been 3 years and I had an issue with my credit card needed to replace, when I called to give new number they had dropped me. I told her I wanted to reinstate and give them another chance as i really was not happy....the person said oh well better not give me the new card and we can part ways. Truly professional for a law firm.

I feel nothing was done. I wonder if we can be shown how we can do this ourselves. I want to fix my credit and purchase a house and all the money spent on Bradley Law could have gone to my down payment.

I still need help in cleaning my credit, do you have any advice in how we can repair this ourselves by sending letters. Maybe you can 'save face' with a lot of us by doing right by us and teaching us something of value that we can go away with.

Needless to say, I won't be taken for a fool again.

Posted by: Aseneth q in New Jersey | 8:41 pm

215.

I used Bradley Ross Law for about a year, courteos but lacking in results,the credit agencies have caught on to this verification game,why even recommend another dud firm to hype.....

Posted by: Robert Lee in California | 8:41 pm

216.

I used BRL back a couple of years ago after attending your seminar and the same as everyone I was happy with the results at first as the easy things came off. The story continues the same with botched repeat filings on things they should have waited on and finally I cancelled after 8 months or so.

Seems this is THE SAME EXPERIENCE everyone is having so my question would be...

"I want to try and get the remaining bankruptcy and other items off my credit reports... who should I go with and what are they going to do differently (versus just the 2+ years I've waited since disputing anything, which should help)?"

Posted by: Dave M in Florida | 8:42 pm

217.

As many of members on this site I too signed up with BR right after your seminar. After four years of monthly payments my scores went down. I called BR and stated that one item is being fasley reported and I never had an account with this person. They said they would look into. That was three years ago and it is still being reported. I feel like I have been swindled out of over \$2,000.

My question would be "Since it is obvisous your organization fails to delivery what is promised are you going to refund some of the money?"

Posted by: Rudy Murray in Colorado | 8:52 pm

218.

Just wanted to know how you sleep at night, knowing that most of your clients are probaly taking food off their tables to pay your fee, and you are giving them nothing in return except false hope.

Posted by: carolyn in Florida | 8:53 pm

219.

I used Bradley Ross for 1 1/2 years to try to get everything removed from my credit reports and to improve my FICO scores. As long as I was using them, they would remove some of the items, and then some would come back on my reports. I was told that the creditor was disputing these and that was why items would show back up, and that BR would have to send out another letter. I finally stopped using them because I felt I was wasting my money. As soon as I stopped, all the items that had been removed, showed back up on all three of my credit reports. What I want to know was, did they really even get these items removed, or were they sending me "fake" credit reports each month? I feel that Lauren should refund our money for the services that they did not do. We are trying to recover, not give away our money. Steven, thanks for all your help and being there for us !

Posted by: Karen Grossnickle in Ohio | 8:54 pm

220.

What did Bradley Ross do for me the entire time that I was paying the \$59. I don 't think one change has been made to my credit report. I don't think any of the claims that was disputed has been changed.

Brenda McGough in Texas

Posted by: Brenda McGough in Texas | 8:55 pm

221.

When I first signed up with Bradley Ross Law, I sent them my reports and was given boilerplate choices as to what and how I wanted to dispute. They then proceeded to dispute as not being mine accounts that were mine but were reported as late, which they weren't. As a result, the accounts were closed by the credit grantor and my credit score went down. They never even bothered to dispute the bankruptcies! When I contacted the paralegal about that, she said that they dispute the bankruptcies after they dispute all other negative information. For the money I was paying, shouldn't they dispute what I tell them to dispute, not what they want to??? I read such good things about them from you, but I never experienced that. I'm glad that you no longer recommend them, they just steal people's money and barely do anything to help them and, in my case, hurt them more.

Posted by: Erika Bustos in New York | 9:02 pm

222.

I also felt that BRLaw didn't fulfill my expectation in repairing my credit report and increasing my score. I also noticed that no negative marks were removed from my report. I ended my usage of this firm because I didn't feel I was getting my monies worth. I really felt as though I was the one fighting my credit by sending reports to BRLaw. I could have worked with the Credit Bureaus myself through the mail. If I am paying someone to do a job. I should do just that pay them and not have to deal with buying stamps and envelopes. This is an added expense on the clients part. This should be included in the monthly service fee.

Posted by: Charles Walsh in Texas | 9:05 pm

223.

I do agree with many of the above letters that were written. BRL did have some of the derogatory items removed, but there was quite many still remaining. However, I've been able to get a few things done myself. I want to know how I can refinance my mortgage? The mortgage company says I will never be able to do so because I didn't assume the debt I've continued to pay my mortgage with Household Mortgage.

Joyce St Louis MO 8:27 pm.

Posted by: Joyce Mennies in Missouri | 9:28 pm

224.

Steven, my experience with BR was pretty much the same as everyone else's. Thus, so are my questions. I only used them for 1 year and after seeing no further action on the credit bureaus, simply quit paying for the monthly service. Truthfully, if I had had a copy of the letter they sent to the agencies, I feel I could have accomplished virtually the same results. Thanks for the opportunity to share my experience with BR. mjw 😊

Posted by: Mary Jane Webster in Texas | 9:30 pm

225.

I was not satisfied with the service I received from the firm I did not receive any kind of regular reports from them and I really felt that they did nothing and all the money paid was wasted I am not satisfied with the work that the firm did for me.

Posted by: Ana Rodriguez in New York | 9:31 pm

226.

There was a reason why I filed bankruptcy and it wasn't to give away my hard earned money to a worthless scam of a company. My question is: Can I be reimbursed for all the \$59.00 dollar payments that were made to Bradley Law since your seminar on 8/13/2005? It is very upsetting to know that I just gave away my money. If a donation is what they needed all they had to do was ask and I would have been more than happy to give them a green penny. Stephen, and now my question to you is: why you didn't do your homework in the beginning before you refer his company to hard working individuals who trusted your referrals. Now that you've heard my question what are you going to do for your readers.

Posted by: Twanda Davis in Maryland | 9:38 pm

227.

I think this company was understaffed for the overwhelming amount of people they got from you Stephen. They took the money but could not keep up with the demand or give personal attention to each client for the individual work each file needed.....They should have hired more people to keep up with the demand.....

Posted by: Karen in Florida | 9:41 pm

228.

I did select all and copied all these comments to repost anytime Stephen recommends anything to anyone

Posted by: Steve in Ohio | 9:41 pm

229.

1. In Stephen's seminar, he made it clear that items were being disputed with the hopes that the bureaus/companies would not have enough staff, the response deadline would be missed, items disputed would be deleted. Is the real reason for success? As opposed to success in getting truly incorrect things off reports?

2. In the seminar, a BR Law rep. gave some data about successes—how many, I think. I would like to know the percentage of successful disputes vs. unsuccessful. Thousands of happy clients is a meaningless statistic. I wouldn't expect any company to tell how many unsatisfied customers they had. Percentages tell the story.

3. I would like to know if BR Law really thinks it was being ethical by disputing the BK itself, unless it had been over the number of years to be listed on the reports. Seems to be, again, that the firm is counting on investigation deadlines not being met. No wonder many bankruptcy attorneys do not recommend such work like that of BR Law. Does not give "credit repair" a good name.

4. Why, suddenly, was it decided that legal assistants could not be called directly, only communications via e-mail or return calls generated by e-mail requests for a phone call?
 5. Why did reports need to go to ND, then to IN? Time consuming.
 6. Who really wrote the dispute letters? Mr. McCray told me in a phone call after I sent him a detailed letter about why I was firing the firm that the letters were written by attorneys on the weekend, partying I think.
 7. If the ridiculous letters were written by attorneys (And, I presume, used for many clients), what were the legal assistants doing?
 8. What use was Case Valet? I never figured it out.
 9. Granted we were, as Stephen's followers, given a discount fee. Even so, why were we expected to tell BR Law, the supposed experts, which method to use to dispute an item?
 10. Were our "cases" handled differently from their more "private" clients, who were paying more?
 11. I had an unauthorized inquiry on two reports as a result of ID theft. When I asked BR Law to dispute it, I was told they did not dispute inquiries. I was told removing inquiries was too difficult. So? I said that exception was not in the contract.
 12. I get the sense that all disputes were handled in the same way. Same crazy letters used for everyone. If so, how much time was really spent carefully evaluating individual cases, reports? What was I really paying for even if I was only paying \$59?
 13. I was told that too many disputes at one time would make the bureaus suspicious. So what? They are obligated to send any disputes to the company itself. How would the individual companies know many things were being disputed. I felt like this "factoid" enabled BR Law to stretch things out for many months, make more money.
 14. I think the way the disputes were sent out made the bureaus suspicious. Listing 8 or 9 items in the same illiterate letter would make them suspicious. I thought separate letters were being sent for each item. If the letters, listing multiple disputes, were passed on to the companies, of course they would be suspicious.
 15. If the letters, with several items listed, were indeed just passed on to the companies, it seems like a breach in confidentiality. I didn't want one company knowing I was also disputing others.
 16. Being the client of a law firm, why was I not automatically sent copies of everything that was sent out? Kind of like telling a medical patient they could not have copies of tests, etc.
 17. I, too, got letters from Experian requesting verification of ID. My legal asst. said it was a stalling tactic. Why should the bureaus want to stall? What made them suspicious? The weird letters? The way the items were listed? I was also told to ignore it the first time it happened, that new letters would be sent out when it was "time".
 18. I ended up with the feeling that BR Law was banking on luck. I felt Case Valet was a gimmick. If attorneys were writing the silly letters, what were the legal assistants doing? Just picking negative (and sometimes positive) items to type in?
 19. I, too, would like to know why Stephen no longer recommends BR Law.
- I think I ended up feeling that BR Law was not doing very much. I was sending them the reports, they were paying the postage to forward them to IN. I was supposed to use Case Valet to tell them what to dispute and how. I think I was doing most of the work.
- I feel their operating premises were unethical. I am told getting a private attorney to do this would cost more. I wonder, though, if such an attorney would be doing more of the work, using his/her expertise to decide what and how to dispute items. And disputing things that really were incorrect, not just hoping the response time would take too long.
- I have to say I did have a good working relationship with my legal assistant. I think she knew her stuff. But she was operating w/i the BR Law confines.
- I felt set up and scammed. I was not an individual to BR Law. Generic histrionic letters sent out for many clients. But I also take responsibility for hiring the firm. I did it to see what they did, with a short time frame in mind if I did not feel it was on the up and up.
- I think it's a shame about the way BR Law set up their program for us. It gives many others who try to help people clean up their reports a very bad name.
- One size does not fit all. I say that for medicine, I say it for BR Law.

Posted by: Robin in Texas / 9:42 pm

230.

I used this service in 2003 for a short period of time and was pleased with the results - I did not see value in keeping the service when my credit score improved - plus I had learned so much at the seminar I did not feel any value would have been added by hanging on to this service for years - my daughter cleared her credit and her husband's on her own by writing letters and disputing items that were disputable - BR is not a miracle worker they can only work with what you have and the reality is that they do not have the power to change anything - I would not use a service like this again I don't care who recommends it.

Posted by: Lorraine in Virginia | 9:51 pm

231.

I used this service in 2004 for a short period of time and was pleased with the results - I did not see value in keeping the service when my credit score improved - plus I had learned so much at the seminar I did not feel any value would have been added by hanging on to this service for years - my daughter cleared her credit and her husband's on her own by writing letters and disputing items that were disputable - BR is not a miracle worker they can only work with what you have and the reality is that they do not have the power to change anything - I would not use a service like this again I don't care who recommends it.

Posted by: Lorraine in Virginia | 9:51 pm

232.

I signed up with BL April 2005. I stay with them until January 2008. At first we were getting information deleted and then nothing. When I told them I would continue their service they told me that was fine but if I wanted to come back it will cost \$89.00. The service was just ok but after the first six months nothing changed.

Posted by: Jackie Stephenson in Ohio | 10:03 pm

233.

I dropped BRL because money was tight and I didn't see any improvement on the reports I was receiving from the three credit agencies. I felt BRL sending out form letters didn't do anything to improve my reports and then BRL offered some new program (the name escapes me) to target certain areas of concern on the credit reports and those didn't help either. It wasn't worth the money anymore.

Posted by: Andrew in Illinois | 10:04 pm

234.

I have 2 questions for Bradley-Ross:

- 1) Why was it so difficult to get any responses from Equifax? (Every time, they responded "Unable to verify your identity." Was this just a stalling tactic on their part?)
- 2) Even though Trans-Union and Experian did indeed remove a good number of derogatory entries, why didn't my FICO score improve more than a couple of points?

Posted by: David Miller in New Jersey | 10:10 pm

235.

I used BL in 2004 or so. They had some success removing negatives from Experian and EquiFax and no luck getting TransUnion to even investigate. (I have since had better luck on my own with EquiFax and Experian using their internet forms). At that time TransUnion figured out that BL was a law firm and refused to comply with any requests for information. Recently I discovered three questionable inquiries on my TransUnion report that had lowered my FICO score by nearly 100 points and I personally challenged them following TransUnion procedures. To my amazement, TransUnion declined to investigate suggesting, instead, that I contact the inquiring parties myself and ask them to revise. I had no idea, however, who these companies were that had made the bogus inquiries. MY QUESTION IS: is there any way to work with TransUnion to get them to obey the law and to adjust my credit report and score? What is Bradley Law doing in this regard? Have they begun to be effective with them? Thanks.

Posted by: Philip in California | 10:26 pm

236.

I agree with all of the comments above. We stopped after 6 months.

The negatives can be boiled down to two things and that's Accountability and Money Back Guarantee. We did see minimal improvements, but I couldn't say it was BRL that made the difference. We finally got smart and told BRL "Stop sending the same creditor letters when the response is always "Verified". Move on to another creditor for goodness sakes. It's not rocket science."

The "cycle time" between letters issued to the credit card companies and credit reporting agencies, and then to us and then to BRL was TOO long.

Communicating via snail mail with copies of reports to BRL ensures that the cycle time takes longer and guess what? BRL collects your money each month.

So my comment or question would be How can we see measurable results? I'd like a report.

For example, Here's where client X started, here's what BRL did, and here's the result. You've improved or not because of what we did. How do I know what they are doing does any good? I also have an inclination it may do some harm when they keep "pinging" the same creditor over and over.

I also agree with the comments about the cost and cash flow. We found our money was put to better use getting a secured bank loan (secured by a CD for the loan amount) and using the money not paid to BRL to pay the loan.

Posted by: Bill and Trish in St. Louis in Missouri | 10:31 pm

237.

Hi Stephen,

My husband and I paid BR almost \$4800. since you recommended them during your seminar we attended. There were several deletions on our reports but as many others mentioned, the credit companies seem to be 'getting wise', saying the item was verified. After almost 4 years we still have the bankruptcy and several items on all three of our credit reports. We had just asked BR how much longer they expected to take to eventually remove everything. As usual they were prompt in their response to us but could not give us any real answer. As finances remain a struggle for us, we stopped their service just before notification of you removing your backing of them.

I have lost my job and all our medical benefits SINCE our BK and paying \$120. a month for almost four years has been a real struggle with two teenagers. Since we believed it would ultimately pay off in the long run, we put off many necessities and did without believing we were ultimately going to benefit from all this. In the meantime, we still have verified items, our windows still leak, we're down to one car that's a 1999 and our daughter still doesn't have braces. I would like to know what BR did for you and if they have failed since you recommended them or if they always worked with a limited end in mind.

If they in fact misrepresented what they could do for us, I would appreciate some of our hard earned dollars returned to us.

Posted by: Tricia Hanenburg in Missouri | 10:32 pm

238.

Short and sweet! Bradley Ross was a total rip off for me. I used them for a year and a half, when I questioned them about what they were accomplishing, they gave me pat answers and just kept telling me to give it time. m\Meanwhile, when I did need an actual mistake corrected, an already paid in full bill, I DID THE CORRECTION! Bradley Ross told me that THEY couldn't do it as it was confidential and they couldn't call the company directly. Tell me, When I pay for an attorney, THEY REPRESENT ME. After spending over \$1,000 dollars with this worthless company, I do want a refund. If I have to, I will dispute every charge that they made to my acct. They need to be held responsible for their ineptness and faulty, shoddy work ethic. They did nothing except send out the same, tired paperwork. All I would get from the reporting agencies were the same form letters, that they couldn't speak with Bradley Ross. What were they good for except taking honest, hard earned money, on your recommendation? If they would like to cut a check, I will not proceed further. By the way, I am going into law. I will not operate as this company did. Any help for us, Stephen? As in \$\$ refunded? Elizabeth Rohde

Posted by: elizabeth rohde in California | 10:41 pm

239.

I tried BRL at your suggestion and the did NOTHING for me. In fact, I had to contact they several times, just to get the introductory information. It was a true waste of time when money was extremely tight. I felt betrayed by you and wondered how much other information imparted at the seminar was bogus.

Posted by: Beth Ann Smith in Ohio | 10:41 pm

240.

Hi Stephan, I started using BRL in 2007 After attending your seminar in the Dallas Area. After a few months nothing was being accomplished. The letters being sent appeared to be from me which they wasn't. Experian wrote me a letter stating that they were receiving letters that appeared to be from me. I contacted BRL about this matter. The answers they gave did not make a bit of sense. When I contact Experian again, they simply told me that I could do what, whoever I was paying, was doing. Nothing came off. my credit reports. I retired, contacted them to discontinue my payment plan. I have not been able to do anything as I am now on a limited and fix income. So in the very near future I hope to reread all the information from you that I have saved since April, 2007 and see what I can do own my own unless the new company you recommend will be able to help. Your seminar was awesome. I have recommend it to several of my friends and other people as well. Stephan thanks for your continue help by sending information to those that attends your seminars. Take care and be blessed in Jesus Name.

Posted by: Troy L. Sanders in Texas | 10:42 pm

241.

Rather than fighting with the CB to take things out, would it be better to add something that would raise fico score? There are companies that will provide you with a \$10,000. unsecured credit line for the purpose of rasing your credit score. The cost is 638.00 and up. It's not a credit line that you can use, nor do you need to qualify for it. It stays on your credit report for 7 years. By increasing your credit to debt ratio it improves ones credit score.

Posted by: pat in Arizona | 10:44 pm

242.

I also signed with Bradley Law after the seminar. I never felt that they really cared about me as a client. Just looked at me as a monthly fee that they could count on. They removed a few things, but nothing that effected my score with any real increase. I used them until they increased their fees. I felt that the service they were providing did not rate an increase. I was unaware that there were so many clients that had joined them on your recommendation were experiencing the same type of issues. In the future how can we be more informed when a service you recommended it no longer a good choice?

Posted by: Maryland Moss in Georgia | 10:49 pm

243.

When I first employed B&R I got great results and after a 1 1/2 years, your company simply collected money and made a change in the company. This is when I seen a negative change in your company results and personally I received no deletions of bad credit with no results from your company and I want to know why??? After several months passed, I tried your company again and again I got no results. So why has this happen to me and several others that employed your company? That is my questions to Bradely and Ross!

Posted by: Larry Roberts in Texas | 11:01 pm

244.

Stephen,

I signed on after the seminar I attend on your recommendation. I stopped my services with the organization last year only because of insufficient income to pay for their service.

Their customer service toward me was pretty good. However, after several years, there wasn't much improvement on my credit scores. I had contemplated ending the service prior to my income change that forced me to do so.

However, I don't have any questions for the owner of Bradley Ross Law.

My question is to you...

A few weeks ago, you sent an email saying that you no longer recommend the service from Bradley Ross Law.

Why? And what alternative do you recommend?

Thanks for all that you are doing to help us get through this ugly season of financial crisis.

Posted by: Lannie in Ohio | 11:03 pm

245.

I would have to agree with alot of the other comments, the one thing I noticed was that if it was an old account it came off with some of the first letters sent, So my husbands was pretty easy to get things removed, but most of mine are newer accounts and none of them were removed, We also stopped using them after two and a half years at \$120.00 four two.and after I'll give them a year that my husbands stopped making progress. We have not used them for over two years . My question is Why was it taking them so long to get anything removed? what kind of track record do they have? becuse most people who have went through BK are struggling,and to put out the monthly fee for BR and not to get alot of results is very frustrating. and very expensive. My daughter has had the same result as the rest of us and the same frustrations with BR.

Posted by: Cindy in Colorado | 11:13 pm

246.

My husband and I signed with Bradley Law at one of your seminars in 2003. We stayed with Bradley for about 2 years because we were giving them the benefit but we never saw the big "bang" we were expecting. We just got tired of paying \$59 each per month for the limited service we were receiving.

I just hope your meeting will be a success with them but we will not use them again. Thank you.

Helen Marshall

Posted by: Helen Marshall in Maryland | 11:14 pm

247.

My Bankruptcy was discharged in 1999, it is still shown on my Experian Credit report. Will it be automatically dropped in 2009 [10-years]? Even though I no longer use BRL

Posted by: Lionel Williams in California | 11:15 pm

248.

Equifax would respond to each of their letters saying they didn't work with third parties. I asked BRL what they could do about this and they said they couldn't do a thing.

In two years of payments of \$59 they accomplished having my name corrected, several addresses listed where I never resided and ONE erroneous entry deleted from one of the credit reports.

Thirdly, when I was short one month I called them and asked them to suspend the service. They said they would. Two months later they charged me two \$59 charges to my debit card (\$118) causing a \$70 overdraft charge. (Total charge to my checking account \$188). This was without me asking that the service be resumed nor any notice even by email that they were going to debit my account. I called and asked for a refund of just the \$118 they mistakenly charged me. They said they didn't give refunds under any circumstances. They said they had charged me for the month I had asked for the suspension and for the month they decided to begin the service again. The problem is they didn't provide any service for those two months, I explained. They responded it was in my contract that they were not required to perform any specific service in any particular month to have earned their fee.

Stephen, I respectfully request that you put pressure on this gentleman to refund my money. It is a disservice to you and your many followers to take advantage of us in this way and it by association besmerches your reputation.

Respectfully yours,
John Griffing

Posted by: John Griffing in Florida | 11:17 pm

249.

I will agree the BRL did delete some inaccurate information. I was luck that BK was even deleted from one of my report. I will thanked BRL for that. Other then that I had nothing else removed so after 2 yrs and 2 months I had to cancel the services since it was over 2yrs and nothing got deleted. all my things got removed in the first 2-3 months. Is your service legit? Do you feel that more information could have been offered in casevalet?

Posted by: Trudy Spencer in New York | 11:20 pm

250.

I still use BRL since 3-07. Question: In thr BRL book I received, on page 6, you state, "the investigation must be completed within 30 to 45 days or the item must be removed". I had some go over this time limit and they were not removed. Why? Page 9 also says this same statement and to contact your legal assistant. I did this, but was told they didn't have to delete it. Why? Also, after I send you info. from credit bureau, why is turn-around so long - some over 60 days? I'm still with you hoping for help.

Posted by: Steven in Texas | 11:26 pm

251.

Why is it that Bradley Ross did very little, but create a major problem for me. Now I am trying to get my report straight, because my nine year old has my same first and last name, but not middle initial, but guess what. The credit reports are in her name. Please tell me how this can be fixed immediately?????

Posted by: Michelle Hudson in Wisconsin | 11:31 pm

252.

Stephen,

You and Bradley Ross made no guarantees. I used their service with that understanding. They removed one item from each bureau. After that, it was same song, next verse over and over again. You said to be patient, but I finally decided the bureaus were on to me, so I canceled Bradley Ross. They were prompt about the cancelation, and I had no problem.

Eagerly awaiting your next announcement.

Posted by: Brent in Arizona | 11:45 pm

253.

I used BRL for almost 3 yrs and never got any results, letters from the credit agencies saying the claims were verified and would not remove them even though I filed Bankruptcy. Every 6 months I recieved a letter from BRL about sending inquiries to the credit agencies and I would then recieve a letter from the agencies saying that they were diregaurding the inquiry was made but someone other than myself, after awhile I got tired of answering the same thing over and over again. My question is WHAT DID I GET FOR MY MONEY??? NOTHING!

BRL could not even get the addresses removed from my credit reports that I NEVER LIVED AT!

Posted by: Ed Harris in Maryland | 11:49 pm

254.

Here's my experience with BR, I'd like McCray to read it, and want to know how much of my \$2300.00 he's going to refund. My wife & I trusted both you and BR. We got taken.

Stephen,

I very much enjoyed your seminar. And based on your recommendation I signed up both myself and my wife with Bradley Ross.

I must say that I'm VERY disappointed with the service / work done by Bradley Ross. Every email I sent them (a lot), asking questions and looking for answers, was replied with a generic, not helpful email.

We stayed with them for well over a year (aprox1.5). Started in August.2005 and went to Feb1,2007

The recommendation was to keep the service for at least a year. We Spent over \$2300.00 and got very little results. Most of what was removed were old accounts that we had closed and other old items that were expiring from the records by themselves. Nothing major was ever removed. When we went to get a mortgage on our home, we were informed that our credit was a mess, that it appeared as if someone had started working on the account but the work was left in a mess.

Here's the way Bradley does business:

After spending over \$2300.00 over 1.5 yrs, I had followed the reports monthly, did everything they said. Enquired frequently about not getting replies back from the three credit agencies, and asked why if after 30 days and no response from the creditors or the credit agencies, then why where the items not being removed as I was told they had to. (if no response after 30 days). I never got an answer. Just that they would submit a dispute again.

I question, but have no proof that they were even sending in or handling the disputes as they were leaving me to believe they were for the monthly fees.

Here's a timeline:

Started in August 2005, paid and kept current, checking monthly up thru Jan 4,2007, then

Then didn't hear anything from Bradley Ross for four months. (They always said that after a dispute is filled it takes several months before I would hear anything). On April 23,2007, I emailed Bradley Ross again asking what's the progress. I haven't heard anything for four months. I get an email back from someone other than my contact person / case worker (who I had been corresponding with), saying that my account with them had been closed on Jan. 31,2007 because of nonpayment. So what happened between Jan 31,2007 and April 23,2007. Didn't they think they should call or email? Didn't they think after the last 1.5 years of taking my money every month, that maybe something was wrong, and they should call to talk to me? I guess NOT, because they DIDN'T!!

Now the \$136.00 each month was being paid automatically via our debit card. (didn't have any credit cards at that point). We never ever got any notice, phone call, anything from Bradley Ross saying there was a problem, or letting us know of their intentions. Nor did we get anything from our bank that there was a nonpayment. So I don't know what or why, just that Bradley Ross are jerks, and didn't give us the time of day, other than take our money!!

So two questions?

- 1) why did you drop Bradley Ross (not surprised) &
- 2) how can I get some of my money back, or at least the service they had promised and I paid for.

Hope to hear from you soon Stephen

Regards,

Jeff

Posted by: Jeff Natrop in Minnesota | 11:49 pm

255.

I signed up right after your seminar in Fort Wayne Indiana. Initially things seemed to go well but after a while I felt like I was just a number to them. I had a charge bounce on my Visa for payment and they pretty much dropped me without a follow-up call to resolve the payment of fees.

After that point the helpfulness when to hell and the politeness of the staff was just plain rude. Even after speaking to a “manager” I never felt good about the company. I finally just dropped them as I didn’t feel I was getting my monies worth.

Communications is utmost important with dealing with customers. Education and plenty of documentation to help explain what is going on I feel is a must, and it helps keep the questions down. They did an ok..... job, but like most law firms, your just a retainer instead of a real live person with a problem that needs help.

What would I ask?

Why is your staff so rude and why would I even think about coming back?
 What am I really getting for my money?
 Why is your turn over rate so long?
 Why is your firm so fast to act in the beginning and so tardy after the months go on?

Posted by: Don in Indiana | 11:51 pm

256.

I have read most of what has been posted and I have to say that our, my wife and I, experience has been great. I raised my credit score from 300 to 680 just by deleting accounts that were from the past. I have mentioned BRL to others I know as well. Right now we are looking to purchase our first home in the North Texas area. Going to Stephens’s seminar in Houston was the best thing that has happened to us. Thank you Stephen & Bradley Ross Law.

Posted by: John S in Texas | 11:56 pm

257.

After a couple months I was happy with the results I was seeing - not sure that I couldn’t have done the same things myself... Then one day I received a couple of letter they had sent to the credit agencies - the were addressed wrong or the addresses had changed... I was shocked at what I saw inside... There were letters that looked liked and sounded like they had been written by 5’t h graders... I even called Bradley Ross - told them what had happened and they said they had to mix things up in order for them to be believable... I also agree with many other comments that it seems they have done a good job with one credit reporting agency - scores over 700 - but some agencies still have virtually the same stuff on them... I have been paying these people for over 2 years and the words “Bankruptcy” still appear on the reports...

Posted by: Gary and Melinda Smith in Arkansas | 12:04 am

258.

I retained BRL after a seminar late in 2005; they immediately succeeded in removing dozens of negative items. Over the next half-year or so they continued to remove one or two negative items every couple of months, and I would receive regular credit reports from each agency confirming the current status. BRL seemed to know what they were doing and their system seemed to be working as described.

Then everything changed over the next year or so until I cancelled service. I received few if any credit reports, and all feedback from the credit agencies were either “already confirmed” or questions whether BRL had standing to represent me. At a certain point the agencies entered the false information that I had warned them that an identity thief was accessing my credit so I wanted no more offers of credit! My impression was that the credit agencies used BRL as a pretext for this false warning attributed to me. It took me hours on the phone with credit agencies to get this warning removed.

Another factor in my cancellation was a specific credit item that was being inaccurately reported, for which I had dozens of pages of documentation showing that the item was being falsely reported. BRL had no interest in seeing my documentation, instead saying that any documentation provided to the credit agencies would be counterproductive, since it would serve to “confirm” the item. I could grudgingly see BRL’s point, but it didn’t sit well me me, and I suspected that the real issue was that actually engaging with the nitty-gritty facts of a particular dispute was not part of the automatic shotgun system BRL provided.

So on balance, I did get value for my money from BRL, but from other comments I’d guess that was only because I got in under the wire in 2005 before BRL’s services began going south. BRL seemed to understand how to “work the system” prior to mid 2006, but not thereafter.

So, Stephen, here’s my specific questions for BRL:

- 1) Did the credit verification system change around 2006 so that BRL no longer understood how to get as good results as before?
- 2) Or did BRL itself change internally around 2006 so that it could no longer get as good results as before?
- 3) Was BRL aware that credit agencies seemed to be targeting some BRL customers starting around 2006 so that further challenges would be ineffective or actually harmful to the BRL customers?
- 4) What steps if any did BRL take to address the above changes starting in 2006?
- 5) To what extent did BRL inform its customers about points 1-4 above so that they could make informed decisions about continuing their subscriptions with BRL?
- 6) To the extent that BRL did not inform its customers about the above changes, how does BRL maintain any credibility?

Finally, a question to you, Stephen Snyder (someone who has helped me and whom I respect):

- 7) Did you, Stephen, begin to receive substantial negative feedback regarding BRL after 2006, and if so, why did you not pass this information to your readership, instead continuing to recommend BRL as your seminars?

Posted by: Stephen in Washington | 12:07 am

259.

We also had a bad experience with BRL. We paid \$118 a month for over a year. My credit score is the same as before BRL. My husband's credit score is only a little better. We could not afford the money each month, but thought it was the best for our future. My question is, Can we have a refund so we can get someone to help us who will do something?

Posted by: Janet Barnes in Georgia | 12:08 am

260.

Stephen,

BR LAW was a waste of time and MONEY. I was more successful in having negative items removed from my reports than they were. Two years. What a waste. Frankly I fault you for recommending them. Why would you recommend them so whole-heartedly without researching their effectiveness first?

Posted by: helen in California | 12:08 am

261.

Like everyone else we also used Bradley Ross Law but only for a very short time. Once the "already verified" started coming over and over we really didn't see the point. My questions are, at what point does BRL decide that they have done what they can? Shouldn't they let us know when they can no longer provide the quality of service that they supposedly intended? With the sheer number of people attending Stephen's seminars, how could BRL even think that they were qualified to handle the volume and do a quality job? Lastly, with the \$59.00+ coming in from each of us, wasn't it really just about the money. I don't think that they truly cared about us as individuals. At least you did not get the impression that they cared when you were lucky enough to speak with someone on the phone. No matter who you spoke with, they were cold, rushed and bothered. Hard to believe when I was paying them to do a job.

Posted by: Julie in Washington | 12:20 am

262.

[This is a repeat of my posting timestamped 12:07 am with typos corrected.]

I retained BRL after a seminar late in 2005; they immediately succeeded in removing dozens of negative items. Over the next half-year or so they continued to remove one or two negative items every couple of months, and I would receive regular credit reports from each agency confirming the current status. BRL seemed to know what they were doing and their system seemed to be working as described.

Then everything changed over the next year or so until I cancelled service. I received few if any credit reports, and all feedback from the credit agencies were either "already confirmed" or questions whether BRL had standing to represent me. At a certain point the agencies entered the false information that I had warned them that an identity thief might be accessing my credit so I wanted no more offers of credit! My impression was that the credit agencies used BRL as a pretext for this false warning attributed to me. It took me hours on the phone with credit agencies to get this warning removed.

Another factor in my cancellation was a specific credit item that was being inaccurately reported, for which I had dozens of pages of documentation showing that the item was being falsely reported. BRL had no interest in seeing my documentation, instead saying that any documentation provided to the credit agencies would be counterproductive, since it would serve to "confirm" the item. I could grudgingly see BRL's point, but it didn't sit well with me, and I suspected that the real issue was that actually engaging with the nitty-gritty facts of a particular dispute was not part of the automatic shotgun system BRL provided.

So on balance, I did get value for my money from BRL, but from other comments I'd guess that was only because I got in under the wire in 2005 before BRL's services began going south. BRL seemed to understand how to "work the system" prior to mid 2006, but not thereafter.

So, Stephen, here's my specific questions for BRL:

- 1) Did the credit verification system change around 2006 so that BRL no longer understood how to get as good results as before?
- 2) Or did BRL itself change internally around 2006 so that it could no longer get as good results as before?
- 3) Was BRL aware that credit agencies seemed to be targeting some BRL customers starting around 2006 so that further challenges would be ineffective or actually harmful to the BRL customers?
- 4) What steps if any did BRL take to address the above changes starting in 2006?
- 5) To what extent did BRL inform its customers about points 1-4 above so that they could make informed decisions about continuing their subscriptions with BRL?
- 6) To the extent that BRL did not inform its customers about the above changes, how does BRL maintain credibility?

Finally, a question to you, Stephen Snyder (someone who has helped me and whom I respect):

7) Did you, Stephen, begin to receive substantial negative feedback regarding BRL after 2006, and if so, why did you not pass this information to your readership, instead continuing to recommend BRL at your seminars?

Posted by: Stephen in Washington | 12:26 am

263.

As I read through the comments I found that each one of us had a similar experience. I basically paid for services that I really could've done on my own. If all I had to do was create a template and repeatedly send out the same form letter referencing different accounts, I could've saved

the \$59/month fee I paid for 1-year. In fact, I received letters and emails from the credit reporting agencies that warned me that credit repair services are a waste of time and money and if I followed a few simple rules, I could dispute any and all reports I felt were incorrectly reported. I did, and was able to repair errors simply by using the number assigned to me from the agencies and entering my dispute online. In less than a week or so, the problem was corrected. Of course, the claim that Bradley Ross could potentially remove my bankruptcy was never realized but I have to remain positive. The way I look at this situation is that the information you provided me in your seminars was worth the \$700 I spent with Bradley Ross. I pay much closer attention to the markets, read the business section of the paper almost daily, and watch my credit scores and budget. Something I should've done a long time ago! So with all this being said, you may be wasting your time going back to Bradley Ross to find out what went wrong. If we've learned anything, it's that we all have the power to learn from past mistakes, take the necessary steps to overcome and MOVE FORWARD!

Posted by: Ree in Illinois | 1:00 am

264.

If Stephen is no longer recommending Bradley Ross Law, then why is he hoping on a plane to interview the owner of the company??? I'm somewhat puzzled by that!!!

Posted by: Thomas in Michigan | 1:09 am

265.

Stephen (and Michelle — both of whom I met at my first ABF seminar in March 2000):

I signed up for BRL in 2000. They did a very good job and the communication, while not fast, was good. They were successful in getting most of the negative credit reports removed from all three of the CRAs. Only Experian held tight to the Chapter 7 filing which fell off in May 2007 (finally!). I dropped Bradley Ross for about a year and was promised that I would be given the same low rate if I signed back up within a year. I did, but the rate was higher and I didn't have anything in writing (never trust a law firm???).

Here are my questions:

- 1) Why was there such a drop in communications and customer service when you moved from Indiana to North Dakota? Is the help that bad?
- 2) Why, after my suggestions to Lisa Phillips, did BRL NOT change the way "CaseValet" worked ... the online software was so frustrating because it didn't report much at all.
- 3) Why doesn't BRL create/copyright a program for bankrupts to continue to challenge the CRAs for a consulting fee? It would have helped communications tremendously and would have made the consumer feel more powerful and more in control (instead of waiting 1 1/2 to 2 months for responses — there is the internet and PDF capabilities you know!)
- 4) Why doesn't BRL send some sort of status report (in much better format than "CaseValet")? It seemed I had to do "bookkeeping" at my end to keep track of what was going on when BRL was already doing the same thing (they should have been!)
- 5) Why didn't BRL advise clients that they could expect continual challenges from CRAs that they didn't need services of credit repair agencies ... and that BRL was NOT a credit repair agency (yes, I know, people don't read everything, so reminders are important ... I'm an accountant/tax specialist and we constantly have to remind our clients of estimated tax payments, etc. so that they feel they are being serviced.)
- 6) Why didn't BRL advise clients via a newsletter or something similar of changes in the CRA field — e.g. more questions from the CRAs themselves, more "stonewalling," etc. Even a newsletter posted online would have been a HUGE step in the right direction. I almost get the feeling that "if it ain't broke, don't fix it" was the mentality at BRL — "well, that's the way we've always been doing it." Times change and waits for no person and no firm.

I was happy with BRL when they were in Indiana. Must be the water in North Dakota.

Steve Desdier
San Francisco

Posted by: [Steve Desdier in California](#) | 1:22 am

266.

Stephen

Why should we ask BR anything? You are the one that recommended them for years. WHY? And why the big production you are making of this? If I could get my money back, I would. I also am very leary of anything or any one you recommend. I'm more annoyed with you than BR.

Posted by: Jillian in California | 1:28 am

267.

If I had the money I would have sued BR because they challenged accounts in my credit report that were favorable to me, i.e., I had accounts on my CR's that indicated NO LATE PAYMENTS, but Bradley Ross challenged them AND THESE FAVORABLE ACCOUNTS WERE REMOVED from my CR's which lowered my FICO scores.

Also I was not properly instructed in how to use the Case Valet until it was too late.

I WOULD LIKE TO ASK MR. LOREN McCRAY TO REFUND AT LEAST HALF OF MY PAYMENTS SINCE HIS STAFF DID SUCH A POOR JOB.

Posted by: Clarence Wood in California | 1:28 am

268.

When my husband and I refinanced a property several years ago, we were surprised that the credit report they received contained the same old and inaccurate information that had been deleted previously by Experian, Trans Union and Equifax. It turns out that the lender was relying on a different type of credit report produced by some other reporting company (or what appeared to be, a subsidiary of one of the three). We were told that mortgage lenders typically rely on these companies to do the reporting (and not so much on the "Big Three"). When we refinanced an investment property last year, the same problem occurred with respect to discrepancies. If mortgage lenders are using different credit reporting companies, why aren't these reports included in BRL's service? At least in our experience, these reports seem inevitable when trying to get a mortgage loan.

Posted by: Sheila in Maryland | 1:45 am

269.

Following your seminar over two years ago, we (Virginia Nicols and I) separately signed up immediately with Braley Ross Law. Two things caused us to discontinue. First, it was becoming apparent that the queries to the credit reporting agencies were neither complete nor consistent and we were spending a great deal of time tracking the communications and notifying BRL of the inconsistencies. (Obviously, the letters were templates and administrative support people were rotely sending the letters out.) Second, as a result of at least one of the letters, one credit card company (I believe it was CitiBank) sent a notice (1099 or similar) to IRS, informing them that I had received a debt reduction. Having just been through a 15-month (no-change!) audit that was partially responsible for the bankruptcy, we decided to quit.

Posted by: Joseph Krueger in California | 2:00 am

270.

I agree with all of the above comments about BRL. After paying the \$59.00 every month for 2 years and still had bankruptcy showing on all 3 credit reports I gave them up. It seemed like once every other month they sent out a letter to the creditors but very seldom was anything removed, only the easy items. The hard ones never came off. My question is can I get my money back because they did not do what they had promised? They said it would take a year or two to remove the bankruptcy from my credit reports but that never happened.

Posted by: Pamela Hagedorn in Kansas | 2:43 am

271.

I signed up with Bradley Ross Law in August of 2004. Everything was looking ok until I got this e-mail about a year and a half later saying that my contact person was going to change. I was trying to get all the details straightened out because I had automatic payment set up through my bank. My bank is very specific when it comes to electronic payment. Anyway, while trying to get everything back together I missed a payment and then decided to drop the service all together. I'm guessing that was all it took because one year after I dropped service I was able to move into my new home. My question is what happened late 2005/early 2006 that service got so crappy.

Posted by: Winston Callwood Jr in New York | 3:13 am

272.

Comments: We (my wife & I) have used BRL for almost since March 06 but stopped last fall. Several items were removed, however, virtually all remaining credit cards (& closed during chap 7 in 2004) now indicate that we are disputing or disagreeing. Question: Would this not raise a flag with potential creditors? See following examples ...

[Experian] Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12

Account in dispute-reported by subscriber or Subscriber reports dispute resolved - consumer disagrees

[Equifax] INCLUDED IN BANKRUPTCY, CONSUMER DISPUTES THIS ITEM BANKRUPTCY CHAPTER 7

[Transunion] Paid or paying as agreed, Chap. 7/dispute of accurate information

Posted by: Franz Resch in Texas | 4:04 am

273.

Thanks Stephen for all you do and for allowing us the opportunity to be involved in this part of the whole LABK process. I had signed up with BR Law right after the seminar. I saw some things removed from my reports but very few despite continuing with them for over 2 years. I did notice that some of my positive information was being removed as well. they caused a car loan to be removed from all three reports that I had an excellent payment history on for 6 years. Why on earth were they even contesting that one? I tried to contact the law offices and they indicated that there was no real way for me to tell them what i wanted to dispute as they basically dispute everything. This is really unacceptable. That was a few years ago now so my question is: have they done anything different with their set-up that would either have them be more conscientious of the things they were taking off my reports (meaning only contesting the negative stuff) or that would allow me to communicate with them to tell them the items that i do not think should come off. It just seemed like they had a clerk sending the disputes on everything without having an understanding of the repercussions of his/her actions and without knowing what should or should not come off. It is essential that the items they dispute are in fact the items that are lowering my score and when i used them before that was not the case.

Posted by: Joe Swingle in California | 4:54 am

274.

Bradley Ross is a TOTAL fraud and they specialize in PERMANENTLY lowering FICO scores through extraordinary incompetence.

The dispute letters:

<http://fight-back.us/forum/index.php?s=&showforum=8>

It never ceases to amaze me how many people fall for these scams because they're too lazy to do just 20 minutes of research.

Posted by: Christine Baker in Arizona | 5:12 am

Post a Comment

Name (required)

Email (will not be published) (required)

State of Residence (required)

Your Website (not necessary)