

# 'The Insider's Guide to Credit Repair' Helps Consumers Restore Credit and Raise Their Scores

ATLANTA, GA (SEND2PRESS NEWSWIRE) – K.E. Varner will discuss his book, "The Insider's Guide to Credit Repair" (ISBN 1-56414-809-2), on KFNN Financial News Radio Monday January 23. The U.S. Public Interest Research Group predicts that one in four consumer credit reports contain errors severe enough to cause denial of credit. Such errors negatively impact consumer credit scores (numbers that predict risk and the likelihood of an applicant to default on a debt).

"They are used by almost every lender that extends credit to consumers, including insurance and utility companies. Many rely exclusively on this three digit number to make credit decisions. Generally, the higher the score the lower the risk," says Varner.

As a part of its goal to empower consumers, The Insider's Guide to Credit Repair (\$15.99, ISBN 1-56414-809-2, Career Press/New Page Books) dissects this subject and various other aspects of personal credit management.

Readers and listeners alike can expect a plethora of tips to successfully guide them through all areas of this intimidating process; some of which include:

- \* *how to improve a credit score and understand their configurations*
- \* *how to build and re-establish credit*
- \* *how to correct mistakes*
- \* *how to negotiate with lenders for better deals*
- \* *how to negotiate with collectors to settle debts at a fraction of the total balance*
- \* *how to avoid and overcome identity theft*
- \* *how to defend rights against creditors and reporting-agencies, etc.*

*\* how to select the best credit counseling agency*

Get these tips and much more as revealed through the eyes of an industry insider.

K.E. Varner is an author, former instructor and vendor manager for Equifax, one of the major, national credit-reporting agencies. During his tenure, he trained and developed customer service personnel, functioned as subject matter expert on a number of key business projects, represented the company in Federal court during consumer/credit-reporting agency mediation and facilitated credit industry topics to organizations such as the Atlanta Housing Authority.

He is a member of the National Association of Consumer Agency Administrators, National Association of Consumer Advocates, and the American Council on Consumer Interests.

K.E. Varner's segment will air live Jan. 23 on KFNN Financial News Radio at 10:34 EST. To listen, log on to <http://www.kfnn.com>.

For more information about The Insider's Guide to Credit Repair visit <http://www.careerpress.com>.

News issued by: K.E. Varner

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