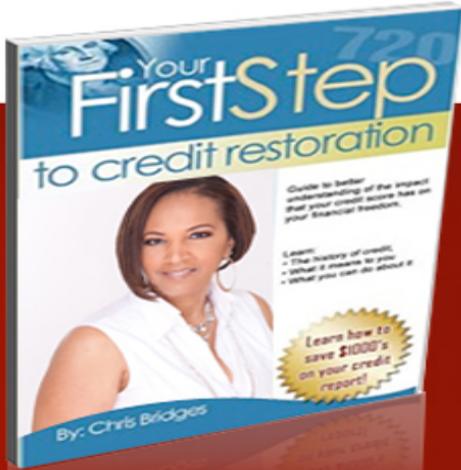




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Adverse Credit History

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Adverse Credit History

There are many problems about the credit dealings because sometimes during the dealings the creditors have to face unforeseen complications.

As it has become a part of our life we sometimes ignore the problems we face through it. Though they also offer you extra protection, when things go wrong you may have spent more money than what you figured on and the protection may not help. But if you have been in financial trouble at some stage, which most people have sometime and have arrears, a county court judgment or bankruptcy, the creditors may find it very difficult to issue you a credit card.

It has been seen that this adverse credit history hampers the person's life in later periods, as they have a poor financial record in the past they could not avail credit card facilities though they have sorted out their finances.

There are many factors which could create adverse credit history and could lead you into trouble, which are as follows.

If you have not paid arrears on your mortgage or other loans, if the payments are not made on time and are over 30 days late on your mortgage or other loans, county debt is going against you, if your claiming address is false and you are not available at the voters list on that address then also it is counted as your negative point.

If you are a multiple applicant for different credit cards then it acts as a negative score to your credit history. One of the main things is Recent Bankruptcy (undercharged bankrupts will always act as negative points to refused credit).

And last but not the least is Repossession, whether voluntary or involuntary is also a negative thing to have on your credit. If you've been affected by a bad loan that you've cosigned and what to better understand the impact on your credit, get your copy of What You Need To Know About Credit & Cosigning at <http://www.creditwithchris.com/whatyouneedtoknowaboutcredit/>.

For more information or a FREE credit assessment, contact Chris Bridges, Speaker, Author and Coach at cbridges@creditwithchris.com or visit the website at www.creditwithchris.com.

