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Credit Help And Increasing  
Act was created to protect the credit

repair industry and help patrons from

Your Credit Repair Secrets  
falling victim to a credit repair scam.

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Signs of a credit repair scam include

demanding upfront payment for services

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Repair Guide An Easy And  
Effective Guide To Credit  
and guaranteeing a specific outcome  
(e.g., we can increase your credit score  
by 100 points!).  
Repair Credit Management

## **Free Credit Repair — 3 Ways to Fix Your Credit Score (2022)**

Credit repair companies are subject to  
numerous federal laws, including the  
Credit Repair Organizations Act and  
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often the Telemarketing Sales Rule, both of which forbid credit repair organizations from using deceptive practices and from accepting up-front fees. These laws prohibit many deceptive practices by credit repair organizations.

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