



Bad Credit Rating Default Removal Case Study

Client Profile:

Name:	Elizabeth
State:	NSW
Sex:	Female
Age:	52
Married/Single:	Married
Listing Type:	Default
Original Creditor:	Vodafone
Current Creditor:	Vodafone
Paid / Unpaid:	Unpaid
Listing Amount:	\$2,705

Application received:	11/01/2011
Stage 2 Payment received:	01/02/2011
Default Removed:	10/03/2011

Background:

The client had purchased a mobile phone on a plan for a boyfriend. The client and her partner separated and the client was told that the mobile phone bills were still being paid. The client only found out about the default listing when applying for a loan.

What were any challenges with the creditor:

There were time delays in receiving the documents from the creditor.

Why was the default removed:

The creditor had not complied with legislation and as a result the default was removed.

Summary:

Elizabeth was very stressed when she came to MyCRA as she only discovered the default as a result of a loan application. The Default was removed in a total of 29 working days – **Congratulations Elizabeth!**