



## Bad Credit Rating Default Removal Case Study

### Client Profile:

**Name:** Rodney  
**State:** NSW  
**Sex:** Male  
**Age:** 33  
**Married/Single:** Married  
**Listing Type:** Default  
**Original Creditor:** Lombard Finance  
**Current Creditor:** Lombard Finance  
**Paid / Unpaid:** Unpaid  
**Listing Amount:** \$3527

**Application received:** 10/03/2011  
**Stage 2 Payment received:** 31/03/2011  
**Default Removed:** 12/04/2011

### Credit Repair Background:

The client was away from his home for some time therefore the bill was not received and it remained unpaid. When the client became aware of the amount outstanding he called the creditor and asked to enter into a payment plan.

### What were any challenges with the creditor:

There were little to no challenges with the creditor.

### Why was the default removed:

A letter was sent to the creditor which pointed out identified procedural inconsistencies in the listing of this default. The creditor agreed to remove the default from the clients credit file.

### Summary:

Rodney and his partner were very eager to have the default listing removed from his credit file as they wanted to obtain finance for their home – **Congratulations Rodney!**