

Initial Assessment

We obtain a copy of your credit report showing defaults

Undertake a detailed assessment of your credit report to determine which default/judgment listings are suitable for credit repair;

File approved and opened

Create client matter, prepare and dispatch client agreement;

Develop action plan in regard to relevant default/judgment listings, including drafting required third party authorities to enable us to work on your behalf;

Draft and send to the relevant creditors, authority to act and correspondence requesting all documents they hold relevant to the placing the default/judgment on your credit file;

Await response from creditor. This turnaround time is up to 45 days depending on the creditor and the type and volume of material requested from the creditor;

Regular follow up contact with the creditor for the documents in an attempt to either speed up the process, or if further documents are required to adequately assess your matter;

Investigation and Negotiation

Once documents are received, your MyCRA Lawyers case manager undertakes a detailed review of the documents provided by the creditor to determine if they have followed the correct procedures in placing the default/judgment listing;

If a defect is found in the way the default/judgment listing was placed, further correspondence is sent to creditor demanding the default/judgment listing be removed;

If creditor does not comply with our demand, further written demands may be sent to the creditor, or we may request further instructions from you to escalate the matter for independent review by an external dispute resolution body. Complaints submitted for external dispute resolution may take up to 6 months for an outcome (depending on the tribunal, backlog of cases and complexity of case);

If the appropriate external dispute resolution body does not make favourable determination, you may still have grounds to take further legal action through the courts (depending on the strength of your case);

Even if no defect is found in the way the default/judgment listing was placed on your credit file, further correspondence may still be sent to your creditor requesting their cooperation to negotiate a commercial settlement for the removal of the relevant default/judgment.

Conclusion

Once the default/judgment listing is successfully amended, removed from your file or if we have exhausted all reasonable avenues available to us in attempting to remove the default/judgment listing, we will close our matter.