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Mycra Lawyers is a member of  
Queensland  
Law Society

Graham Cassell is a Justice Of The Peace Qualified &  
A Member Of The Queensland Justice Association

## Bad Credit Rating Removal Case Study

### Client Profile:

**Name:** Vanessa  
**State:** QLD  
**Sex:** Female  
**Age:** 42  
**Married/Single:** Married  
**Listing Type:** Default  
**Original Creditor:** Citibank  
**Current Creditor:** Citibank  
**Paid / Unpaid:** Settled  
**Listing Amount:** \$9,643

**Contacted Creditor:** 05/11/2014  
**Default Removed:** 11/12/2014

### Credit Repair Background:

Vanessa requested a Credit File assessment from Mycra Lawyers prior to proceeding with Credit Repair. She located the Citibank listing during this assessment. She believed that this listing was as a result from past business that she used to co-own which was no longer in operation.

### What were any challenges with the creditor?

At first we faced many delays and issues with the creditor as they were unwilling to provide clear answers or information in relation to our clients account and the document requested.

### Why was the listing removed?

After many follow-ups and much persistence by our team, the creditor agreed to remove the listing by consent.

### Summary:

Vanessa submitted an online enquiry via [www.MycraLawyers.com.au](http://www.MycraLawyers.com.au) as she had concerns that there were listings on her credit file and wanted to check prior to applying for a home loan. We were able to remove this listing in 26 business days allowing Vanessa to confidently apply for her home. **Congratulations Vanessa!**