



# Bad Credit Rating Removal Case Study

## Client Profile:

<b>Name:</b>	Daniel
<b>State:</b>	VIC
<b>Sex:</b>	Male
<b>Age:</b>	26
<b>Married/Single:</b>	De Facto
<b>Listing Type:</b>	Default
<b>Original Creditor:</b>	Vodafone
<b>Current Creditor:</b>	Axess Debt Australia
<b>Paid / Unpaid:</b>	Paid
<b>Listing Amount:</b>	\$691

<b>Commenced work:</b>	03/11/2014
<b>Default Removed:</b>	15/12/2014

## Credit Repair Background:

Daniel was still living at his parents' house when this default was reported on his credit file. At the time of the listing, he was suffering emotional and financial hardship due to his brother passing away. This situation resulted in him being unable to work which resulted in him being unable to pay his bills.

## What were any challenges with the creditor?

There were no issues with the creditor as we presented our case and they responded to our requests in a timely manner.

## Why was the listing removed?

Our team informed Vodafone of the circumstances that surrounded Daniel at the time of the listing. They were completely understanding of his situation and understood why he was not able to discuss his circumstances with them at the time. They requested a stat dec to outline his hardship and removed the default once this was provided.

## Summary:

Daniel approached Mycra Lawyers with 3 remaining defaults as he had previously used another Credit Repair Firm who had been unsuccessful in removing these listings. Daniel was able to have these other listing removed in 30 days also- **Congratulations Daniel!**