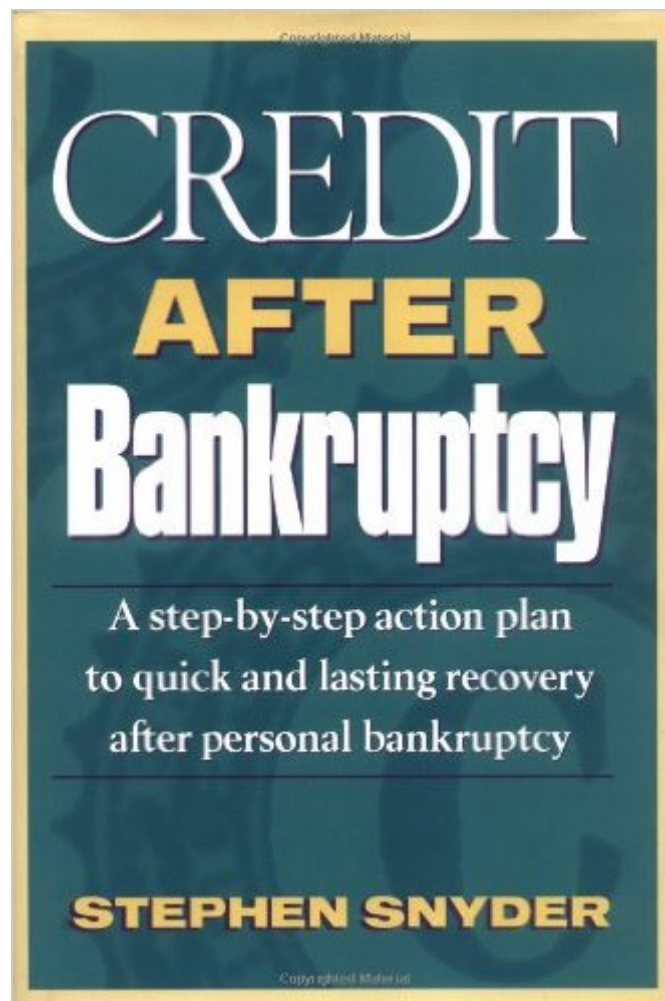


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# **Credit After Bankruptcy: A Step-By-Step Action Plan To Quick And Lasting Recovery After Personal Bankruptcy**



## Synopsis

A step-by-step action plan to quick and lasting recovery after personal bankruptcy. Indexed.

## Book Information

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## Customer Reviews

I'm a mortgage loan officer, and I recommend Mr. Snyder's book to my customers who DON'T qualify for loans because it's the on ramp for the fast lane to good credit. You need to have, use, and maintain credit to build wealth. Unfortunately, re-establishing credit after a bankruptcy filing is easy, but doing it the right way isn't. Mr. Snyder's advice and explanations about the credit system, secured credit cards, installment loans, types of revolving accounts to avoid, etc are all dead on target. This book explains the pitfalls, loan sharks and sleazeballs who try to take advantage of people at the end of their rope. If you filed bankruptcy, this is the book for you. Other books on this topic, like Ms. Langguth-Ryan's, actually advise you to things that are detrimental to an improved score. As for the religious section that another reviewer complained about: It's short. I'm a catholic, and the Christian fundamentalist bible study Mr. Snyder recommends would make me uncomfortable. But I do think he has every right to suggest that morality has a role to play in building your fortune, and to tell you that learning ethical and moral standards through his faith tradition was a part of his financial recovery. You can take it or leave it, or do what I did and adjust it to meet your personal beliefs. Most people end up in bankruptcy (not all, most) because they made poor financial and life decisions. If Mr. Snyder didn't share how he changed his financial situation by changing his life habits, he'd be dishonest. Get the book. And don't waste your time with others.

My husband and I attended the seminar this year and were amazed at the whole thing. Mr Snyder stands on his principles and that's what makes him a great example for us to follow. I especially like the "listen to your wife portion" of the seminar. We took advantage of almost everything offered at the seminar and we still receive emails and phone calls to help us along! It's 5 months later and we were able to get credit from a company who'd turned us down TWICE in this same year! I say, go, give it a chance. P&T

Our Chapter 7 discharged in Oct. 2002. We got an informational mailing regarding the credit after bankruptcy seminar but couldn't attend so I bought the book. Best \$30 I ever spent. I immediately applied for a First Premier Bank Credit card (which shows as unsecured on your credit report), never missed a payment and kept my balance low. Then applied for a small \$1500 auto loan at my credit union, with a co-signer. In the summer of 2003 we went to Ford Dealership and bought our first brand new car 2003 Ford Focus! In December 2003 we purchased our first home! In 2004 I bought a 1999 Mustang Convertable. Since then we have also opened two other credit card accounts. Orchard Bank is a good one. The book gives you great information and resources to turn a bad situation into a good one. Although I did not get to lease a vehicle through Ford and had a higher interest rate than what the book said I would get, I was still by far extremely happy because I would have never gotten as far as I did without it! And the brief time he talks about God, well, I thought that was a blessing and has a good message. Of course I believe in God. And if you don't, get over it. The world doesn't revolve around you. (Not to be rude but...) Point made. It's a great book. For those of us imperfect people who have totally screwed up our finances and would like a second chance to prove that we can get it right this book offers sound advice. I confess I have strayed from it a bit and tried to apply for too many in too short a period and it lowered my credit score and caused me more harm, so beware...take it slow and in two years you can be back on track, in a new home, in a new car, just follow the great advice that is offered. You'll be glad you did! We are now looking to buy an investment property (2 1/2 years after our chapter 7 bk)! I am grateful to Stephen for writing the book! And if he is making bank, more power to him. He certainly did me a service. He should be paid for it.

Wonderful! The advice he has given has truly helped me to begin my financial life all over again. The book includes the names of well-respected companies that are willing to work with bankrupt consumers. The helpful hints on how to talk to future lenders and what to bring with you has also made a big difference. I was amazed on how much more information you can get from lenders if you

just ask the questions the way he recommends! The author has also gone through a bankruptcy, which gives him much more credibility. I now have a credit card and am about to buy my first house and a new car thanks to the wisdom I received in this book! I also feel secure that I will not end up back in a grim situation as long as I follow his advice. The book is written in a way that you do not feel ashamed of your bankruptcy. It gives you hope and a solid path for the future instead of reminding you of your failures. Thanks Mr. Snyder!

I purchased the book and went to Stephen's seminar, both are WELL worth the cost!! Yes, some of the information in the book are common sense, like about secured credit cards, but he saved me the time by combining everything and putting it in one place. And what did the book cost me? \$25-\$30! Well worth it to me. Time is money. I don't have the time to try and find this information out myself. Also highly recommend his seminar! What did that cost? ZERO! and he didn't con you into buying \$300 worth of books and tapes that other seminars do. He gives you 100% of the information you need, not 25% and makes you buy the other 75% for an outrageous price. Stephen tells you this at the beginning of the seminar, no cost to you! Sure you can buy his \$30 book if you want, but you don't have to buy a thing. The other great thing is he has local resources if you need to buy a car (it's Ford, so what! you're trying to reestablish credit, not show off!), mortgage lenders, etc. Again, Stephen does the leg work for you. You don't have to spend hours or days trying to find a car dealer or mortgage lender that knows what bankruptcy people are going through and are willing to work with them!!! I think people who put negative comments about the book, Stephen and/or his seminar forget this! You're bankrupt! You need to re-establish your credit! That's the goal with Stephen, to get you re-established. Not show off your Hummer or your \$500K house! Get real people!! His information is only \$30, not \$300 and it's well worth it!

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