

## MORE QUESTIONS AND ANSWERS

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### **How long does it take to repair credit?**

In general, credit repair takes about three to six months to resolve all of the disputes that the average consumer needs to make. Of course, if you only have a few mistakes to correct or you repair your credit every year, it may not take as long; you might be done in just over one month.

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#### RELATED QUESTIONS

### **How long does it take to build credit from 500?**

The good news is that when your score is low, each positive change you make is likely to have a significant impact. For instance, going from a poor credit score of around 500 to a fair credit score takes around 12 to 18 months of responsible credit use.

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### **How long does it take to improve credit score 100 points?**

Here are 10 ways to increase your credit score by 100 points - most often this can be done within 45 days. Check your credit report. Get a free credit report from each of the three credit reporting agencies (Equifax, Experian and TransUnion) once a year at [annualcreditreport.com](http://annualcreditreport.com).

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### **How long does it take to clear a bad credit history?**

The length of time negative information can remain on your credit report is governed by a federal law known as the Fair Credit Reporting Act (FCRA). Most negative information must be taken off after seven years. Some, such as a bankruptcy, remains for up to 10 years.

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