

William E. Lewis Jr. & Associates of Vero Beach announces the formation of a credit repair component

Formerly with Credit Restoration Consultants, William E. Lewis, Jr. & Associates now provides high-end credit repair services

VERO BEACH, FLORIDA, USA, June 27, 2024 /EINPresswire.com/ -- Long gone are the days of obtaining credit, goods, benefits, services, insurance or employment with a low credit score. In most instances, an applicant will be denied if they maintain a FICO credit score lower than 720. Borrowers with bad credit can expect to be denied altogether or pay higher interest rates than those with excellent credit.

The terms credit repair, credit restoration and credit rehabilitation are somewhat synonymous. Those with bad credit cannot afford to ignore the potential benefits of credit repair as a reputation management tool. In today's world, a high credit score is more important than ever.

Approximately 79 percent of credit reports contain at least one error or omission materially impacting credit worthiness. As such, one would be wise to explore retaining a reputable credit repair company in the restoration of their good name and reputation.

Located in Vero Beach, Florida, [William E. Lewis Jr. & Associates](#) is a credit service organization specializing in the restoration of consumer credit worthiness as well as identity theft. Utilizing laws enacted by Congress to dispute potentially negative, erroneous, obsolete, and/or fraudulent information, they assist consumers in achieving a more favorable and accurate credit profile.



William E. Lewis, Jr.

Utilizing the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, the Fair Credit Billing Act, and the Fair and Accurate Credit Transactions Act, William E. Lewis Jr. & Associates will assist in the submission of disputes electronically, verbally and in writing to the Equifax, Experian and TransUnion consumer reporting agencies in addition to creditors, collection agencies, third-party record providers and state/federal/local/private regulatory authorities. Keep in mind that anything they do - you can do yourself.

William E. Lewis Jr. & Associates can help update or remove inaccurate judgments, liens, bankruptcies, foreclosures, short-sales, student loans, credit inquiries, derogatory tradelines, public records, personal identifiers and more. Unlike most credit repair companies that submit the same written dispute letters monthly, William E. Lewis Jr. & Associates has devised a strategy whereby disputes are submitted electronically, verbally and in writing over a four-month period to credit reporting agencies, creditors, collection agencies, and third-party record providers. Most clients see dramatic results in 30-45 days.

Credit repair, credit restoration or credit rehabilitation as a reputation management tool is as legal as pleading "not guilty" in a court of law. With that said, one must understand that as a credit repair company, William E. Lewis Jr. & Associates is not a law firm and that none of their employees is an attorney licensed to practice law in the state of Florida. As such, they cannot provide legal advice or represent any individual before any court or in any legal proceeding. In the event that legal representation is required, William E. Lewis Jr. & Associates may provide an appropriate attorney referral for consultation.

For more information on William E. Lewis Jr. & Associates, please contact them at (772) 324-6400 or online at www.williamlewis.us.

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