

Shane Rudman – Fighting Back!

I was pissed! It was 3 A.M. and I couldn't sleep, so I was checking my email. This had to be a mistake. There's no way this was correct. All I had to do was pick up the phone and this would be fixed. Or that's what I thought...

I have been very fortunate in my life. I had always believed I was the luckiest person on the face of the planet. And I still do. I believe there's a positive in everything that gets thrown at you. I have been blessed with a dream wife, four awesome kids, and have done very well financially. I had grown up in a trailer park in western Kansas, accumulated only 27 credit hours after 2-1/2 years of full-time college, yet by 29, I had been named one of the Top 10 Young Entrepreneurs in North America.

... The email alert said that my credit score had changed. I logged in and checked – it had dropped more than 100 points! Why? What catastrophe had happened to cause this? Had someone stolen my identity and run-up hundreds of thousands of dollars of charges? Nope. A collection agency claimed I defaulted on a \$143 bill.

WHAT? I had been making over a million dollars a year since age 30. I had never defaulted on anything in my entire life! It was 3 A.M., so I had to wait another five hours to talk to a live person. When I finally did, the person at the collection agency said I could pay them the \$143 and they would report that it had been paid, but the default would not be removed from my credit report. It was as if they were holding my credit score for ransom, for 143 bucks that wasn't even legitimate!