What would my suggestions be to peak your credit?

First: Pay off any outstanding balances. Credit constructors(ie Lexington law etc.) can only get PAID negative items removed. They will not tell you this but you companies will go to great lengths to continue reporting on any accounts that are listing negative they have not been paid for yet. Settlements are the easiest PAID accounts to have removed, so there is GREAT benefits in settling all old accounts first.

Second: Always offer slightly less when you’re going to settle old accounts, if you’ve gotten an “offer” to settle for let’s say “$445.97” and you’re intent upon paying things back