

Give The Man Credit

Armed with a lifetime of financial knowledge and a kind heart, Michael Ramos has been rescuing ABQ folks of all ages from creditors for more than 30 years.

Michael Ramos admittedly gets a little bit emotional when discussing the work he does for his clients. As the CEO and president of the Albuquerque-based Credit Rescue, Inc., Ramos has been helping people get out of sticky financial situations for the better part of 32 years now. Ramos' company educates people about credit, helps them settle their debts, and ultimately qualify for the home or loan they might need. In other words, Ramos and his team are adept at providing relief in some of life's most stressful areas.

"I've sat at my desk, and I've had a client start crying about their situation and it's a real heartfelt situation. All of a sudden I start breaking down with them. We're holding each other's hands (saying), 'It's okay, we're gonna get through this together,'" Ramos says.

"There's a lot of things that people out there in the world don't know about that can really benefit their lives. If I didn't stick my nose where it didn't belong, they would not have known this and these folks would have gone on suffering. I'm always looking for different ways to help them," he adds. "I'm always looking for different

ways to solve problems that afflict them. Because I truly care about the people I help. I care about them, I love them, and I want them to have a better life."

Ramos saw a need for his services while working in the legal department for multiple financial institutions and banks years ago. In that position, he witnessed consumers being victimized when they were taken to debt recovery by collection services.

"I've seen a lot of collectors breaking the law so badly to try and collect the money. We've even had people that died of heart attacks or strokes because they

(collections) had them so scared on the phone," Ramos says. "It just got to the point where I couldn't handle it any more. I knew there was nobody to protect these people. The credit repair chop shops on the internet were cheating people, taking their money and doing nothing to help them."

Ramos initially launched his business under the name Protect Your Rights, but that proved to be a confusing moniker, as he'd take customer calls for disputes involving landlords and speeding tickets, among other things. The change to Credit Rescue, Inc., narrowed that focus considerably.

The initial vision of the company was, as Ramos puts it, "to put together the greatest self-help program on the planet." That packet included a book, CD, and a variety of other documents that would conceivably allow customers to fix their own credit reports.

And it was initially a hit with banks and other lending institutions, who handed