



them out to clients until they realized the program was doing little more than collecting dust. That was when Ramos realized he was going to have to apply a more hands-on approach.

"Especially here in New Mexico, most of these people are not self-help people," Ramos says. "They want somebody to do it for them. The whole dynamics of my deal changed, and then I had to put a program together to do it for them."

With Ramos' program, clients are charged a one-time fee of \$350 that covers all the work necessary until it's completed.

"There's no monthly fee, we don't charge them over if they get something new along the way," he says. "Someone could come to my office with 300 collection accounts and we only charge them \$350."

According to Ramos, the three most common types of cases that require some form of rescue or repair are collection accounts with credit card companies, medical charges and cell phone bills. Each instance comes with multiple ins and outs with which the layperson might not be familiar. Medical bills, for example, can often rise due to coding errors. For example, a medical coder might enter a code for a

broken hand instead of a broken wrist, which ultimately leads to the claim not being paid, Ramos says.

"They don't pay it because it's the wrong code and nobody gets told about it and next thing the client knows is it's on the credit report as a collection," Ramos says. "I had one client with 93 medical collections totaling \$300,000 on their credit report ... I looked through them, a lot were misfiled and I filed a dispute. Within eight months there were only 20 left. I went back in for another dispute, I never heard back from them again. Once you pull something out of the system, it can't be put back in."

Ramos offers assurances that customers won't be subject to drawn-out settlements with collectors that involve additional fees that aren't mentioned initially. With other credit card settlement companies, that isn't necessarily the case.

"If someone comes to us with their credit card debts in collections, we help them settle them. Our settlement negotiator is included in our fee," Ramos says. "If you go to a credit repair chop shop, if they do settlements, you have to hire another company to do it for you because they don't do that."

"We have a great settlement negotiator,

my wife," he adds with a laugh. "She's always negotiating settlements out of me. She's been in the credit industry for 34 years."

Ramos still offers people the resources to help themselves, as well. Credit Rescue, Inc. launched New Mexico's first-ever credit classes in 2008. Parents were encouraged to bring their teenagers, and all attendees received a free credit manual. The courses have been put on pause since the onset of the COVID-19 pandemic, as Ramos himself endured a difficult struggle with the virus, but he hopes to resume the monthly sessions soon — even if it means holding them outside the classroom setting.

In lieu of the classes, Ramos has been hosting a 15-30 minute radio show on Saturday mornings at 10 a.m. on 1600 AM that covers various credit-related topics. A recent show, for example, covered ID theft during tax season. The abbreviated length is by design.

"A lot of people are in their cars, so if I did a big long show, they're gonna miss a lot of the stuff," he says.

Improving credit throughout the Land of Enchantment benefits more than just the individual getting out of debt. If said person is able to purchase a home, Ramos says, it will improve the state's overall economy.

"All the mortgage companies and banks rely on us to make this dream come true for these people and for their company to operate. What happens when we do this? There's a house sold in New Mexico and taxes paid," Ramos says. "There are the title companies, they make money so they can flourish. The lenders and realtors make money so they can flourish. They're getting paid and they take that money and spend it in the economy. It's a huge chain of events that happen from putting one person into a house. Making that difference, it pleases me greatly."

Ramos says he's turned down multiple lucrative offers to sell Credit Rescue, Inc. The main reason is concern for his clients. And he plans to continue to operate his company for six days a week as long as he possibly can.

"You'll never be a rich man being a consumer advocate," he says. "However, there are other types of wealth that most people don't understand: the wealth of your fellow man and to be able to make their lives better. —TRISTEN CRITCHFIELD 🍷