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Loss of Credit Reputation Recoverable as Special Damages

Fullerton, CA - February 14, 2002. Damages to credit-worthiness due to a third party are now a measurable and compensable form of "special" injury. This financial damage can be quantified with the Credit Damage Measurement (CDM) Report developed by George Finder, an expert witness on credit damage and Certified Credit Examiner. "All of us have had clients who said their credit is ruined," says attorney Thomas George Key who has used this service, "With an expert who has a method of liquidating the damages, it is no longer speculative." Damages to credit-worthiness alone can often reach six figures on what may otherwise be a small claim.

Credit damage has proven collectable in several cases even where credit was the only damage. One client received a \$30,000.00 award due to real estate fraud. A real estate investor received \$113,000.00 due to mortgage company errors.

Overlooking credit damage can be serious negligence and missed opportunity for lawyers, who in a few minutes can understand the theory and its' practical application.

According to attorney Key, "Credit damages have been mentioned in appellate cases and awards given over speculative objections. Loss of credit-worthiness can be quantified to a number. As attorneys, we have an obligation to present these damages."

Victims of credit damage include divorcing couples with one party punishing the other, borrowers with creditor payment processing errors, breach of contract, wrongful dismissal, personal injury/medical malpractice, and other causes of civil action.

"All staff involved in litigation or case management should be able to recognize signs of credit damage," says Finder, author of CLE seminars on credit damage.

A case qualifying checklist to efficiently identify client credit damage is available from George Finder at (888) 465-0588 or by visiting the Web site: www.creditworth.net.