



SECURE CLIENT LOG IN

EMAIL ADDRESS

PASSWORD

LOG IN

[Forgot Password?](#)



LOGO

First Name	Last Name
Phone	
Email	

IdentityIQ Credentials

Username
Password
Last 4 SSN

Current Score

XXX

☒ Vantage ☐ Lender ☐ MyFico



*This score is an estimate based on the action items you have marked as completed. This is not a reflection of your actual score.

*A VantageScore is not your actual mortgage score. TruPath™ does not guarantee qualification based on action plan completion without a mid-score from a licensed Loan Officer or from MyFico.com

Take Advantage of Your Client Access Library

You'll find videos, tools, secured credit card links and more to help speed up your progress here.

Login here: www.trupathclient.com **Your Password is:** [clientpass568](#)

Your Action Plan

Click the box to the left to check the following items off as you complete the task(s) on your action plan. These action items are not suggestions, they are requirements in order for you to achieve the credit score that is required for a mortgage qualification.

Additional Responsibilities

It is your responsibility to forward any updates, correspondence, or communication that you receive from creditors, collectors, credit bureaus (Equifax, Experian, TransUnion) to your Credit Specialist. If your address/contact information changes, you must notify TruPath Credit immediately.

Online Opt Out

Visit www.optoutprescreen.com and complete the form for the electronic opt out of junk mail for 5 years. You will gain 3-7 points that will report within 24-48 hours.

[Still have questions? Watch this short video.](#)

No Late Payments

During the course of this program you may not incur any new late payments. New late payments will extend the timeframe of your credit repair program.

[Learn what a Late Payment will do your credit score.](#)

<input checked="" type="checkbox"/>	Account Name	Last Late MM/YY	Upload File	<input checked="" type="checkbox"/>
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☒ Due to amount of late payments on your credit file, your score will be capped at until assuming you do not incur any new late payments between now and then.

No Inquiries

During the course of this program you must get written permission from your Credit Repair Specialist in order to have your credit pulled.

[Learn how inquiries affect your credit score.](#)

Public Records

The following public record accounts must be paid in full.

[Learn how to find contact information to settle or setup payment plans for your public record accounts.](#)

<input type="checkbox"/>	Account Name	\$ Balance	MM/YY	Upload File	<input checked="" type="checkbox"/>
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TOTAL BALANCE \$XXX

Collection Accounts

The following collection accounts have balances and must be settled/paid in full.

[Do not attempt to pay/settle accounts listed in RED. These accounts will need to be paid at closing to avoid loss of points.](#) Accounts in BLUE are medical accounts and should be paid/settled [after](#) all non-medical collections have been paid.

[Learn how paying a collection account could hurt/help your score.](#)

<input type="checkbox"/>	Account Name	\$ Balance	MM/YY	PAC <input checked="" type="checkbox"/> MED <input checked="" type="checkbox"/>	Upload File	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Account Name	\$ Balance	MM/YY	PAC <input checked="" type="checkbox"/> MED <input type="checkbox"/>	Upload File	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Account Name	\$ Balance	MM/YY	PAC <input type="checkbox"/> MED <input type="checkbox"/>	Upload File	<input checked="" type="checkbox"/>

NON-MEDICAL \$XXX

MEDICAL \$XXX

PAY AT CLOSING \$XXX

TOTAL BALANCE \$XXX

Existing Revolving Credit

The following credit cards need to be paid down to the following balances. Upload your credit card statement once you have paid this balance down.

[Learn the exact balances you should have on your credit score to improve your credit score.](#)

<input type="checkbox"/>	Capital One	\$ 200	\$ 123	\$ 12	LATE? <input type="checkbox"/>	Upload File	<input checked="" type="checkbox"/>
<input type="checkbox"/>	Account Name	\$ Limit	\$ Balance	\$ Pay to	LATE? <input checked="" type="checkbox"/>	Upload File	<input checked="" type="checkbox"/>

New Revolving Credit

During the course of this program you must obtain new **secured credit cards**.

Upload your first month's statement for each new secured card.

[Find secured credit cards to apply for here.](#)

<input type="checkbox"/>	Account Name	\$ Limit	\$ Balance	\$ Pay to	Upload File
<input type="checkbox"/>	Account Name	\$ Limit	\$ Balance	\$ Pay to	Upload File
<input type="checkbox"/>	Account Name	\$ Limit	\$ Balance	\$ Pay to	Upload File

Understood by the Client:

☒ The assessment above is based on your agreed upon ability to complete this action plan by [MM/DD/YY](#). If you have not closed on a home by [MM/DD/YY](#) you will be invoiced for the \$600 fee of this program and can determine reimbursement with your referring parties.

By participating in the Tru Path Credit program, you agree to send in the required proof documentation, send Tru Path your monthly updates from the credit bureaus and to provide Tru Path Credit with the information that they need in order to dispute on your behalf. You understand that by not providing this information, you are prolonging the timeframe of your credit repair program. Sign your online client agreement by [clicking here](#). By checking the box to the left, you have agreed to the terms set forth by Tru Path Credit and acknowledge that you have signed and agree to your online agreement.

Referring Party

The following person/company referred you to Tru Path Credit. The party listed below, all or in part have agreed to cover the remaining \$600 fee for your credit repair services if, and only if, you purchase a home with them once you have achieved credit-ready scores. If you do not close on a home with the agreeing parties within 90 days of achieving your qualifying score or fail to complete your action plan and do not achieve your qualifying score, you the client, will be invoiced for the remaining fees.

<input checked="" type="checkbox"/>	Name	Company	Phone	Email	<input checked="" type="checkbox"/>
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Notes:

SEND UPDATE TO REFERRING PARTY

Client Vitals:

Beginning Score	Qualifying Score		
<input type="text"/>	<input type="text"/>		
Action Plan Review	6 Mo. Disputes Start	Est. Credit-Ready	Est. Closing
<input type="text" value="MM/DD/YY"/>	<input type="text" value="MM/DD/YY"/>	<input type="text" value="MM/DD/YY"/>	<input type="text" value="MM/DD/YY"/>

Weekly Report Notes:

300 characters max to be updated by Admin.

RESEND LOGIN DETAILS

CONTACT ATTEMPT

PROOF DOCS

AUDITS SENT

RP ALERT

CREDIT READY

Internal Notes:

ADD NOTE

Client Notes (Visible to Clients):

TIME NOTE

5/30/18 06:19 PM	Internal note left by admin about the client in the internal notes box about the client. These notes are only seen by the admin and not by the client or the referring party.
5/16/18 09:22 AM	Credit Ready (email sent to referring parties and client).
5/12/18 03:11 PM	Contact Attempt
5/02/18 01:41 PM	Audits Sent
4/28/18 08:11 AM	Referring Party Alert Sent (email sent to referring parties).
4/16/18 12:52 PM	Proof Document Reminder Sent (email sent to referring parties and client).
4/09/18 03:21 PM	Login Details Resent (email sent to client).

PUBLISH/UNPUBLISH

UPDATE

CLIENT UPDATE

**Improvements to your score require your participation and completion of this action plan. If you do not see improvements to your score and have not completed this action plan, all guarantees are considered void and Tru Path Credit is not liable.*



LOGO

Paxton, Brooke

435-222-1800
brooke@me.com

Identity/IQ Credentials

Username

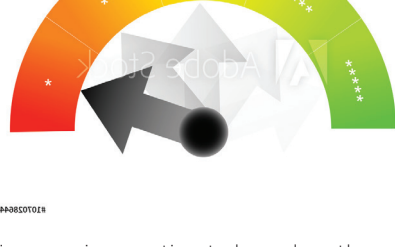
Password

Last 4 SSN

Score Simulator

562

☒ Vantage ☐ Lender ☐ MyFico



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*A VantageScore is not your actual mortgage score. TruPath™ does not guarantee qualification based on action plan completion without a midscore from a licensed Loan Officer or from MyFico.com

*Required Proof Documents

We cannot start without these items. Login to www.secureclientaccess.com to upload your required proof documents.

SSN (ex: W2) I.D. (Driver's License) Address (Pay Stub)

SEND REMINDER

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Your Action Plan

Click the box to the left to check the following items off as you complete the task(s) on your action plan. These action items are not suggestions, they are requirements in order for you to acheive the credit score that is required for a mortgage qualification.

Additional Responsibilities

It is your responsibility to forward any updates, correspondence, or communication that you receive from creditors, collectors, credit bureaus (Equifax, Experian, TransUnion) to your Credit Specialist. If your address/contact information changes, you must notify TruPath Credit immediately.

☐ Online Opt Out

Visit www.optoutprescreen.com and complete the form for the electronic opt out of junk mail for 5 years. You will gain 3-7 points that will report within 24-48 hours.

[Still have questions? Watch this short video.](#)

No Late Payments

During the course of this program you may not incur any new late payments. New late payments will extend the timeframe of your credit repair program.

[Learn what a Late Payment will do your credit score.](#)

☐ Capital One 07/17

☐ Toyota Motor 06/17

☒ Due to amount of late payments on your credit file, your score will be capped at **619** until **08/2018** (assuming you do not incur any new late payments between now and then).

No Inquiries

During the course of this program you must get written permission from your Credit Repair Specialist in order to have your credit pulled.

[Learn how inquiries affect your credit score.](#)

Public Records

The following public record accounts must be paid in full.

[Learn how to find contact information to settle or setup payment plans for your public record accounts.](#)

☒ State Tax Lien Balance: \$2317 DLA: 08/16

☒ State Tax Lien Balance: \$421 DLA: 06/17

TOTAL BALANCE \$2738

Collection Accounts

The following collection accounts have balances and must be settled/paid in full.

[Do not attempt to pay/settle accounts listed in RED. These accounts will need to be paid at closing to avoid loss of points. Accounts in BLUE are medical accounts and should be paid/settled after all non-medical collections have been paid.](#)

[Learn how paying a collection account could hurt/help your score.](#)

☐ IC System Balance: \$608 DLA: 04/17

☐ Bonneville Coll Balance: \$102 DLA: 05/17

☐ Sprint Balance: \$72 DLA: 05/17

☐ Bonneville Coll Balance: \$934 DLA: 2/14

☐ Intermtn Health Balance: \$353 DLA: 05/17

NON-MEDICAL \$174

MEDICAL \$961

PAY AT CLOSING \$934

TOTAL BALANCE \$2069

Existing Revolving Credit

The following credit cards need to be paid down to the following balances.

Upload your credit card statement once you have paid this balance down.

[Learn the exact balances you should have on your credit score to improve your credit score.](#)

☐ Capital One Limit: \$500 Balance: \$388 Pay to: \$30

☐ Credit One Limit: \$300 Balance: \$218 Pay to: \$18

New Revolving Credit

During the course of this program you must obtain **3** new **secured credit cards**.

Upload your first month's statement for each new secured card.

[Find secured credit cards to apply for here.](#)

ADMIN ONLY:

☐ Account Name \$ Limit \$ Balance \$ Pay to

☐ Account Name \$ Limit \$ Balance \$ Pay to

☐ Account Name \$ Limit \$ Balance \$ Pay to

Client Notes (Visible to Clients):

Additional note added to action plan by admin in Client Notes box.

Additional note added to action plan by admin in Client Notes box.

Additional note added to action plan by admin in Client Notes box.

Additional note added to action plan by admin in Client Notes box.

Understood by the Client:

The assessment by **12/12/19**. If you have not closed on a home by **03/12/20** you will be invoiced for the \$600 fee of this program and can determine reimbursement with your referring parties.

By participating in the Tru Path Credit program, you agree to send in the required proof documentation, send Tru Path your monthly updates from the credit bureaus and to provide Tru Path Credit with the information that they need in order to dispute on your behalf. You understand that by not providing this information, you are prolonging the timeframe of your credit repair program. Sign your online client agreement by [clicking here](#). By checking the box to the left, you have agreed to the terms set forth by Tru Path Credit and acknowledge that you have signed and agree to your online agreement.

☒ I accept the terms and conditions listed above.

Referring Party

The following person/company referred you to Tru Path Credit. The party listed below, all or in part have agreed to cover the remaining \$600 fee for your credit repair services if, and only if, you purchase a home with them once you have acheived credit-ready scores. If you do not close on a home with the agreeing parties within 90 days of achieving your qualifying score or fail to complete your action plan and do not achieve your qualifying score, you the client, will be invoiced for the remaining fees.

BEN LEMON CITYWIDE HOME 801-999-1234 BLEMON@CHL.COM
JASON WEST CENTURY 21 801-999-4321 JWEST@C21.COM

SEND UPDATES

*Improvements to your score require your participation and completion of this action plan. If you do not see improvements to your score and have not completed this action plan, all guarantees are considered void and Tru Path Credit is not liable.