

Credit Analysis Report

Prepared for

Carl Cyrius

(03/15/2018)

Prepared by

Carl Cyrius

The Oasis Firm

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Dear Carl Cyrius,

On behalf of The Oasis Firm, I'd like to take this opportunity to welcome you as a new client! We are thrilled to have you as a client.

Credit is our passion. We understand how important your credit is for your future and we will work tirelessly to restore your credit and help you achieve your financial goals.

This credit analysis report provides an overview of your credit as potential lenders see it today. It lists the items affecting your score and explains how we use the power of the law to improve your credit. It also includes a simple checklist for you to speed up the process.

This credit analysis report is broken down into the following 5 sections:

1. Credit Score Basics
2. Your Credit Scores and Summary
3. Analysis of Your Accounts
4. An Overview of Our Process
5. Your Part in the Process

If you have any questions, do not hesitate to reach out. We are always happy to help! You can easily reach us during business hours in the following ways:

- Email: ccyrius@theoasisfirm.com
- Phone: (833) 886-2747
- Website: www.theoasisfirm.com

Carl Cyrius, thank you again for entrusting The Oasis Firm to restore your credit. We are honored to help you achieve your financial goals.

Best,
Carl Cyrius

PART 1 - CREDIT SCORE BASICS

What a Low Credit Score Costs you

Brand New Toyota Camry
\$23,000
66 Month Term

PERSON A	PERSON B
Credit Score: 730	Credit Score: 599
Interest Rate: 1.99%	Interest Rate: 14.99%
Payment: \$368.22	Payment: \$513.97
Total Interest Paid \$1302.39	Total Interest Paid \$10,921.4
Total Payments: \$24,302.39	Total Payments: \$33,921.44

Person B pays

\$9,616.05 MORE

than person A for the exact same car and price!

This same thing happens with your credit cards, mortgage, loans, etc.

Cleaning up your credit will lower your bills
and can save hundreds of thousands of dollars!

A credit score is a number generated by a mathematical formula that is meant to predict creditworthiness. Credit scores range from 300 to 850. The higher your score is, the more likely you are to get a loan. The lower your score is, the less likely you are to get a loan. If you have a low credit score and manage to get approved for credit, your interest rate will be much higher than someone who had a high credit score. Having a high credit score will save you many thousands of dollars.

A credit bureau is a company that collects and maintains your credit information and sells it to lenders, creditors and other companies that need to know about your credit. It's one of the main sources of information for a credit report. There are dozens of credit bureaus, we're most concerned with the big three: Equifax, Experian, and TransUnion.

The percentages in this chart show how important each of the categories is in determining your credit score. We will also show you how to maximize your debt ratio score, even if you have negative items from your payment history. We will also show you how to maximize your debt ratio score, even if you have negative items from your payment history.

Do you pay your bills on time? Payment history is a major factor in credit scoring. If you have paid bills late, have these events won't reflect well in your credit score.

Do you have a long credit history? Generally speaking, the longer your history of holding accounts is, the more trustworthy you are as a borrower.

Have you applied for credit recently? If you have many recent inquiries this can be construed as being negative b for credit when you really want it.

What is your outstanding debt? It is important to not use all of your available credit. If all of your credit cards are reflect that you are not managing your debt wisely.

Credit Score Ranges And Their Meaning

800 and Higher (Excellent) With a credit score in this range no lender will ever disapprove your loan application. A Percentage Rate) on your credit cards will be the lowest possible. You'll be treated as royalty. Achieving this excellent requires financial knowledge and discipline, but also a good credit history. Generally speaking, to achieve this excellent use a substantial amount of credit on an ongoing monthly basis and always repay it ahead of time.

700 - 799 (Very Good) 27% of the United States population belongs to this credit score range. With this credit score rates and approved for nearly any type of credit loan or personal loan, whether unsecured or secured.

680 - 699 (Good) This range is the average credit score. In this range approvals are practically guaranteed but the marginally higher. If you're thinking about a long term loan such as a mortgage, try working to increase your credit; you will be rewarded for your efforts; your long term savings will be noticeable.

620 - 679 (OK or Fair) Depending on what kind of loan or credit you are applying for and your credit history, you may not get the best rates quoted aren't best. That doesn't mean that you won't be approved but, certain restrictions will apply to the loan.

580 - 619 (Poor) With a poor credit rating you can still get an unsecured personal loan and even a mortgage, but the terms won't be very appealing. You'll be required to pay more over a longer period of time because of the high interest rate.

500 - 579 (Bad) With a score in this range you can get a loan but nothing even close to what you expect it to be. So apply for loans to consolidate debt in search for a fresh start. However, if you decide to do that proceed cautiously; you need to make sure that you don't default on payments or you'll be making your situation worse and might head for bankruptcy which is not what you want.

499 and Lower (Very Bad) If this is your score range you need serious assistance with how you handle your credit. Your credit blunders and they will only get worse if you don't take positive action. If you are thinking of a loan (which will be very high and the terms will be very strict. We recommend that you fix your credit first before applying for a loan.

PART 2 - YOUR CREDIT SCORES AND SUMMARY

We have analyzed your credit reports from the three major bureaus. Here are our findings:

Your Credit Scores:

EQUIFAX

677

EXPERIAN

668

TRANS

These scores were reported by IdentityIQ on 03/15/2018

Keep Your Credit Monitoring Account Active Throughout The Credit Repair Process

Your credit scores may vary depending on where you get your credit reports from, because different sources have different criteria for determining your score and scheduling updates. Maintaining one (1) credit monitoring account will give us a baseline reference to grow from, to accurately see changes as they happen. For this reason, you must keep your same credit monitoring account active, rather than checking your scores on multiple sites that will differ.

Your Derogatory Summary:

Next we analyzed all the items on your reports, to determine which accounts are negatively impacting your score.

	EQUIFAX	EXPERIAN	TRANS
Delinquent:	0	0	
Derogatory:	1	1	
Collection:	0	0	
Public Records:	0	0	
Inquiries(2 years):	0	0	

PART 3 - ANALYSIS OF YOUR ACCOUNTS

Your Derogatory Items:

You have **9** items marked as delinquent or derogatory. Recent late payments, collections, and other derogatory items within the last 24 months will hurt your credit score more than older inactive accounts. Accounts within the last 24 months carry the most weight, which is why it is crucial to pay all bills on time and do not miss any payments.

Creditor/Furnisher	Equifax	Experian	Transunion	Issue
TD BANK N.A.	11/13	11/13	11/13	Was 90 days late

Your Public Records:

You have **zero** public records. Public records include details of court records, bankruptcy filings, tax liens and more. Public records generally remain on your Credit Report for 7 to 10 years.

Creditor/Furnisher	Equifax	Experian	Transunion	Issue
No Record Found.				

Your Inquiries:

You have **1** inquiries on your reports. Each time you apply for credit it lowers your score. For that reason we ask that you do not apply for anything.

Creditor/Furnisher	Equifax	Experian	Transunion	Issue
CLEAR CHOICE			12/17	Inquiry

We Are Experts In Disputing Errors On Your Report That Lower Your Score.

While we cannot promise to remove all of your negative items on your report, we do know how to use the law in your favor. We have an awesome track record.

Credit Utilization:

	TRANSUNION	EQUIFAX	EXPERIAN
Credit card limit	\$14,500	\$16,400	
Open credit card debt	\$4,775	\$4,775	

You have **\$15,767** in revolving credit lines and your balances average at **\$4,784** which means that you are utilizing 30% of your credit line.

How this impacts your score

The purpose of a credit score is for lenders to determine the likelihood that you will repay money you borrow. The credit algorithms look to see that you're not overextended in credit card debt and living beyond your means. As a rule of thumb, using credit cards will lower your score while showing more available credit will increase your score.

Pro tip: If you're carrying high balances, a quick trick to increase your score is to pay your balances down to below 25% of the limit of each card and never spend any more than that, even if you pay the bill off in full each month.

How quickly will I see the changes?

Credit card companies report your balances to the bureaus once per month (each on a different day) and your credit monitoring company will only update once per month, therefore it can take up to two months to see this begin. For this reason, it's important to understand that improving your credit scores takes time and a commitment to change the way you spent money. The good news is that the sooner you can do it, the sooner your scores will rise.

Credit Utilization Summary:

	EQUIFAX	EXPERIAN	
Credit Summary	An overview credit status including open and closed accounts and balance in		
Total Accounts:	21	21	
Open Accounts	12	12	
Closed Accounts:	9	9	
Balances:	\$169,439.00	\$169,965.00	
Payments:	\$1,855.00	\$1,927.00	

PART 4 - AN OVERVIEW OF OUR PROCESS

Our plan of action

The credit system is flawed, and nearly 80% of all reports have errors that can lower your score. But you have rights, and we will use them to your benefit! The law gives you the right to dispute any item on your credit reports. And if those items can be removed. So we will write many letters to the bureaus. If they can't prove it, they must remove it! And we are very successful.

We Provide Document Preparation And Credit Education

We will be drafting many letters on your behalf to credit bureaus and creditors, to challenge the items you wish us to remove. In any event, we will also guide you how to better manage your credit – and how to keep your awesome credit long after our work is done.

PART 5 - YOUR PART IN THE PROCESS

Your Next Steps

1. Log Into Your Client Portal. We will email you the login details.
2. Watch our 2-minute video.
3. Provide a copy of your Photo ID and a copy of the top section of a recent utility bill (or an insurance statement) as proof of your current address to include with our letters to the credit bureaus. Take a picture of these on your phone and upload them to us in your client portal.

How You Can Speed Up The Process

1. Stop applying for credit (Each time you do it lowers your scores.)
2. Do not close any accounts (This also lowers your score.)
3. Pay your credit cards down to below 25% of the available credit line. This will make a huge positive impact on your credit scores.
4. Never spend more than 25% of the available credit line, even if you pay the balance off in full each month.
5. . Pay your bills on time! One missed payment will lower your score dramatically and undo all the work we are doing for you.
6. Keep your credit monitoring account active throughout the credit repair process, so we can see the changes to your credit scores. Your score won't suffer if you're ordering your own reports. Be sure to let us know your login details for your credit monitoring account. You can add those in your client portal.
7. Keep your credit monitoring account active throughout the credit repair process, so we can see the changes to your credit scores. Your score won't suffer if you're ordering your own reports. Be sure to let us know your login details for your credit monitoring account. You can add those in your client portal.

This Process Takes Time

Remember, it has taken you years to get your credit into its current state, so cleaning it up will not happen overnight. We must do everything all at once, or the credit bureaus will reject the disputes by marking them as "frivolous," so we must do this strategically. It takes 30 to 45 days for bureaus and creditors to respond to each letter, and even more time for change reports. A difficult item may take multiple letters to multiple parties, so patience is key. Thanks to technology (and our client portal), you'll receive real-time updates of the work we're doing every step of the way.

By following our program and our advice, your credit will improve – and along the way, we'll teach you how to manage your credit long after our work is done.

So Let's Get Started!

How do we do that? Just reach out to us, so we can complete your signup process and activate your client portal (if you haven't already).

Our phone number is **(833) 886-2747**

Our email is ccyrius@theoasisfirm.com

Our site is at www.theoasisfirm.com

Throughout this process, our contact information is always on our website and in our emails. You can also send us a message through your portal. We want to hear from you and we are eager to help. Once the credit repair process has begun we will send you progress reports and updates every step of the way.

We appreciate that you choose us. We look forward to working with you to improve your credit and your financial future.

Credit is our passion. We understand how important your credit is for your future and we we work tirelessly to make sure you achieve your financial goals.