



**BRIGHTPATH ASCEND  
GROUP**

## **CREDIT ANALYSIS REPORT**

Prepared for  
**Jahnell Parkinson**  
(on November 25, 2025)

By Brightpath Ascend Group  
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Dear Jahnell,

On behalf of everyone here at Brightpath Ascend Group, I'd like to take this opportunity to welcome you as a potential new client! We would be thrilled to have you with us.

Credit is our passion. We understand how important your credit is for your future, and we will work tirelessly to ensure we can 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 that negatively affect your score and explains how we use the power of the law to improve your credit. It also includes a simple step-by-step plan to speed up the process.

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

1. Credit Score Basics
2. What's Included in Your Credit Report
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 regular business hours in the following ways:

- Email: [support@brightpathascendgroup.com](mailto:support@brightpathascendgroup.com)
- Phone: (917) 909-4051
- Website: <http://www.brightpathascendgroup.com>

Jahnell, thank you again for entrusting Brightpath Ascend Group with restoring your good credit. We are honored to help you achieve your financial goals.

To Your Success,

Brightpath Ascend Group

## PART 1 - CREDIT SCORE BASICS

Experian™	EQUIFAX™	TransUnion
708	774	696

### Savings Comparison Example: GOOD vs. LOUSY Credit Scores

[IMAGE2]

**2020 Lexus IS/MSRP \$38,560**

**72 Months**

**Buyer 1**

**Credit Score: 731**

**Interest Rate: 1.99%**

**Payment: \$568.61**

**Total Interest: \$2,379.77**

**Total Paid: \$40,939.77**

**Buyer 2**

**Credit Score: 590**

**Interest Rate: 15.01**

**Payment: 815.56**

**Total Interest: \$20,160.43**

**Total Paid: \$58,720.43**

**Payment Difference: \$17,780.66**

**Buyer 2 pays \$17,780.66 more than Buyer 1  
for the same time and the same initial amount.**

**This is a realistic example of what poor credit costs. By improving your credit scores,  
you can easily save thousands of dollars.**





## What Is A Credit Score?

A credit score is a number a mathematical formula generates to predict creditworthiness. Credit scores range from 300-850. 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 with a good credit score. So, having a high credit score will save you many thousands of dollars.

## What Is A Credit Bureau?

A credit bureau is a company that collects and maintains your credit information and sells it to lenders, creditors, and consumers in the form of a credit report. There are dozens of credit bureaus; we're most concerned with the big three: Equifax, Experian, and TransUnion.

## How Credit Bureaus Determine Your Credit Score

[IMAGE1]

The percentages in this chart show how important each category is in determining your credit score. We will help you to remove negative items from your payment history. We will also show you how to maximize your debt ratio score, even if paying off credit cards is not an option.

## How Your Behavior Is Evaluated In Your Credit Report:

Do you pay your bills on time? Payment history is a major factor in credit scoring. If you have paid bills late, have collections, or have a bankruptcy, 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 trusted you will be as a borrower.

Have you applied for credit recently? If you have many recent inquiries, the bureaus can construe this as being negative. Only apply for credit when you want it.

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

### Credit Score Ranges And Their Meaning

[IMAGE3]

**800 and Higher (Excellent)** With a credit score in this range, no lender will ever disapprove your loan application. Additionally, your credit card's APR (Annual Percentage Rate) will be the lowest possible. You'll be treated as royalty. Achieving this excellent credit rating requires financial knowledge, discipline, and a good credit history. Generally speaking, to achieve this excellent rating, you must also 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 range, you will enjoy good rates and be approved for nearly any type of credit or personal loan, whether unsecured or secured.

**680 - 699 (Good)** This range is the average credit score. Approvals are practically guaranteed in this range, but the interest rates might be marginally higher. If you're thinking about a long-term loan such as a mortgage, try increasing your credit score above 720, and 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 might find that the quoted rates aren't the best. That doesn't mean you won't be approved, but certain restrictions will apply to the loan's terms.

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

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. Some people with bad credit apply for loans to consolidate debt for a fresh start. However, if you decide to do that, proceed cautiously. With a 500 credit score, you need to ensure that you don't default on payments, or you'll worsen your situation and might head toward bankruptcy, which is not what you want.

499 and Lower (Very Bad) If this is your score range, you need serious assistance handling your credit. You're making too many credit blunders, which will only worsen if you don't take positive action. If you think of a loan (which won't be easy), the rates 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 - WHAT'S INCLUDED IN YOUR CREDIT REPORT

### Personal Data

In the personal information section, you will find your current address, along with any previous/outdated addresses, your current and previous/outdated employers, your full name (and variations of your name), your social security number (if listed), and your date of birth (or any variations of such). It's extremely important (for two reasons) that this data is correct and current. The first reason is to avoid your credit profile from being merged with someone else's with less than favorable credit. The second reason is to purge any outdated information that may be attached to the inaccurate/questionable negative data that we would be helping you to dispute. Finally, the cleaner your personal information is, the more stable you look to potential lenders; thus, the less risky you appear to them.

### Public Records

Your Public Records may include Judgments, Bankruptcies, foreclosure and eviction filings, etc. Data found in this section are considered to be credit report killers. They cause the worst damage to your report and weigh on your scores the heaviest. A certain process is required to remove public records, and we've streamlined this process to a science. It's not always easy, and nor is it always fast. However, with time, effort, and strategy, these credit killers can be removed, and we know how to do it.

### Inquiries

An inquiry is created whenever your credit report is "hard-pulled" by a potential creditor. And each time it's hard-pulled, it will cost you some credit score points. However, you can pull your credit report as many times as you'd like without it reducing or impacting your credit scores. This is called a "soft-pull." Now and then, potential creditors can pre-qualify you for credit with a "soft" pull to not damage your score before approving/denying you for a new account. So if you must apply for new credit, it's always best to shoot for a soft pull instead of a hard pull. You must also do your best to avoid collecting too many inquiries, especially in a short period.

While in our program, we require that you avoid getting any new inquiries at all, and if it is necessary for your credit journey, then we will point you in the right direction first to make it all worthwhile.

If you believe any of your inquiries are questionable or were submitted without your permission, our team can help you challenge and remove them successfully.

### Accounts and Tradelines

All revolving and installment accounts are a part of this group and can be found in this section. This

includes, but may not be limited to, your credit cards, store cards, mortgages, auto loans, student loans, personal loans, etc. If any of these accounts become delinquent and unpaid over an extended period, they will become charged-off accounts instead.

### Collection Accounts

Your unpaid charged-off accounts will most likely become collections, eventually. They are usually sold to collection agencies, who report them to the three major credit bureaus. We do NOT advise you to pay these accounts WITHOUT (1) 100% certainty that the reported account is, in fact, 100% accurate; and (2) a written agreement from the collection agency promising to remove the account once paid. Collections are one of the top 3 most damaging types of accounts that can be reported in your credit file, and paying them, will only refresh the account and drop your scores even more. Therefore, we HIGHLY advise against it.

Our team is highly trained on how to use consumer laws, such as the Fair Debt Collection Practices Act, against them and in your favor. Collectors hate to see us coming but love to see us go. We can be their worst nightmare, so collections are our favorite type of account to dispute. Rest assured that we will work hard to remove these inaccuracies from your credit reports.

### Credit Utilization

The purpose of a credit score is for lenders to determine the likelihood that you will repay the money you borrow. Therefore, the scoring algorithms see if you're overextending yourself in credit card debt and living beyond your means. As a rule of thumb, maxing out your cards will lower your credit scores, while showing more available credit will increase your scores.

**Pro Tip:** If you're carrying high balances, a quick trick to increase your score is to pay your balances down to 30% or less of the available credit limit of each card and never spend any more than that. Instead of paying your balance completely off, it would help your score more to carry a small balance of \$5-\$10 (which won't cost you much in Interest) each month. Want to see a QUICK jump in your scores? Just pay any high revolving balances down that you may have, as previously mentioned; once reported, you'll see the difference in your scores.

### How Soon Will I See the Difference?

Credit card companies report your balances to the bureaus once per month (each on a different day). Your credit reports and scores at the credit monitoring company will only update once per month. Therefore, it can take 30-60 days to see these changes on your credit report and, thus, to see the impact on your credit scores. For this reason, it's important to understand that improving your credit scores will take time and a commitment to change your daily habits and how you spend money. The good news is that the sooner you can do it, the sooner and higher your scores will rise.

### In Conclusion

With everything being said, let's look at how these types of accounts weigh on your credit reports and scores and what can be done to fix them.

## PART 3 - ANALYSIS OF YOUR ACCOUNTS

As requested, we have analyzed your credit reports and scores from the three major credit bureaus. We've generated this custom report to determine and itemize which accounts are negatively impacting your scores. While the Fair Isaac and Vantage Scoring algorithms are generally kept a big secret, we've learned enough to more or less give you a good idea of how your credit scores are constructed. Here are our findings:

### INQUIRY

You have 49 Inquiry entries

Creditor	Bureau	Status	Date
AMERICREDIT	TR	DELETED	02/28/2024
ALLY FINANCIAL	EX	DELETED	03/18/2024
ALLY FINANCIAL	EX	DELETED	02/28/2024
UNITED CONSU	TR	DELETED	08/18/2025
700/BROGAN CADILLAC	EX	DELETED	09/19/2025
EQUIFAX MORTGAGE SERVI	EX	DELETED	03/19/2025
JPMCB CARD	EX	DELETED	01/06/2025
Amex	EX	DELETED	01/06/2025
CAPITAL ONE AUTO FIN	EX	DELETED	03/18/2024
FORD MOTOR CREDIT CORP	EX	DELETED	03/18/2024
CBC/DEPAULA FORD LLC	EX	DELETED	03/18/2024
CAPITAL ONE AUTO FIN	EX	DELETED	02/28/2024
ALLY FINANCIAL	EX	DELETED	02/28/2024
NCCINC/NISSAN OF THE B	EX	DELETED	02/28/2024
EQUIFAX MTG	TR	DELETED	03/19/2025
SYNCB/TJX DC	TR	DELETED	12/07/2024
UNITED CONSU	TR	DELETED	07/10/2024
SYNCB/TJX DC	TR	DELETED	05/14/2024
Ford Credit	TR	DELETED	03/18/2024
TD AUTO FIN	TR	DELETED	03/18/2024
JPMCB AUTO	TR	DELETED	03/18/2024
DEPAULA FORD	TR	DELETED	03/18/2024
COAF	TR	DELETED	03/18/2024

COAF	TR	DELETED	03/01/2024
TEACHERS FCU	TR	DELETED	02/28/2024
JPMCB AUTO	TR	DELETED	02/28/2024
COAF	TR	DELETED	02/28/2024
TD AUTO FIN	TR	DELETED	02/28/2024
NISSANOFBRON	TR	DELETED	02/28/2024
AMERICREDIT	TR	DELETED	02/28/2024
JOVIA FIN FC	TR	DELETED	02/28/2024
COASTL/PROSP	TR	DELETED	02/27/2024
SYNCB/TJX DC	TR	DELETED	01/31/2024
FORD MOTOR CREDIT (I	EQ	DELETED	03/18/2024
CAP ONE VIA DEALER	EQ	DELETED	03/18/2024
DEPAULA FORD LLC	EQ	DELETED	03/18/2024
CAP ONE VIA DEALER	EQ	DELETED	03/01/2024
CAP ONE VIA DEALER	EQ	DELETED	02/28/2024
NISSAN OF THE BRONX	EQ	DELETED	02/28/2024
GLOBAL LENDING SERVICE	EX	TO DO	03/18/2024
ALLY FINANCIAL	EX	TO DO	03/18/2024
FIRST NATIONAL BANK SC	EX	TO DO	03/18/2024
BROADVIEW FCU	EX	TO DO	03/18/2024
CAPITAL ONE AUTO FIN	EX	TO DO	03/01/2024
ALLY FINANCIAL	EX	TO DO	03/01/2024
EMRELIANCE	EQ	TO DO	03/19/2025
TBOM/FORTIVA	EQ	TO DO	09/07/2024
GLOBAL LENDING SERVI	EQ	TO DO	03/18/2024
GMFINANCIAL	TR	TO DO	09/19/2025

## STUDENT LOAN

You have 16 Student Loan entries

Creditor	Account ID	Bureau	Amount	Status	Date Opened
DEPT ED/AIDVANTAGE	OF965324XXXXXXXXXX XXXXXXX	EX	0.00	DELETED	09/06/2001
DEPT ED/AIDVANTAGE	OF965324XXXXXXXXXX XXXXXXX	EX	0.00	DELETED	04/19/2001
DEPT ED/AIDVANTAGE	OF965324XXXXXXXXXX XXXXXXX	EX	0.00	DUPLICATE	09/06/2001
DEPT	OF965324XXXXXXXXXX	EX	0.00	DUPLICATE	04/19/2001

ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DELETED	09/06/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DELETED	04/19/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DUPLICATE	09/06/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DUPLICATE	04/19/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DELETED	09/06/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DELETED	04/19/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DUPLICATE	09/06/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DUPLICATE	04/19/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DELETED	09/06/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DELETED	04/19/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DUPLICATE	09/06/2001
ED/AIDVANTAGE	XXXXXXX				
DEPT	OF965324XXXXXXXXXX	EX	0.00	DUPLICATE	04/19/2001
ED/AIDVANTAGE	XXXXXXX				

## LATE PAYMENT

You have 3 Late Payment entries

Creditor	Account ID	Bureau	Amount	Status	Date Opened
U S DEPT OF ED	870197XXXXXXXXX	EX	0.00	DELETED	09/16/2001
DEPT	OF965324XXXXXXXXXX	EX	14859.00	TO DO	03/09/2016
ED/AIDVANTAGE	XXXXXXXXXXXXXXXXX				
DPT ED/AIDV	E00220XXXXXXXXX	TR	14923.00	TO DO	03/09/2016
	XXX				

## CHARGE OFF

You have 1 Charge Off entries

Creditor	Account ID	Bureau	Amount	Status	Date Opened
FIVE STAR BANK	105135XXXX	EX	21589.00	TO DO	03/20/2017

### SETTLE ACCOUNT

You have 1 Settle Account entries

Creditor	Account ID	Bureau	Amount	Status	Date Opened
Verizon Wireless	689110XXXXXXXXX	EX	0.00	TO DO	06/16/2018

### FREEZE

You have 11 Freeze entries

Bureau	Amount	Status	Date Opened
Innovis	0.00	FROZEN	01/30/2025
Check Systems	0.00	FROZEN	01/30/2025
Clarity Services Inc.	0.00	FROZEN	01/30/2025
LexisNexis	0.00	FROZEN	01/30/2025
	0.00	FROZEN	01/30/2025
Corelogic Teletrack	0.00	FROZEN	01/30/2025
Factor Trust, Inc	0.00	FROZEN	01/30/2025
	0.00	SENT	01/30/2025
MicroBilt / PRBC	0.00	FROZEN	01/30/2025
LexisNexis Risk Solutions (A Transunion Company)	0.00	FROZEN	01/30/2025
DataX, Ltd.	0.00	FROZEN	01/30/2025

### PERSONAL INFORMATION

You have 3 PERSONAL INFORMATION entries

Bureau	Amount	Status	Date Opened
Equifax	0.00	SENT	01/30/2025

Experian	0.00	SENT	01/30/2025
Transunion	0.00	SENT	01/30/2025

## POSITIVE

You have 56 Positive entries

Creditor	Account ID	Bureau	Amount	Status	Date Opened
BRD VW FCU	409437XXXXXX	TR	199.00	POSITIVE	08/31/2022
CREDITONEBNK	470793XXXXXX	TR	78.00	POSITIVE	07/09/2024
Frd Motor Cr	631727XX	TR	32224.00	POSITIVE	03/19/2024
Capital One	517805XXXXXX	TR	87.00	POSITIVE	01/18/2023
CREDITONEBNK	444796XXXXXX	TR	178.00	POSITIVE	07/03/2022
TBOM/FORTIVA	765650XXXXXX	TR	917.00	POSITIVE	09/08/2024
SYNCB/TJXDC	524366XXXXXX	TR	17.00	POSITIVE	12/08/2024
CREDITONEBNK	444796XXXXXX	TR	256.00	DUPLICATE	07/19/2023
Capital One	515676XXXXXX	TR	24.00	POSITIVE	08/15/2023
ONEUNITED BK	450459XXXXXX	TR	0.00	POSITIVE	07/14/2022
NISSAN MOTOR	102450XXXXXXXXXX	TR	36569.00	POSITIVE	12/07/2023
DPT ED/AIDV	E00220XXXXXXXXXX XXX	TR	14859.00	POSITIVE	03/09/2016
COASTL/PROSP	XXXX	TR	0.00	POSITIVE	02/28/2024
EXETER FIN	680681XXXXXXXXXX X	TR	0.00	POSITIVE	08/25/2021
ONEUNITED BK	450459XXXXXX	TR	0.00	DUPLICATE	08/08/2022
FIVE STAR BK	105119XXXX	TR	0.00	POSITIVE	04/28/2016
SANTANDER	300001XXXXXXXXXX X	TR	0.00	POSITIVE	04/11/2015
DPT ED/AIDV	412041XXXXXXXXXX XX	TR	0.00	POSITIVE	09/06/2001
DPT ED/AIDV	412041XXXXXXXXXX XX	TR	0.00	DUPLICATE	04/19/2001
DPT ED/AIDV	412041XXXXXXXXXX XX	TR	0.00	DUPLICATE	09/06/2001
DPT ED/AIDV	412041XXXXXXXXXX XX	TR	0.00	DUPLICATE	04/19/2001
US DEPT ED	870197XXXXXXXXXX	TR	0.00	POSITIVE	09/16/2001
PROSPER/COASTAL COMM	531815XXXXXXXXXX	EQ	832.00	POSITIVE	02/28/2024
BROADVIEW FCU	409437XXXXXXXXXX	EQ	199.00	POSITIVE	08/31/2022
FORD MOTOR CREDIT	631727XX	EQ	32224.00	POSITIVE	03/19/2024



CO					
Capital One Bank USA	517805XXXXXX	EQ	87.00	POSITIVE	01/18/2023
Credit One Bank	470793XXXXXXXXXX	EQ	78.00	POSITIVE	07/09/2024
Credit One Bank	444796XXXXXXXXXX	EQ	178.00	POSITIVE	07/03/2022
NISSAN MOTOR ACCEPTA	102450XXXXXXXXXX	EQ	36569.00	POSITIVE	12/07/2023
TBOM/FORTIVA	765650XXXXXXXXXX	EQ	917.00	POSITIVE	09/08/2024
SYNCB/TJX CO DC	524366XXXXXXXXXX	EQ	17.00	POSITIVE	12/08/2024
Capital One Bank USA	515676XXXXXX	EQ	24.00	POSITIVE	08/15/2023
Credit One Bank	444796XXXXXXXXXX	EQ	256.00	DUPLICATE	07/19/2023
ONE UNITED BANK	450459XXXXXXXXXX	EQ	0.00	POSITIVE	07/14/2022
EXETER	680681XXXXXXXXXX X	EQ	0.00	POSITIVE	08/25/2021
ONE UNITED BANK	450459XXXXXXXXXX	EQ	0.00	DUPLICATE	08/08/2022
SANTANDER CONSUMER U	300001XXXXXXXXXX X	EQ	0.00	POSITIVE	04/11/2015
FIVE STAR BANK	105119XXXX	EQ	0.00	POSITIVE	04/28/2016
FED LOAN SERVICING	300913XXXXXXXXXX X	EQ	0.00	POSITIVE	04/19/2001
FED LOAN SERVICING	300913XXXXXXXXXX X	EQ	0.00	DUPLICATE	09/06/2001
FED LOAN SERVICING	300913XXXXXXXXXX X	EQ	0.00	DUPLICATE	09/06/2001
FED LOAN SERVICING	300913XXXXXXXXXX X	EQ	0.00	DUPLICATE	04/19/2001
EXETER FINANCE LLC	680681XXXXXXXXXX X	EX	0.00	POSITIVE	08/25/2021
FIVE STAR BANK	105119XXXX	EX	0.00	POSITIVE	04/28/2016
SANTANDER CONSUMER USA	300001XXXXXXXXXX X	EX	0.00	POSITIVE	04/11/2015
BROADVIEW FEDERAL CU	409437XXXXXXXXXX	EX	199.00	POSITIVE	08/31/2022
CREDIT ONE BANK NA	470793XXXXXXXXXX	EX	78.00	POSITIVE	07/09/2024
FORD MOTOR CREDIT COMP	631727XX	EX	32224.00	POSITIVE	03/19/2024
CREDIT ONE BANK NA	444796XXXXXXXXXX	EX	178.00	POSITIVE	07/03/2022
TBOM/ATLS/FORTIVA	765650XXXXXXXXXX	EX	917.00	POSITIVE	09/08/2024
Capital One	515676XXXXXX	EX	24.00	POSITIVE	08/15/2023
CREDIT ONE BANK NA	444796XXXXXXXXXX	EX	256.00	DUPLICATE	07/19/2023
ONEUNITED BANK	450459XXXXXXXXXX	EX	0.00	POSITIVE	07/14/2022
NISSAN MOTOR	102450XXXXXXXXXX	EX	36569.00	POSITIVE	12/07/2023

ACCEPTANC					
PROSPER/COASTAL COMM	XXXX	EX	0.00	POSITIVE	02/28/2024
Capital One	517805XXXXXX	EX	0.00	POSITIVE	01/18/2023

TOTAL SUMMARY: 278,605    TOTAL PPD: 0

The derogatory items listed above, such as Recent late payments, collections, charge-offs, etc., within the last six months hurt your credit score more than the older, inactive ones. Accounts within the last 24 months carry the second most weight. This is why it is crucial to pay all bills on time and not miss any payments.

We Are Experts In Disputing the Errors On Your Report that Lower Your Credit Scores.

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

## 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 know how to use them to your benefit! The law allows you to dispute any item on your credit reports. And if those items cannot be verified, they must be removed. So we will write many letters to the bureaus and may even file some complaints with third-party organizations on your behalf. If they can't prove it, they must remove it! And we are very good at this!

### We Provide Document Preparation And Credit Education

We will be drafting many letters on your behalf to credit bureaus, collection agencies, and creditors to challenge the items you wish us to challenge. Along the way, we will guide you on managing your credit better and maintaining your awesome credit long after our work is done.

### Keep Your Credit Monitoring Account Active Throughout The Credit Rehab Process

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

## PART 5 - YOUR PART IN THE PROCESS

### Your Next Steps

1. Qualify for our Credit Rehab Program and decide if it's right for you.
2. If you qualify and decide to enroll, your Credit Concierge will complete an enrollment application, prepare your client portal account, and process your enrollment fee.
3. Activate your client portal account and complete your onboarding steps. This includes electronically signing your Service Agreement and other important documents and submitting a copy of your Driver's License/State ID and a recent utility bill, bank statement, or other acceptable document as proof of your current address to include with our letters to the credit bureaus.

### How You Can Speed Up The Process

1. Stop applying for credit outside of what's recommended to you (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 30% or less of the available credit limit. This will make a huge positive impact on your credit score.
4. Avoid spending more than 30% of the available credit limit when possible, even if you plan to pay the balance off each month.
5. Pay your bills on time! One missed payment will dramatically lower your score and undo all our work.

6. Keep your credit monitoring account active throughout the credit repair process so that we can see the changes to your accounts and scores. Your score won't suffer if you're ordering your reports. Be sure to keep us informed if your login details should change. You can add those to your client portal.
7. Most importantly, we'll be sending many letters out on your behalf. You must open all your mail daily and forward any replies you get to us. This can be as simple as scanning them through an app on your phone and uploading it to your portal (or attaching it to an email).

## 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 cannot dispute everything all at once, or the credit bureaus will reject the disputes by marking them as "frivolous," so we must do this carefully and strategically. It takes 30 to 45 days for bureaus and other data furnishers to respond to each letter, and it might take even more time for these changes to reflect on your reports. A difficult item, such as Bankruptcies, Student Loans, and Charge-offs, may take multiple letters to multiple parties and many strategies, so patience is key. Thanks to technology (and by logging into our client portal), you'll receive real-time updates on 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 maintain your excellent credit long after our work is done.

## So Let's Get Started!

How do we do that? Just answer a few qualification questions and let us know how you would like to proceed so we can complete your enrollment process and activate your client portal account.

Our phone number is (917) 909-4051

Our email is [support@brightpathascendgroup.com](mailto:support@brightpathascendgroup.com)

Our site is at <http://www.brightpathascendgroup.com>

Our contact information is always on our website and emails throughout this process. Once enrolled, you can also communicate with us via secure messages in your client portal. We want to hear from you, and we are eager to help. When the credit repair process begins, we will also send you progress reports and updates via email every step of the way. You'll be entitled to monthly case progress calls as well.

We would be honored if you chose us, and we look forward to working with you to achieve your ultimate personal and financial goals!

Usage Ratio – 30%

Age of File – 15%

Payment History – 35%

Mix of Credit – 10%

Length of Credit – 10%

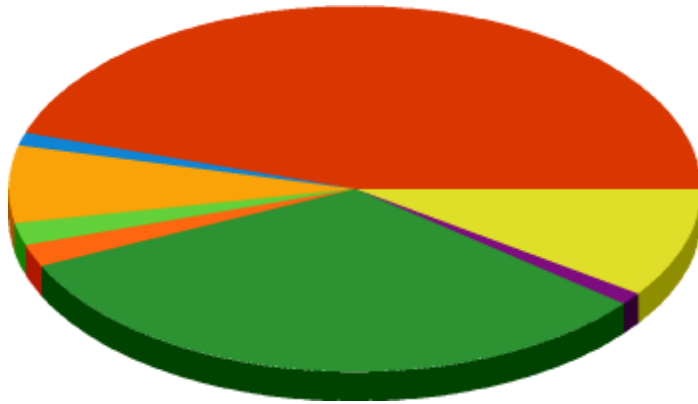


## CREDIT ANALYSIS

Experian™	EQUIFAX™	TransUnion
708	774	696

## TYPE SUMMARY

Inquiry Records	77
Charge Off	1
Freeze	11
Late Payment	3
PERSONAL INFORMATION	3
Positive	56
Settle Account	1
Student Loan	16



Inquiry Records 46%  
Charge Off 1%  
Freeze 7%  
Late Payment 2%  
PERSONAL INFORMATION 2%  
Positive 33%  
Settle Account 1%  
Student Loan 10%