



CREDIT ANALYSIS REPORT

for

Great Sam

03/31/2018

INTRODUCTION

Dear Great,

The first step in my credit restoration process is to identify the inaccurate data in your credit reports that are negatively impacting your credit scores.

This is done through a deep credit analysis. Once I know where the problems lie, I'll then be able to provide you the coaching services you need to help improve your credit scores and reach your credit goals.

Below is your Credit Analysis. Don't worry about feeling overwhelmed by all this data. I'll be calling you for completion of the telephone credit consultation (we may have already scheduled it). This is the MOST important component of my services because it's about educating my clients about the best and most efficient way to improve their credit scores – it's not just about deleting information. It's way more than that!

Once the telephone credit consultation is complete, and you're ready to move forward together using my credit improvement strategies, I'll design the first round of letters and send you by email the complete package of dispute letters ready for you to print, sign, stamp, and mail to the credit reporting agencies (CRAs).

This will essentially be the process for every round of services – generally comprised of four rounds about every 35 days. Each round is focused on challenging the inaccurate, outdated, unverifiable information being reported by the CRAs, creditors, and collection agencies.

Please remember that after about every 35 days you'll receive mail back from the CRAs with the results of your disputes.* Their responses will be either a "verified", "corrected", "updated", or "deleted." Although deletion is always the goal, please understand there's no guarantee that 100% of what's disputed will be deleted.

As you'll learn in our telephone credit consultation, professional credit restoration is not always about deletion, it's also about correction, updating, and addition – especially addition! Again, we'll go over that in the telephone credit consultation.

Thank you for allowing me to assist you with your credit restoration needs. I look forward to the journey together.

Most appreciated,
Luis A. Perez
The Credit Evangelist

* Please make sure you either scan or take clear and readable photos of every page of the letters the CRAs will send you. Then when that's done, either EMAIL (Luis@creditevangelist.com), TEXT (407-868-3166), or FAX (855-698-7629) all the information to me (please ensure all pages are in order). You can

also take all the correspondence you've received from all three CRAs to the post office and mail via Priority Mail to 15701 State Road 50, Suite 204, Clermont, FL 34711.

CLIENT INFORMATION

Name: Great Sam

Address: Great Sam

Telephone: 524178

Email: sam@gmail.com

PERSONAL INFORMATION

	TRANSUNION	EXPERIAN	EQUIFAX
Credit Report Date	03/31/2018	03/31/2018	03/31/2018
Name	JOHN DOE		JOHN KERRY DOE
Also Known As	JOHN KERRY DOE	JOHN DOE	
Former			JOHN KERRY DOE JOHN DOE
Date of Birth	10/17/1980	1980	10/17/1980
Current Address	1530 SOLID HILL WY ORLANDO, FL 33594	1530 SOLID HILL WAY ORLANDO, FL 335945053 04 /2017	1776 WHOPPER WAY ORLANDO, FL 32822
Previous Addresses	1776 WHOPPER WY ORLANDO, FL 32822 1234 TECUMSE DR ORLANDO, FL 32829	1776 WHOPPER WAY ORLANDO, FL 328222330 01 /2016 1234 TECUMSE DR ORLANDO, FL 328298266 08 /2014	1234 TECUMSE DR ORLANDO, FL 32829 1530 SOLID HILL WAY ORLANDO, FL 33594
Employers	MCDONALDS CORP	TG LEE DAIRY ISLAND FURNITURE FRAMES	MCDONALDS CORP MCDONALDS CORP

YOUR CONSUMER EDUCATIONAL CREDIT SCORES
(VANTAGE SCORING MODEL 3.0)

TRANSUNION	EXPERIAN	EQUIFAX
445	444	451
Bad	Bad	Bad

DEROGATORY TRADELINES

NAME OF TRADELINE	ACCOUNT TYPE (DETAIL)	PAYMENT STATUS	BALANCE	DATE OPENED	DATE LAST ACTIVE
GUGA LOANS	Auto Loan	Current	\$13995	07/01 /2014	01/01 /2018
JOB35 FUNDING LLC	Collection	Late 120 Days	\$0	09/01 /2015	02/01 /2015
SYNCB/WALMAR	Charge account	Collection /Chargeoff	\$705	04/01 /2016	04/01 /2017
BIRDDOG CREDIT	Credit Card	Collection /Chargeoff	\$0	11/12 /2013	10/01 /2016
UNIVERSAL1 BANK	Credit Card	Collection /Chargeoff	\$146	09/01 /2015	11/01 /2016
CREDIT FOREVER	Credit Card	Collection /Chargeoff	\$0	11/01 /2014	05/11 /2015
LUIG'LS COLLECTION SERVICE (Original Creditor: MEDICAL)	Collection	Collection /Chargeoff	\$260	11/01 /2016	03/01 /2018
ABCDE (Original Creditor: MAACO)	Collection	Collection /Chargeoff	\$1025	06/01 /2017	07/01 /2017

JOB35 FUNDING (Original Creditor: TWO BANK)	Collection	Collection /Chargeoff	\$0	09/16 /2015	02/22 /2016
ABCDE (Original Creditor: 11 TMOBILE)	Collection	Collection /Chargeoff	\$0	12/01 /2015	03/01 /2016
HAPPY LENDING (Original Creditor: AT T)	Collection	Collection /Chargeoff	\$362	01/01 /2018	03/01 /2018

A SUMMARY OF THE OVERALL QUALITY OF YOUR CREDIT PROFILE

#	PAYMENT HISTORY (91%)	How many Tradelines are reporting these types of payments?
1	Positive TradeLines	1
2	Late Payments (30, 60, 90, 120+)	6
3	Charge-Offs / Collections	10
4	Repossessions	0
5	Judgements	0
6	Foreclosures / Short Sales	0
7	Tax Liens	0
8	Bankruptcies	0
	Overall Quality Of Your Payment History	Excellent

REVOLVING DEBT/CREDIT RATIOS (119.0%)	D/C Ratio %?
JONNY FINANCIAL FINCL	0%
SYNCB/WALMAR	377%
BIRDDOG CREDIT	0%
UNIVERSAL1 BANK	218%

CREDIT FOREVER	0%
Average D/C Ratio	119.0%
Overall Quality Of Your Debt/Credit Ratio	Bad

#	CREDIT MIX AMONG REVOLVING AND INSTALLMENT ACCOUNTS (15%)	How many Tradelines are reporting these types of accounts?
1.	Real Estate Mortgages	0
2.	Credit Cards, Flexible Spending Credit Cards, Lines of Credit, Charge Accounts, Home Improvement Loans	5
3	Auto Loans	1
4	Educational	0
5	All Other Installment Loans And Child/Family Support	0
	Overall Quality Of Your Mix of Tradelines	Excellent

#	AGE OF YOUR CREDIT ACCOUNTS (10%)	Age in Years
1.	Average Age of All Accounts	2.62
	Overall Quality Of The Age Of Your Tradelines	Bad

#	TOTAL HARD INQUIRY PULLS IN LAST 12 MONTHS (10%)	Inquiries
1.	Total Number of Inquiries	3
	Overall Quality Of Your Record Of Hard Inquiries	Good

ALL TRADELINES

JONNY FINANCIAL FINCL	TRANSUNION	EXPERIAN	EQUIFAX
Account #	30009876****		
Account Type	Revolving		
Account Type - Detail	Charge account		
Bureau Code	Individual		
Account Status	Open		
Monthly Payment	\$0.00		
Date Opened	12/04/2015		
Balance	\$0.00	0	0
Number of Months (Terms)	0		
High Credit	\$153.00		
Credit Limit	\$5,000.00	0	0
Past Due	\$0.00		
Payment Status	Current		
Last Reported	07/01/2016		
Comments			
Date Last Active	04/18/2016		
Date of Last Payment	04/18/2016		
Report Of Times Late During Last 24 Months?	0	0	0

GUGA LOANS	TRANSUNION	EXPERIAN	EQUIFAX
Account #	69999928819*****	69999928819*****	69999928819*****
Account Type	Installment	Installment	Installment
Account Type - Detail	Auto Loan	Auto Loan	Auto Loan
Bureau Code	Joint	Joint	Joint
Account Status	Open	Open	Open
Monthly Payment	\$385.00	\$385.00	\$385.00
Date Opened	07/16/2014	07/01/2014	07/01/2014

Balance	\$13,995.00	\$13,995.00	\$13,995.00
Number of Months (Terms)	78	78	0
High Credit	\$16,711.00	\$16,711.00	\$16,711.00
Credit Limit	\$0.00	\$0.00	\$0.00
Past Due	\$0.00	\$0.00	\$0.00
Payment Status	Current	Current	Current
Last Reported	02/28/2018	02/28/2018	02/01/2018
Comments			Auto
Date Last Active	02/28/2018	01/01/2018	02/01/2018
Date of Last Payment	02/28/2018	02/28/2018	02/01/2018
Report Of Times Late During Last 24 Months?	5	5	5

JOB35 FUNDING LLC	TRANSUNION	EXPERIAN	EQUIFAX
Account #		1234570095****	1234570095****
Account Type		Open Account	Open Account
Account Type - Detail		Unknown credit extension, review, or collection	Collection
Bureau Code		Individual	Individual
Account Status		Paid	Derogatory
Monthly Payment		\$0.00	\$0.00
Date Opened		09/01/2015	09/01/2015
Balance	0	\$0.00	\$0.00
Number of		1	0

Months (Terms)			
High Credit		\$583.00	\$583.00
Credit Limit	0	\$0.00	\$0.00
Past Due		\$0.00	\$0.00
Payment Status		Collection/Chargeoff	Late 120 Days
Last Reported		02/29/2016	05/01/2016
Comments		Account legally paid in full for less than the full balance. Account seriously past due date/account assigned to attorney, collection agency, or credit grantor's internal collection department. Account legally paid in full for less than the full balance.	Settlement accepted on this account Paid collection
Date Last Active		02/01/2016	02/01/2015
Date of Last Payment		02/22/2016	02/01/2015
Report Of Times Late During Last 24 Months?	0	0	0

SYNCB/WALMAR	TRANSUNION	EXPERIAN	EQUIFAX
Account #	603220374006****	603220374006****	60322037****
Account Type	Revolving	Revolving	Revolving
Account Type - Detail	Charge account	Charge account	Charge account
Bureau Code	Individual	Individual	Individual
Account Status	Derogatory	Derogatory	Derogatory
Monthly Payment	\$0.00	\$0.00	\$0.00

Date Opened	04/12/2016	04/01/2016	04/01/2016
Balance	\$638.00	\$638.00	\$838.00
Number of Months (Terms)	0	0	0
High Credit	\$638.00	\$0.00	\$638.00
Credit Limit	\$280.00	\$280.00	\$0.00
Past Due	\$334.00	\$334.00	\$334.00
Payment Status	Collection/Chargeoff	Collection/Chargeoff	Collection /Chargeoff
Last Reported	03/05/2018	03/05/2018	03/01/2018
Comments	Charged off as bad debt Profit and loss writeoff	Unpaid balance reported as a loss by the credit grantor.	Charged off account Charge
Date Last Active	06/16/2017	11/01/2017	04/01/2017
Date of Last Payment	04/04/2017	04/04/2017	04/01/2017
Report Of Times Late During Last 24 Months?	0	6	6

BIRDDOG CREDIT	TRANSUNION	EXPERIAN	EQUIFAX
Account #	7878685437*****	7878685437*****	7878685437*****
Account Type	Revolving	Revolving	Revolving
Account Type - Detail	Credit Card	Credit Card	
Bureau Code	Individual	Individual	Individual
Account Status	Derogatory	Derogatory	Derogatory
Monthly Payment	\$0.00	\$0.00	\$36.00
Date Opened	11/12/2013	11/01/2015	11/01/2015
Balance	\$0.00	\$0.00	\$0.00
Number of	0	0	0

Months (Terms)			
High Credit	\$878.00	\$0.00	\$878.00
Credit Limit	\$500.00	\$500.00	\$0.00
Past Due	\$0.00	\$0.00	\$0.00
Payment Status	Collection /Chargeoff	Collection/Chargeoff	Collection /Chargeoff
Last Reported	03/03/2017	03/03/2017	03/01/2017
Comments	Charged off as bad debt Purchased by another lender	Purchased by a another lender. Unpaid balance reported as a loss by credit grantor. Sold to: OLIPHANT 8002621999	Account transferred or sold Charged off account
Date Last Active	02/28/2017	11/01/2017	10/01/2016
Date of Last Payment	09/12/2016	09/12/2016	10/01/2016
Report Of Times Late During Last 24 Months?	0	4	3

UNIVERSAL1 BANK	TRANSUNION	EXPERIAN	EQUIFAX
Account #	100002****	100002****	100002****
Account Type	Revolving	Revolving	Revolving
Account Type - Detail	Credit Card	Credit Card	Credit Card
Bureau Code	Individual	Individual	Individual
Account Status	Derogatory	Derogatory	Derogatory
Monthly Payment	\$0.00	\$0.00	\$0.00
Date Opened	09/24/2015	09/01/2015	09/01/2015
Balance	\$146.00	\$146.00	\$146.00
Number of Months (Terms)	0	0	0
High Credit	\$346.00	\$346.00	\$160.00
Credit Limit	\$200.00	\$0.00	\$0.00

Past Due	\$146.00	\$146.00	\$146.00
Payment Status	Collection/Chargeoff	Collection/Chargeoff	Collection /Chargeoff
Last Reported	02/15/2018	02/15/2018	02/01/2018
Comments	Charged off as bad debt Profit and loss writeoff	Unpaid balance reported as a loss by the credit grantor.	Charged off account Credit card
Date Last Active	02/28/2017	02/01/2017	11/01/2016
Date of Last Payment	09/06/2016		11/01/2016
Report Of Times Late During Last 24 Months?	0	1	2

CREDIT FOREVER	TRANSUNION	EXPERIAN	EQUIFAX
Account #	1234570095****	1234570095****	
Account Type	Revolving	Revolving	
Account Type - Detail	Credit Card	Credit Card	
Bureau Code	Individual	Individual	
Account Status	Derogatory	Derogatory	
Monthly Payment	\$0.00	\$0.00	
Date Opened	11/06/2014	11/01/2014	
Balance	\$0.00	\$0.00	0
Number of Months (Terms)	0	0	
High Credit	\$583.00	\$0.00	
Credit Limit	\$300.00	\$300.00	0
Past Due	\$0.00	\$0.00	
Payment Status	Collection/Chargeoff	Collection/Chargeoff	

Last Reported	12/17/2015	10/21/2015	
Comments	Charged off as bad debt Dispute resolved; reported by grantor	Account was in dispute now resolved reported by subscriber. Unpaid balance reported as a loss by credit grantor. Sold to: JOB35 FUNDING LLC	
Date Last Active	05/11/2015	10/01/2015	
Date of Last Payment	01/07/2015	01/07/2015	
Report Of Times Late During Last 24 Months?	0	6	0

LUIG'LS COLLECTION SERVICE (Original Creditor: MEDICAL)	TRANSUNION	EXPERIAN	EQUIFAX
Account #	3030****		3030****
Account Type	Collection		Collection
Account Type - Detail	Collection		Collection
Bureau Code	Individual		Individual
Account Status	Derogatory		Derogatory
Monthly Payment			
Date Opened	11/01/2016		11/01/2016
Balance	\$390.00	0	\$390.00
Number of Months (Terms)			
High Credit	\$390.00		\$390.00
Credit Limit		0	
Past Due			
Payment Status	Collection /Chargeoff		Collection /Chargeoff
Last Reported	03/16/2018		03/01/2018
Comments	Placed for		Medical Subject

	collection		has not satisfied debt.
Date Last Active	03/16/2018		03/01/2018
Date of Last Payment			
Report Of Times Late During Last 24 Months?	0	0	0

ABCDE (Original Creditor: MAACO)	TRANSUNION	EXPERIAN	EQUIFAX
Account #	666*****	666*****	
Account Type	Collection	Collection	
Account Type - Detail	Collection	Collection	
Bureau Code	Individual	Individual	
Account Status	Derogatory	Derogatory	
Monthly Payment			
Date Opened	06/07/2017	06/01/2017	
Balance	\$1,537.00	\$1,537.00	0
Number of Months (Terms)			
High Credit	\$1,537.00	\$1,537.00	
Credit Limit			0
Past Due			
Payment Status	Collection/Chargeoff	Collection /Chargeoff	
Last Reported	03/04/2018	03/25/2018	
Comments	Placed for collection		
Date Last Active	03/04/2018	07/01/2017	
Date of Last Payment			
Report Of Times Late During Last 24 Months?	0	0	0

JOB35 FUNDING (Original Creditor: TWO BANK)	TRANSUNION	EXPERIAN	EQUIFAX
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Account #	1234570095****		
Account Type	Collection		
Account Type - Detail	Collection		
Bureau Code	Individual		
Account Status	Paid		
Monthly Payment			
Date Opened	09/16/2015		
Balance	\$0.00	0	0
Number of Months (Terms)			
High Credit	\$583.00		
Credit Limit		0	0
Past Due			
Payment Status	Collection/Chargeoff		
Last Reported	05/02/2016		
Comments	Settled less than full balance		
Date Last Active	02/22/2016		
Date of Last Payment			
Report Of Times Late During Last 24 Months?	0	0	0

ABCDE (Original Creditor: 11 TMOBILE)	TRANSUNION	EXPERIAN	EQUIFAX
Account #	7777****	7777****	
Account Type	Collection	Collection	
Account Type - Detail	Collection	Collection	
Bureau Code	Individual	Individual	
Account Status	Derogatory	Paid	
Monthly Payment			

Date Opened	12/28/2015	12/01/2015	
Balance	\$0.00	\$0.00	0
Number of Months (Terms)			
High Credit	\$90.00	\$490.00	
Credit Limit			0
Past Due			
Payment Status	Collection /Chargeoff	Collection/Chargeoff	
Last Reported	03/20/2016	03/20/2016	
Comments	Settled less than full balance	Account legally paid in full for less than the full balance. Account legally paid in full for less than the full balance.	
Date Last Active	03/20/2016	03/01/2016	
Date of Last Payment			
Report Of Times Late During Last 24 Months?	0	0	0

HAPPY LENDING (Original Creditor: AT T)	TRANSUNION	EXPERIAN	EQUIFAX
Account #		1000****	
Account Type		Collection	
Account Type - Detail		Collection	
Bureau Code		Individual	
Account Status		Derogatory	
Monthly Payment			
Date Opened		01/01/2018	
Balance	0	\$1,085.00	0
Number of Months (Terms)			
High Credit		\$1,085.00	
Credit Limit	0		0

Past Due			
Payment Status		Collection/Chargeoff	
Last Reported		03/20/2018	
Comments			
Date Last Active		03/01/2018	
Date of Last Payment			
Report Of Times Late During Last 24 Months?	0	0	0

FREQUENTLY-ASKED QUESTIONS

WHAT IS "CREDIT RESTORATION?"

One of the most important consumer-friendly piece of legislation that ever came out of Congress is the "Fair Credit Reporting Act" (FCRA). It was enacted October 26, 1971 and amended about a dozen times. In a nutshell, the FCRA is designed to protect our rights to fair and accurate credit reports. This means that that every American consumer has the right to dispute any and all inaccurate, obsolete, and unverifiable information in the credit reports held by the three major credit reporting agencies (CRAs) -- Equifax, Transunion, and Experian.

Credit Restoration is the service designed to ensure your credit reports are reflecting the most accurate credit data which will, in turn, reflect the highest FICO credit scores you deserve.

Your credit reputation (credit report + credit scores) will determine whether you get the absolute best financial products from the credit and financial industry or whether you'll be snookered into crappy products that will cost you thousands of dollars more than someone with amazing credit (785+ FICO credit score).

Remember, junky credit reports are connected to junky credit scores and junky credit scores means saving, according to Entrepreneur Magazine, over \$100,000 during a life-time on mortgages, credit cards, auto loans, auto insurance, life insurance, property insurance, and every imaginable financial product known to humankind.

IS CREDIT RESTORATION LEGAL?

Absolutely! The FCRA allows consumers to challenge inaccurate data that is found in their credit reports. Of course, the CRAs and creditors do everything they can to discourage Americans from taking advantage

of the FCRA -- and they especially disdain and demonize legitimate and honest credit restoration businesses committed to helping their clients ensure their rights under the FCRA. The fact of that matter is that every consumer has the right to ensure their credit reports are 100% accurate.

WHO ARE THESE CREDIT REPORTING AGENCIES?

Actually, they're simply private investor or family-owned information brokering businesses. They're NOT government agencies or represent the interest of the American people. Their specialty -- as "information pimps" -- is to traffic and sell our credit information. That's it. The three largest of these data behemoths -- Equifax, Transunion, and Experian (and Inovis, the fourth rarely-known CRA) maintain and package the data on the credit use and habits of more than 200 million (200,000,000+) Americans from the information they receive from the bank, insurance, credit card, mortgage, and finance industries.

They then sell that treasure trove of golden information about you and me back to the bank, insurance, credit card, mortgage, and finance industries in the form of credit reports (and scores) that companies use to make decisions on the loans we buy. Heck, they even sell OUR personal information back to us and make a pretty penny doing so. What a gig!

WHAT ARE CREDIT SCORES?

A credit score is the mathematical representation of what's in your credit report (the good, the bad, and the ugly). It's the numerical portion of your "credit reputation." In a nutshell, it's the number your lenders see and use to determine whether they can trust you'll pay back what you borrow in the form of loans, mortgages, credit cards, and many other financial products.

Let me put it this way: if your score is less than a 500 you might as well call it quits as far as consumer lending is concerned; if your score is between a 500 and 619 your credit is considered "poor" and your chances of getting any form of consumer loan are pretty slim but if you do you'll pay up the gizzards (yes, people pay 15% to 30% or more for car loans for that "privilege"); if your score is between a 620 and 679 your score is considered "fair" and you'll be stuck with a "sub-prime" or crappy interest rate for years to come; if your scores are a 680 and 729 your scores are considered "good" and you'll pretty much get decent interest rates on most loans; but when your scores are between a 730 and 850 your scores are considered "excellent" and you'll get the best rates in the consumer finance industry.

I'm a believer in "amazing credit" which I classify as a 785+ FICO credit score. At that level you're a CREDIT SCORE SUPERSTAR! That's the magical number I teach consumers how to strategically reach if they're really serious about credit restoration.

WHAT IS A "FICO" CREDIT SCORE?

FICO credit scores are the byproduct of the mathematical modeling tools designed and owned by the Fair Isaac Corporation (FICO) used to come up with your real credit scores. In fact, it's the credit and financial industry's gold standard and preferred credit risk scoring system used to spit out our credit scores. It's used, according to FICO, in more than 90% of lending decisions made by the credit and financial industry

I used the term "real" FICO scores because even though the CRAs have their own mathematical modeling tools (Vantage, Beacon, etc.) to come up with "credit scores", the fact is their scores are meaningless. Very few lenders use their scores to make the thousands of credit decisions made every day.

In addition, do you know that there are at least 49 different types of FICO consumer credit scores models that the CRAs have come up with based on FICO's six top "flavors" of FICO scoring models. Yes, 49. The top six flavors of FICO scores are the "generic" score, credit card score, mortgage score, installment loan score, auto scores, and insurance score. There're so many types of FICO scores that they give me a headache just thinking about this stuff. See this short but great piece on the 49 FICO credit scores flavors and types <https://bucks.blogs.nytimes.com/2012/08/27/why-you-have-49-different-fico-scores/>.

Word to the wise -- use FAKO credit scores only to give you an educational "idea" of what your credit scores may look like at any given day. They should never be used to determine your "actual" consumer credit scores. That's because your actual or real credit scores (FICO scores in 90% of the times) are those that a lender will "pull" in the moment they're ready to determine your actual credit scores to make a credit decision of any kind.

CAN CREDIT RESTORATION BE HELPFUL FOR SOMEONE WHO'S FILED FOR BANKRUPTCY?

First, let me state that I am NOT an attorney, so any information provided here is not intended to be construed as legal advice. For bankruptcy (BK) matters, I highly recommend you see an attorney who specializes in BK. They're the experts in the law. Second, I would never encourage or discourage anyone from filing a BK. That's a personal matter between a person and his or her attorney (and beyond the scope of my expertise).

On the other hand, speaking to the issue strictly related to credit restoration after a BK, there are many folks today who filed for BK 24 months ago with credit scores now in the high 600s to low 700s, have a new home, a new car, and getting back on their "credit and financial feet." Although there's a steep price to pay for filing a BK, folks who have done well after a BK are those who never miss a payment on ANYTHING related to credit AND learn to carefully and methodically establish new credit.

CAN I DO THIS ON MY OWN?

You sure can! In fact, there's nothing that I do that you can't do yourself as long as you have the knowledge, skills, technology, and patience to correctly address the intricacies of your unique credit situation under the FCRA.

If you prefer the assistance of professionals to help you navigate the murky waters of credit restoration, that's where I come in!

IS MY PERSONAL INFORMATION SAFE?

Absolutely! Any personal identifiable information (PII) entrusted to me will be handled in a purely business capacity, under the strictest confidentiality, and with the highest level of professional care. In fact, I personally hold a military-grade secret clearance.

WHAT FORMS OF PAYMENT CAN I USE TO PAY MY SERVICES?

Fees for credit restoration services are billed (usually about every 30-35 days) by the commonly-used "checking account paper drafting method" after each round of service has been completed. The reason why I use this method of payment is simple: How can I coach a client through the credit restoration process and then ask them to use a credit card to pay for the services? I just don't think that's a smart way to model the appropriate use of credit!

HOW LONG DOES IT TAKE TO SEE IMPROVEMENTS IN MY CREDIT REPORTS?

Successful credit restoration is different for every client. And no one can predict how much, if any, your credit scores will increase in a sustained campaign to correct incorrect, obsolete, or unverifiable information. No one! On the other hand, in many instances, clients may see improvement in their credit scores in the first to third round of service. Nevertheless, the best results will come after the six rounds of services are complete.

Although no one can guarantee what your credit scores will look like after your services are complete, just keep in mind that, depending on your goals, a small 30 or 40 credit score increase can mean getting the credit score you need (usually a 640+) to obtain the mortgage you desire. And if you're a small business owner, that's the difference between getting a great business loan and a "hard" money loan at very, very high rates.

DO YOU HAVE A GUARANTEE, AND CAN I CANCEL AT ANY TIME?

I have a 100% satisfaction guarantee! In the event you're not satisfied with my services, you can cancel at any time by simply calling 407-877-0406 or emailing me at Luis@creditevangelist.com and I'll make sure you get 100% of the fees you paid for any and all rounds of service (does not apply to the Credit Analysis fee) within seven working days.