

# Credit Law Solutions

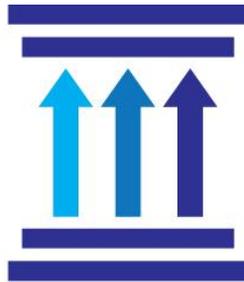
*Credit Repair Services*

[www.CreditLawSolutions.com](http://www.CreditLawSolutions.com)

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CREDIT LAW SOLUTIONS  
CREDIT REPAIR SERVICES

## What we can resolve from a credit report



- Late Payments
- Collections
- Charge-Offs
- Judgements
- Bankruptcy
- Incorrect Personal Information
- Inquiries
- Foreclosures
- Repossessions
- Liens
- Identity Theft
- Evictions

# About the Company

- Credit Law Solutions is an industry leading credit repair firm.
  - ❖ The most favorable cost-to-benefit-ratio.
  - ❖ Personal credit repair representatives.
  - ❖ No upfront Fees or long term contracts.
- The Credit Repair industry requires extensive knowledge of all the laws and regulations.
  - ❖ Our knowledge and expertise are our assets.
  - ❖ Our time is dedicated to our clients credit profiles.
  - ❖ We offer a free 30 minute consultation to review our clients' credit profile.
- Credit Law Solutions works with clients' in all states.
  - ❖ We work with our agents on an incentive referral basis.
  - ❖ We are familiar with all state laws regarding credit repair, as many state laws vary slightly.
  - ❖ Keeping close follow up between all of our agents is what breeds the success of our company.

# Credit Repair Process

- Our programs are based upon extensive research of consumer credit laws.
  - ❖ FCRA (Fair Credit Reporting Act) states that any item inaccurate, incomplete, or unverifiable must be removed from a credit report.
  - ❖ FDCPA (Fair Debt Collections Practices Act) creates guidelines under which debt collectors may conduct business, defines rights of consumers involved with debt collectors, and prescribes penalties and remedies for violations of the Act.
  - ❖ Our programs are designed to aggressively challenge any agency reporting derogatory items on our client's credit profiles.
- Our Rigorous 4 step credit disputing process
  - ❖ 1) Dispute with the original creditor.
  - ❖ 2) Dispute with the collection agencies.
  - ❖ 3) Dispute with the court houses (when applicable).
  - ❖ 4) Dispute with the 3 credit bureaus.

# Our Services

- We offer comprehensive, personalized & proven credit repair program.
  - ❖ The **Diamond plan** offers the following:
    - Personalized dispute options to fit your specific credit repair needs.
    - An experienced case analyst working personally with you throughout the process.
    - Unlimited custom dispute letters submitted on your behalf to the three credit bureaus.
    - Access to your case status - 24 Hours a day / 7 days a week.
    - Customer selects customized credit dispute process.
    - 3 Bureau Step-by-Step credit rescoring plans.
    - Unlimited validation challenge letters to creditors.
    - Unlimited creditor goodwill request letters.
    - Fair debt collection practices act disputes & challenges.
    - Fair credit billing act disputes & challenges.
    - Fair credit reporting act disputes & challenges.

# Foreclosure removed in 38 days

\*\*\* 343541221-014 \*\*\*  
P.O. Box 2000  
Chester, PA 19022-2000



07/25/2014  TransUnion

P3Q5DM00204353-1032247-014274917



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>

## Investigation Results

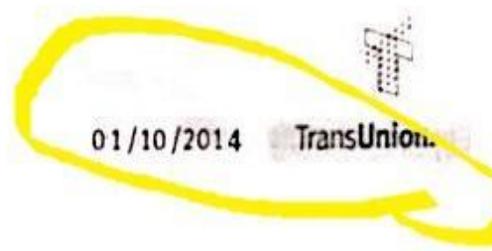
ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		NEW INFORMATION BELOW
CREDIT ONE BANK	# 444796220993****	DELETED
GMAC	# 8590569****	DELETED
WELLS FARGO BANK	# 512004****	DELETED

# Short-sale and Child Support

## DELETED 39 Days



M000201496-1009217-275656699



01/10/2014 TransUnion

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

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### Investigation Results

ITEM	DESCRIPTION	RESULTS
BAC HOME LOANS SERV LP	# [REDACTED]	DELETED
FAMILY SUPPORT DIV ORANG	# [REDACTED]	DELETED

# Two Medical Collections and a

## Student Loan DELETED 55 DAYS



Prepared for [REDACTED]  
Date: September 27, 2013  
Report number: 3444 4399-56

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### Dispute results

#### About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

#### How to read your results

**Deleted** - This item was removed from your credit report

**Remains** - This item was not changed as a result of our processing of your dispute

**Updated** - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

**Processed** - This item was either updated or deleted; review this report to learn its outcome

#### Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
NYS HIGHER ED SERVICES	Updated
[REDACTED]	
GRANT & WEBER	Deleted
[REDACTED]	
GRANT & WEBER	Deleted
[REDACTED]	
NYS HIGHER ED SERVICES	Deleted
[REDACTED]	

Personal information	Outcome
Residence	Updated

Visit [experian.com/status](http://experian.com/status) to check the status of your pending disputes at any time

**What's your credit score?**  
Find out by ordering your VantageScore<sup>SM</sup> from Experian for only \$7.95. To order, call 1 888 322 5563.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

# Foreclosure & 5 collections

## DELETED 40 days

\*\*\* 339756125 005 \*\*\*  
P.O. Box 2000  
Chester, PA 19022-2000



11/27/2013

TransUnion.

P354MH0C301281-010241-273399213



IMPERIAL, CA 92251-8002

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

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Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

### Investigation Results

ITEM	DESCRIPTION	RESULTS
BAC HOME LOANS SERV LP	[REDACTED]	DELETED
CALIF BUSINESS BUREAU	[REDACTED]	DELETED
CALIF BUSINESS BUREAU	[REDACTED]	DELETED
CALIF BUSINESS BUREAU	[REDACTED]	DELETED
CALIF BUSINESS BUREAU	[REDACTED]	DELETED

# Foreclosure , Collection and Judgment DELETED 45 Days



Prepared for [REDACTED]  
 Date: November 07, 2013  
 Report number: 2641-4956-64

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## Dispute results

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**Processed** - This item was either updated or deleted; review this report to learn its outcome.

### Results

We have completed the processing of your dispute(s). Here are the results:

Credit Items	Outcome
BANK OF AMERICA [REDACTED]	Deleted
CAP ONE [REDACTED]	Updated
INTUIT PAYMENT SOLUTIO [REDACTED]	Deleted
CITY OF SAN DIEGO [REDACTED]	Deleted

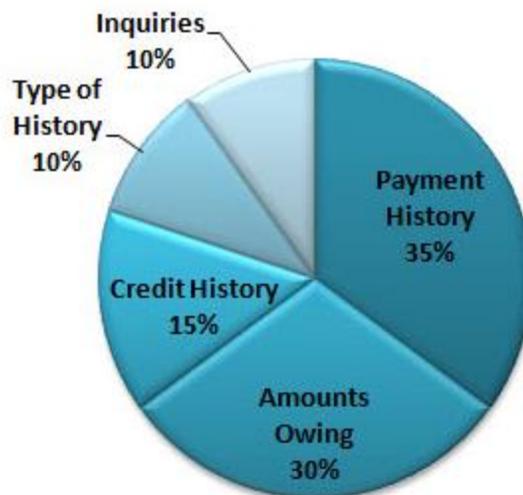
What's your credit score?  
 Find out by ordering your VantageScore<sup>SM</sup> from Experian for only \$2.95. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

# Credit Education

- What does your credit report consist of?
  - ❖ Identification information
  - ❖ Trade line information
  - ❖ Public Record Information
  - ❖ Collection account information
  - ❖ Inquiry Information
- What factors influence your credit score?
  - ❖ (35%) Payment History
  - ❖ (30%) Outstanding Debt
  - ❖ (15%) Length of Credit History
  - ❖ (10%) Types of credit currently in use
  - ❖ (10%) Inquiries

**Credit Score Factors and Weighting**



- **No Consumer complaints**
- **\$399/ set up fee + \$89/month**
- **Cancel any time / no contracts**
- **Same day service**
- **24/7 online access to your case**
- **Couples discount – Save \$50 on second person**
- **Military discount**
- **Unlimited disputes with Bureaus and Creditors**
- **Operate in all 50 states**
- **Credit Monitoring available**
- **Provide you a credit report**
- **Free Consultation – Call [\(818\)593-4209](tel:8185934209)**

# Common Questions

- How long does the credit disputing process take?
  - ❖ 3 factors are taken into account when looking at time frames for the completion of a client credit portfolio
    - ❖ Severity of items disputing.
    - ❖ Volume of negative items.
    - ❖ Existing credit score.
- Is your program automated?
  - ❖ Our program is hands on and is custom tailored to each of our clients exact needs.
  - ❖ Automated software which generates generic dispute letters DO NOT work.
- Will our personal information remain private?
  - ❖ Credit Law Solutions does not disclose our client's personal information to any third party.
  - ❖ Keeping our clients personal information secured is of our highest priority.