

Thank you for your interest in our programs. Our business is all about raising credit scores as quickly as possible.

To reinforce the content of this message I recommend viewing the video on the web site.

"Counseling is Key! – Our Fees are Performance-Based." What we do is way beyond Credit Repair; we call it Credit Improvement!

EDUCATION * COUNSELING * IMPROVEMENT

There are two paths one must travel to improve credit scores. We assist and counsel our clients on best practice to navigate these paths to raise their credit scores as quickly as possible. Our goal is a score over 700 at all three bureaus.

The first path is to address the negative items on the credit profiles, and do what is necessary to reduce the impact these have on credit scores. In some cases, these can be removed without payment. The second path is to establish new positive credit, we teach the appropriate ways to use credit, establish a plan and implement it. Our clients typically see a 50 to 150-point improvement in their credit scores within 90-days. Generally, we are done with what we can do for our clients directly within 4-months. The longer you work the second path the better your credit scores will get.

Our clients all start at the same place. We call it the Profile Review Program (PRP). The usual fee for the PRP is \$100. [Veterans, Educators, & Law Enforcement Click Here!](#) We will send you a Money Request via PayPal for this fee. **NOTE:** Please plan to bring your Checkbook to the Review Meeting to cover any other fees. Money Requests for all other fees are subject to a 3.5% Processing Fee.

Since the Data Breach at Equifax, we no longer require Social Security Numbers (SSN) on our initial call. At your option we provide instruction on how to order your Free Annual Credit Reports via a Toll-Free Number (1-877-FACT-ACT), or you can provide us with your SSN and we will be happy to order the reports on your behalf. These reports will not add an inquiry to the file, nor do they include credit scores, however, they do include the information necessary to determine what actions to take to improve your credit scores as quickly as possible. These reports are delivered to your mailbox approximately 15-days after being ordered. Once received, we then review them with you in person, via Skype, or over the phone. If you are local, we office from home in Pflugerville, you will simply call for an appointment to bring them in. If you are not local you can scan the reports to PDF files, and put them in a [DropBox](#) folder we will create for you. If this technology is not available for you there are other options we will need to discuss.

If you prefer to expedite the receipt of your credit reports there two optional, but not preferred options. We offer an Online Profile Review where you come to our office then we log into [AnnualCreditReport.com](#), and capture the credit reports for \$200 paid in advance of making the appointment. The second option, again, not preferred, would be for you to do this yourself, and place the reports in the Dropbox Folder we set up for you.

At the time of the "Review" we will discuss what needs to be addressed and how. If what is required is simple we explain what you can do yourself then send you home. If things are more complicated you may enroll in our Ultimate Credit Improvement Program (UCIP).

About 85% of new clients will need to opt for our follow-on program, the UCIP. For this we ask that you bring your Social Security Card or Passport, State Driver's License, and a proof of residence document (e.g., Utility bills, page one of a bank statement, or other government issued ID) to the "Review" meeting as these are required to accompany any correspondence to the credit bureaus.

Within a week this program completes a database from the credit profiles then generates appropriate letters to be sent to the creditors. Some of these will need to be sent Certified Return Receipt Requested by you at your local Post Office. Within two weeks after the letters are sent to the creditors we publish letters to be sent to the credit bureaus to start their investigation; again, from your local Post Office.

There are two fees associated with the UCIP. The UCIP account setup fee is \$299. for the account setup fee, then you are charged \$50 for each record removed or made positive at each of the bureaus. At the time of the review we will estimate the number of records we expect will be removed based on past historical data, and require a Retainer be placed in Escrow to support this effort. Funds not used will be refunded when we close the activity down.

Should you engage us in doing the negotiations we charge \$100 per hour billed in 1/10 hour increments plus 20% of the savings.

You may want to see what makes us the best choice for credit improvement by reviewing the content on our BLOG at <https://www.creditjunkiesblog.com/> and client testimonials at this [link](#). Please call us with your questions, and initial free advice necessary to start your credit rehab off properly.

GETTING STARTED WITH THE "PROFILE REVIEW PROGRAM:"

Option 1: If we have set up a Dropbox folder for you, you will receive an invite via email. Please follow the link to establish your account, and you find a folder labeled with your lastname_firstname. In there you will find a clientinfo.xls that you can open, complete, and save it back to the folder then let me know by email.

Option 2: Follow this [link](#) to the file mentioned in Option 1 to open and complete. You will need to save the file to your local hard drive before you can send it.

Option 3: Call our office to provide the personal information over the phone.

Once enrolled, we send you a Validation Email that includes a Limited Power of Attorney, and a Federal Rights Statement that explains that we are not going to do anything for you that you can't do for yourself. Simply hitting the Reply button, and then the Send button is all that is required.

Again, your credit reports will show up in your mailbox within 15 days. We ask that once you receive the second one you call to set an appointment for the "Review" at our office if you are local to Pflugerville.

We provide reminders and instructions along the way through the process.

Get started today by calling 512-697-9784.