

SMOY CREDIT REPAIR

www.smoycreditrepair.com

1003 DOVE CREEK DRIVE DUNCANVILLE TEXAS 75116

CLIENT CONSENT TO ACCESS CREDIT INFORMATION

EXPERIAN - TRANS UNION -CSC/EQUIFAX

BOND # FS2716641

CREDIT RESTORATION

Everything isn't what it seems, even your credit report. Your credit history is your responsibility. This is one reason why SMOY CREDIT REPAIR developed its credit restoration department.

There are four methods in credit restoration:

- a) **DISPUTE** - This process is used to inform the credit bureau that you disagree with the negative information that appears on your consumer report. It also informs the credit bureau that you would like this information investigated.
- b) **ALTERNATE DISPUTE** - This process is used when you have received your updated credit report with the items you disputed and they still appear as negative marks. This is when you insist that the credit bureau provide written proof of the negative information reported in your consumer file.
- c) **NEGOTIATION** - This process is used when the credit bureau has informed the creditor of your dispute and the creditor verifies the information in writing. This is when the debt reduction comes in.
- d) **SETTLEMENTS** - This process are made from the negotiation that was made between the consumer and the creditor. This is where you get in writing an agreed amount and in return for the payment a deletion of the negative remarks for all major credit reporting bureaus in the United States.

Since there are three major credit reporting bureaus it is necessary to use the four steps above with each of the three major credit bureaus listed below.

a) EXPERIAN (TRW) b) TRANS UNION c) CSC/EQUIFAX

DEBT REDUCTION

Debt reduction is a key aspect in the credit restoration business. It is very essential to the client as well as to us. It saves them money and they love it.

The Secrets Of Debt Reduction

KNOWLEDGE*CORRECT FRAME OF MIND* CONSISTENCY

PROFESSIONALISM*TIMING*GAME PLAN

CALL SHELIA, I CAN HELP!!!!

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