

CREDIT REPAIR PROCESS OVERVIEW

A simple guide to how our credit repair and dispute process works

Our approach

We use a structured, documentation-based process to review credit reports, identify information that may be inaccurate, incomplete, inconsistent, or unverifiable, and dispute appropriate items using factual arguments and applicable consumer reporting protections.

Important: Credit repair does not guarantee deletion of accurate information, a specific score increase, financing approval, or a fixed completion date. Every credit profile and investigation is different.

Prepared as a client-facing educational overview

What the Process Is Designed to Do

The goal is to help the client address credit-report information that has a legitimate basis for review or dispute. We do not simply challenge everything on a report. Each case is reviewed so the dispute strategy can be based on the facts and available documentation.

1

Obtain & Review Credit Reports

We begin by reviewing the client's credit reports and identifying negative or questionable reporting. This can include collections, charge-offs, late payments, account details, inquiries, public-record information, or personal information when there is a legitimate reason to challenge it.

2

Identify Disputeable Information

We look for potential inaccuracies, inconsistencies, incomplete information, questionable verification, or other factual issues. The dispute should match what is actually happening on the client's report.

3

Build the Dispute Strategy

We prepare the appropriate dispute approach for the round. Depending on the facts, the reasoning may reference consumer protections under the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA), or other applicable requirements.

4

Prepare Supporting Documentation

When appropriate to the facts, supporting documentation may be prepared or gathered. This can include an FTC IdentityTheft.gov report when the consumer has a truthful basis to report suspected identity theft or related unauthorized activity. We do not instruct clients to falsely claim identity theft.

5

Submit Credit Bureau / Furnisher Disputes

Dispute letters or other dispute communications are prepared for the appropriate credit bureaus, furnishers, collectors, or specialty consumer reporting agencies. The dispute explains what information is being challenged and requests investigation, verification, correction, or deletion as appropriate.

6

CFPB Complaint When Appropriate

A Consumer Financial Protection Bureau complaint may be used as an additional escalation channel when the circumstances support it. The complaint explains the issue, what steps have already been taken, and the resolution being requested.

7

Wait for Investigation & Responses

The reporting company investigates the dispute under the rules applicable to that dispute. Many FCRA reinvestigations are generally completed within 30 days, although the law allows different timing in some circumstances. Results can include deletion, correction, verification, requests for more information, or no change.

8

Review Results & Begin the Next Round

After results are received, we compare the updated reports with the prior reports. Deleted or corrected items are documented, remaining issues are reassessed, and the next dispute round is prepared when there is a legitimate basis to continue.

How Dispute Rounds Work

Credit repair is normally a process rather than a one-time action. A round is a cycle of reviewing the current reports, preparing the appropriate disputes and supporting actions, waiting for responses, and then reviewing the updated information before deciding what should happen next.

ROUND	WHAT HAPPENS
Round 1	Initial factual review and disputes based on the client's current reports and documentation.
Following Rounds	Results are reviewed and unresolved items are reassessed. New or stronger factual issues may be addressed when supported by the updated information.
Completion	The process may conclude when appropriate disputes have been resolved, there is no reasonable basis to continue, or the client's service plan ends.

What Results Can Look Like

A dispute does not automatically mean an item will be deleted. Depending on the investigation, an item may be deleted, corrected or updated, verified and remain, temporarily removed and later reinserted if proper verification is provided, or require additional documentation or follow-up.

Examples of outcomes
Deletion of information that cannot be verified or is otherwise required to be removed
Correction of inaccurate balances, dates, status, ownership, or other reporting details
Verification of information, resulting in the item remaining on the report
Additional investigation or another dispute round when supported by the facts

How Long Does Credit Repair Take?

There is no universal timeline because each consumer's credit profile, creditors, reporting agencies, documentation, and dispute results are different. A single investigation commonly takes several weeks. The overall process may require multiple rounds. Our process is designed to work through those rounds methodically rather than promise a specific completion date or result.

Client Responsibilities During the Process

Clients play an important role. They should provide accurate information and requested documents, forward dispute responses and relevant letters they receive, continue paying current obligations on time, avoid creating unnecessary new negative information, monitor their credit, and notify the team of important changes. Credit repair does not replace responsible ongoing credit management.

FTC Reports and Identity Theft

An FTC IdentityTheft.gov report is not a routine tool to be used without a factual basis. When a client's circumstances genuinely involve suspected identity theft or unauthorized activity, an FTC report can document the consumer's statement and may support applicable rights. The information submitted should always be truthful and accurate.

The Simple Version

REVIEW Understand the credit report	DISPUTE Challenge appropriate information using factual reasoning	FOLLOW UP Use documentation and escalation channels when appropriate	REVIEW AGAIN Evaluate results and determine the next round
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Important Expectations

We cannot promise that a particular account will be removed, that a credit score will increase by a specific number of points, or that a client will qualify for a particular loan or financing product. Accurate, timely, and verifiable negative information can generally remain on a credit report for the legally permitted reporting period. Our role is to help identify legitimate reporting issues, prepare appropriate disputes, document the process, and pursue reasonable follow-up based on the results.

Educational notice This overview explains the general workflow and is not legal advice. The exact strategy may vary based on the client's reports, facts, documentation, and applicable law.