

Credit Dispute and Restoration

YOUR GATEWAY TO MAXIMIZING
YOUR CREDIT SCORE

Devouring Debt

Effective Debt Control: Ways For Effective Debt Management

Counquering Credit

Increase Your Credit File and Scores With Knowledge

EMPOWERING YOU TO TAKE CONTROL OVER YOUR
CREDIT PROFILES AND MAXIMIZE YOUR SCORE.



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Credit Restoration Services

Empowering You to take control over your credit profiles and maximize your score

**Credit Smart Credit Sharp is a
Credit Education & Restoration Take Charge Online
Workshop!**

**Our debt management and credit education program you will have tools
to Devouring Debt and Conquering Credit.**

What's the truth about your credit report?

You may be surprised!

**Separate the fact from the fiction, Join Our 2010 "TAKE CHARGE" Credit SMART
Credit SHARP Workshop or Webinar.**

I'm sure you have heard!

BAD CREDIT?

NO CREDIT?

NO PROBLEM!

DON'T BELIEVE THE HYPE!!

Bad Credit means BIG INTEREST

BIG PROBLEMS, BIG BUCKS and a TRUCK LOAD OF DEBT

Do you have a DEBT load to heavy due to Poor credit rating?



"TAKE CHARGE" CREDIT WORKSHOP



**Get better interest rates and better loans
Get lower insurance rates
Get a lower monthly mortgage payment
Increase your ability to purchase real estate**

Our credit program is designed for anyone who has a credit history they would like to have amended. Whether you've had major set-back in your past or you just have a few blemishes on your credit report, allow our staff of credit experts to work with you and have you back on track in no time. Before you know it, you will be enjoying the benefits of excellent credit once again.

The Credit Smart Credit Sharp - TAKE CHARGE Seminar and Workshop is a hands on, workshop, to help stamp out Financial Illiteracy.

If worried about your credit rating you are not alone. Millions of Americans face credit disadvantages or difficulties. The Credit Smart Credit Sharp Workshop will help you put your Credit challenges behind you and help you manage your credit to keep a good credit score.

You will learn how credit works, how to use credit properly, how to improve your credit file and score or just manage your credit file. Good Credit is a necessity, especially in today's economy. [Join us and find out How to Increase your CREDIT SCORE.](#)

The lack of Credit Education and Knowledge is costing consumers more and more.

The primary focus of the Credit Smart Credit Sharp workshop and seminars is for Financial Education, Money/Debt Management, Credit Education, RESTORATION and Counseling.

This workshop is designed to educate consumers about credit and money management. We believe that credit education is the KEY to many of the problems consumers face today. We have made it our goal to provide a variety of credit educational services and products designed to help individuals take control of their credit files by understanding and improving their spending habits, budgeting, saving, and how to use credit wisely.



Our goal is to help individuals improve, establish and gain control over their credit and finances by educating the consumer on how crucial credit plays a role in their finance.

With the proper education, training and resources consumers can move toward achieving a higher credit score, and a better interest rate.

Our counselors help consumers understand their credit profile and recommend strategies for improving their overall credit report.



Our Credit **EDUCATION Program Offers an Instant Merge Soft Touch, and a 3-bureau soft inquiry report that do not leave a negative impact on the consumer credit files.**

Our Credit Program Helps Customers.....

- **Take control of their credit profile**
- **Interpret their credit report**
- **Understand credit scores**
- **Learn how to establish and maintain good credit**
- **Monitor their credit file**
- **Build a non-traditional credit history**
- **Dispute errors on their credit report**
- **Protect against identity theft and common scams**
- **Recognize and understand the role of credit bureaus**
- **Learn the history of credit reporting and scoring**
- **Become familiar with credit codes and terminology**

Accurate and Balanced Data



Credit Summary	
Resolving Accounts	
Count	4
Balance	5078
Current	3
Delinquent	1
Other	
Total Accounts	
Count	6
Balance	127,428
Current	5
Delinquent	1
Other	
Accounts Summary	
Open	0
Closed	0
Public Records	0
Inquiries (Prev 2 Yrs)	4



Instant Merge SoftTouch allows you to get an accurate and balanced information of your credit history. Only the most up-to-date tradeline information appears on the report, giving you a more complete picture of your client's credit history.

Instant Merge SoftTouch

The Instant Merge Credit Report we provide include the 3-bureau soft inquiry report that doesn't leave a negative impact on consumers credit file and it is the most popular merged credit report. This unique merged credit file is ideal solution that combines credit data from one, two or three national credit bureaus into a single, easy to read report. Three major facts about the instant merge credit report.

- Doesn't leave a negative impact on credit file.
- Details demographics, current and historical tradeline details, and public records and inquiries.
- FICO® scores, bankruptcy, credit and risk scores, and identity verification products also available.

Consumer Disputes Resolution

When you order credit information from Fuen-Credit Smart Credit Sharp and our Services Partners you get FREE access to our convenient, toll-free Consumer Disputes Resolution services. Our FCRA-certified specialists will work hand-in-hand with your clients to resolve any discrepancies with the national credit bureaus.

“One-call” Dispute Resolution

Dispute Investigations

We investigate tradelines by working directly with the credit bureaus.

Consumer Interaction

We actively communicate the results of our investigative process to the consumer.

Bureau Communication

Our Consumer Disputes team works with the bureaus on the consumer's behalf to update incorrect data.

FCRA Compliance

Credit Smart Credit Sharp and our Services Partners strictly adheres to the guidelines set by the FCRA regarding timeframes, forms and procedures.

Webinars Continue Credit Education

We offers a free online educational site dedicated to helping consumers understand and build the credit they deserve.

YOUR Dispute mbrship INCLUDES

1. Benefit: Tri-merge credit report 3n1

A trimerge credit report is just an industry term for a report containing data from all three major credit bureaus. A trimerge credit report includes all of your credit history from three different sources. TransUnion, Equifax and Experian are all credit bureaus that report monthly on each and every consumer. While the data differs slightly from each bureau, your score paints a clear picture of your buying and paying behavior.

		
Scores Included	3-n-1	A Complete Overview
\$60.00 Credit Report and Webinar of Overview		



Introduction to Credit Education, Counseling and Management

Prequalification Using Credit Reports

Credit Education, credit report and credit scores are very important prequalification tools for consumer financing. We recommend prequalification tools before sending your application to a financial institution or lender.

Credit Reporting - An Overview

The first step to understanding how to acquire credit approval for your mortgage or other lending process is to understand how credit information is gathered, what creditors are looking for and what formula is used.

Understanding Credit Risk Scores

Credit scoring is the primary means that lenders use to assess a client's creditworthiness. Financing decisions of all types are often made based on a client's credit score. Your present and past credit history has a huge impact on your score. Your credit score will determine your Interest rate which average to the amount that you will pay over a period of the loan.

Credit Tools and Resources

Instant Merge Report, Planner, Charts, Forms, EBooks, Credit audio, Credit newsletter, Live dispute services, Credit tracker and Online classes.

Reading a Credit Report and some benefits of a Merge Credit Report

You will avoid accessing multiple credit bureaus and online credit report that's hard to read. Because this is an educational program, it will report as a soft pull on your credit file. It is a step-by-step guide to reading and interpreting a merged credit report .

The Fair Credit Report

(FCRA) ensures that consumer reporting agencies provide accurate and comprehensive information to businesses that evaluate consumer's creditworthiness. We, as trained and certified FCRA Counselors, provide a Credit Dispute Class for Verification and Validation of incorrect erroneous data on your credit report.

This webinar includes a FREE 800# for any dispute you may have. It also includes a FCRA book, credit eBook and TEST.