



Credit Analysis Report

Prepared for

Johnny Appleseed

(08/19/2017)

Prepared by

Team Member Name

Sample Credit

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Dear Johnny Appleseed,

On behalf of Sample Credit, I'd like to take this opportunity to welcome you as a new client! We are thrilled to have you with us.

Credit is our passion. We understand how important your credit is for your future and we we work tirelessly to make sure we are able to help you achieve your financial goals.

This credit analysis report provides an overview of your credit as potential lenders see it today. It lists the items that are negatively affecting your score and explains how we use the power of the law to improve your credit. It also includes a simple step-by-step plan for you to speed up the process.

This credit analysis report is broken down into the following 5 sections:

1. Credit Score Basics
2. Your Credit Scores And Summary
3. Analysis Of Your Accounts
4. An Overview Of Our Process
5. Your Part In The Process

If you have any questions, do not hesitate to reach out. We are always happy to help! You can easily reach us during regular business hours in the following ways:

- Email: sample@samplecredit.com
- Phone: (800) 555-5555
- Website: www.samplecredit.com

Johnny Appleseed, thank you again for entrusting Sample Credit to restore your credit. We are honored to help you achieve your financial goals. ☐

Best,
Team Member Name

PART 1 - CREDIT SCORE BASICS

What a Low Credit Score Costs you



Brand New Toyota Camry

\$23,000

66 Month Term

Person A

Credit Score: 730

Interest rate: 1.99%

Payment: \$368.22

Total Interest Paid \$1302.39

Total payments: \$24,302.39

Person B

Credit Score: 599

Interest rate: 14.99%

Payment: \$513.97

Total Interest Paid \$10,921.44

Total payments: \$33,921.44

Person B pays

\$9,616.05 MORE

than person A for the exact same car and price!

This same thing happens with your credit cards, mortgage, loans, etc.

Cleaning up your credit will lower your bills
and can save hundreds of thousands of dollars!

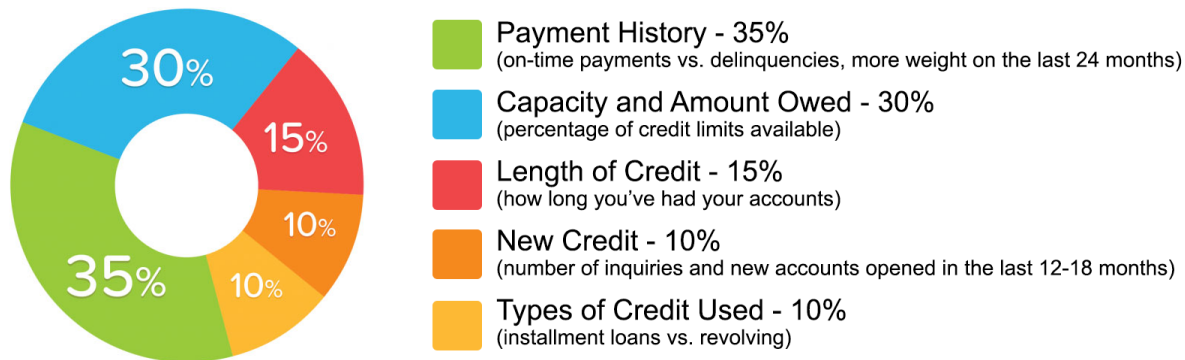
What Is A Credit Score?

A credit score is a number generated by a mathematical formula that is meant to predict creditworthiness. Credit scores range from 300-850. The higher your score is, the more likely you are to get a loan. The lower your score is, the less likely you are to get a loan. If you have a low credit score and manage to get approved for credit, your interest rate will be much higher than someone who had a good credit score. So, having a high credit score will save you many thousands of dollars.

What Is A Credit Bureau?

A credit bureau is a company that collects and maintains your credit information and sells it to lenders, creditors and consumers in the form of a credit report. There are dozens of credit bureaus, we're most concerned with the big three: Equifax, Experian, and TransUnion.

How Credit Bureaus Determine your Credit Score



The percentages in this chart show how important each of the categories is in determining your Credit score. We will help you to remove negative items from your payment history. We will also show you how to maximize your debt ratio score, even if paying off credit cards is not an option.

How Your Behavior Is Evaluated In Your Credit Report:

Do you pay your bills on time? Payment history is a major factor in credit scoring. If you have paid bills late, have collections or a bankruptcy, these events won't reflect well in your credit score.

Do you have a long credit history? Generally speaking, the longer your history of holding accounts is, the more trusted you will be as a borrower.

Have you applied for credit recently? If you have many recent inquiries this can be construed as being negative by the bureaus. Only apply for credit when you really want it.

What is your outstanding debt? It is important to not use all of your available credit. If all of your credit cards are maxed out, your scores will reflect that you are not managing your debt wisely.

Credit Score Ranges And Their Meaning

300-499	500-579	580-619	620-679	680-699	700-799	800+
VERY BAD	BAD	POOR	FAIR	GOOD	VERY GOOD	EXCELLENT

800 and Higher (Excellent) With a credit score in this range no lender will ever disapprove your loan application. Additionally, the APR (Annual Percentage Rate) on your credit cards will be the lowest possible. You'll be treated as royalty. Achieving this excellent credit rating not only requires financial knowledge and discipline, but also a good credit history. Generally speaking, to achieve this excellent rating you must also use a substantial amount of credit on an ongoing monthly basis and always repay it ahead of time.

700 - 799 (Very Good) 27% of the United States population belongs to this credit score range. With this credit score range you will enjoy good rates and approved for nearly any type of credit loan or personal loan, whether unsecured or secured.

680 - 699 (Good) This range is the average credit score. In this range approvals are practically guaranteed but the interest rates might be marginally higher. If you're thinking about a long term loan such as a mortgage, try working to increase your credit score higher than 720 and you will be rewarded for your efforts - your long term savings will be noticeable.

620 - 679 (OK or Fair) Depending on what kind of loan or credit you are applying for and your credit history, you might find that the rates you are quoted aren't best. That doesn't mean that you won't be approved but, certain restrictions will apply to the loan's terms.

580 - 619 (Poor) With a poor credit rating you can still get an unsecured personal loan and even a mortgage, but, the terms and interest rates won't be very appealing. You'll be required to pay more over a longer period of time because of the high interest rates.

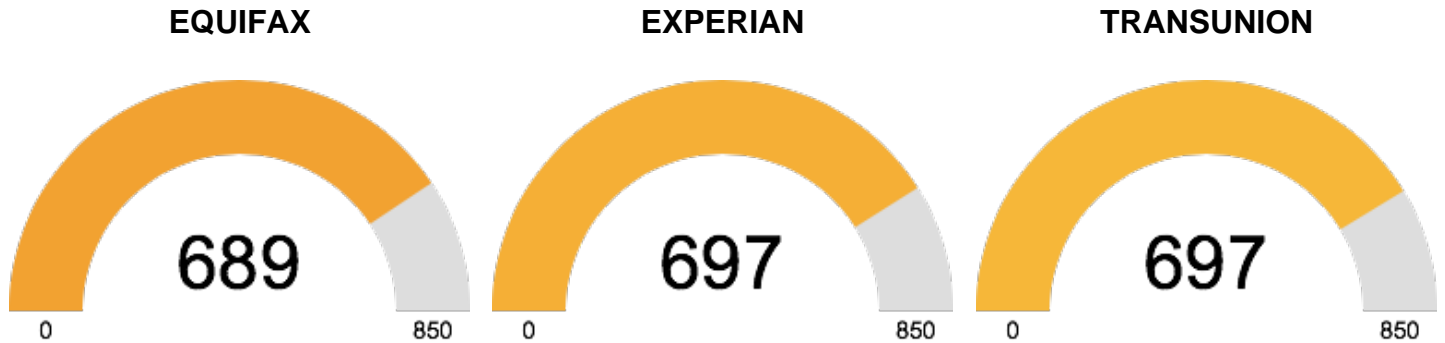
500 - 579 (Bad) With a score in this range you can get a loan but nothing even close to what you expect it to be. Some people with bad credit apply for loans to consolidate debt in search for a fresh start. However, if you decide to do that then proceed cautiously. With a 500 credit score you need to make sure that you don't default on payments or you'll be making your situation worse and might head towards bankruptcy, which is not what you want.

499 and Lower (Very Bad) If this is your score range you need serious assistance with how you handle your credit. You're making too many credit blunders and they will only get worse if you don't take positive action. If you are thinking of a loan (which won't be easy), the rates will be very high and the terms will be very strict. We recommend that you fix your credit first before applying for a loan.

PART 2 - YOUR CREDIT SCORES AND SUMMARY

We have analyzed your credit reports from the three major bureaus. Here are our findings:

Your Credit Scores:



These scores were reported by PrivacyGuard on 08/17/2017

Keep Your Credit Monitoring Account Active Throughout The Credit Repair Process

Your credit scores may vary depending on where you get your credit reports from, because different sources have different methods for determining your score and scheduling updates. Maintaining one (1) credit monitoring account will give us a baseline score as a point of reference to grow from, to accurately see changes as they happen. For this reason, you must keep your same credit monitoring account active, rather than checking your scores on multiple sites that will differ.

Your Derogatory Summary:

Next we analyzed all the items on your reports, to determine which accounts are negatively impacting your score. Here are our findings:

	EQUIFAX	EXPERIAN	TRANSUNION
Inquiries:	12	12	12
Public Records:	0	0	0
Collections Accounts:	5	4	4
Current Delinquencies:	4	4	4
Prior Delinquencies:	3	2	2

PART 3 - ANALYSIS OF YOUR ACCOUNTS

Your Derogatory Items:

You have **12** items marked as delinquent or derogatory. Recent late payments, collections, and other derogatory items within the last six months will hurt your credit score more than older inactive accounts. Accounts within the last 24 months carry the second most weight. This is why it is crucial to pay all bills on time and do not miss any payments.

Creditor/Furnisher	Equifax	Experian	TransUnion	Issue
US DEPT VETS	✓ 02/08	✓ 02/08	✓ 02/08	collection,collection account,placed for collection,past due,assigned to attorney, collection agency, or credit grantor's internal collection department,seriously past due
FST PREMIER	✓ 11/07	✓ 11/07	✓ 11/07	charged off,bad debt,charged off as bad debt,writeoff,profit and loss writeoff,bad debt & placed for collection & skip,collection,placed for collection,charge-off
LVNV FUNDING	✓ 07/08	✓ 07/08	✓ 07/08	collection,collection account,placed for collection,past due,assigned to attorney, collection agency, or credit grantor's internal collection department,seriously past due
VERIZON WIRELESS	✓ 01/13	✓ 01/13	✓ 01/13	collection,collection account,placed for collection,past due,assigned to attorney, collection agency, or credit grantor's internal collection department,seriously past due

Your Public Records:

You have **zero** public records. Public records include details of court records, bankruptcy filings, tax liens and monetary judgments. These generally remain on your Credit Report for 7 to 10 years.

Creditor/Furnisher	Equifax	Experian	TransUnion	Issue
No Record Found.				

Your Inquiries:

You have **9** inquiries on your reports. Each time you apply for credit it lowers your score. For that reason we ask during credit repair that you do not apply for anything.

Creditor/Furnisher	Equifax	Experian	TransUnion	Issue
CAPITAL ONE BANK USA	✓ 09/13			Inquiry
CAP ONE		✓ 09/13	✓ 09/13	Inquiry
CCR	✓ 09/13			Inquiry
CERTIFIED CREDIT REPOR		✓ 09/13		Inquiry
CRTFD CRDT			✓ 09/13	Inquiry
SPRINGLEAF FINANCIAL S		✓ 09/13		Inquiry
CONSERVE			✓ 03/13	Inquiry
WELLS FARGO DEALER S	✓ 02/13			Inquiry

We Are Experts In Disputing Errors On Your Report That Lower Your Score.

While we cannot promise to remove all of your negative items on your report, we do know how to use the law in your favor and we have an awesome track record.

Credit Utilization:

	TRANSUNION	EQUIFAX	EXPERIAN
Credit card limit	\$0	\$0	\$0
Open credit card debt	\$0	\$0	\$0

0-9%	Excellent	Excellent	Excellent
10-29%	Good	0%	0%
30-49%	Fair	0%	0%
50-74%	Poor		
75%+	Very Poor		
No Data	N/A		

You have **\$0** in revolving credit lines and your balances average at **\$0** which means that you are utilizing **0%** of your available credit line.

How this impacts your score

The purpose of a credit score is for lenders to determine the likelihood that you will repay money you borrow. Therefore, the scoring algorithms look to see that you're not overextended in credit card debt and living beyond your means. As a rule of thumb, maxing out your cards will lower your score while showing more available credit will increase your score.

Pro tip: If you're carrying high balances, a quick trick to increase your score is to pay your balances down to below 25% of the available credit limit of each card and never spend any more than that, even if you pay the bill off in full each month.

How fast will I see the changes?

Credit card companies report your balances to the bureaus once per month (each on a different day) and your credit reports and scores at the credit monitoring company will only update once per month, therefore it can take up to 2 months to see this begin to impact your scores. For this reason, it's important to understand that improving your credit scores takes time and a commitment to change your daily habits and the way you spend money. The good news is that the sooner you can do it, the sooner your scores will rise.

Credit Utilization Summary:

	EQUIFAX	EXPERIAN	TRANSUNION
Credit Summary	An overview credit status including open and closed accounts and balance information		
Real Estate Accounts			
Count:	0	0	0
Balance:	\$0.00	\$0.00	\$0.00
Current:			
Closed:			
Revolving Accounts			
Count:	0	0	0
Balance:	\$0.00	\$0.00	\$0.00
Current:			
Closed:			
Installment Accounts			
Count:	2	2	2
Balance:	\$29,621.00	\$29,621.00	\$29,621.00
Current:			
Closed:			
Other Accounts			
Count:	7	6	6
Balance:			
Current:			
Closed:			

PART 4 - AN OVERVIEW OF OUR PROCESS**Our Plan Of Action**

The credit system is flawed, and nearly 80% of all reports have errors that can lower your score. But you have rights and we know how to use them to your benefit! The law gives you the right to dispute any item on your credit reports. And if those items cannot be verified, they must be removed. So we will write many letters to the bureaus. If they can't prove it, they must remove it! And we are very good at this!

We Provide Document Preparation And Credit Education

We will be drafting many letters on your behalf to credit bureaus and creditors, to challenge the items you wish us to challenge. Along the way, we will also guide you how to better manage your credit -- and how to keep your awesome credit long after our work is done.

PART 5 - YOUR PART IN THE PROCESS

Your Next Steps

1. Log Into Your Client Portal. We will email you the login details.
2. Watch our 2-minute video.
3. Provide a copy of your Photo ID and a copy of the top section of a recent utility bill (or an insurance statement or some other bill) as proof of your current address to include with our letters to the credit bureaus. Take a picture of these on your phone and upload them to us in your client portal.

How You Can Speed Up The Process

1. Stop applying for credit (each time you do it lowers your scores).
2. Do not close any accounts (this also lowers your score).
3. Pay your credit cards down to below 25% of the available credit line. This will make a huge positive impact on your credit score.
4. Never spend more than 25% of the available credit line, even if you pay the balance off in full each month.
5. Pay your bills on time! One missed payment will lower your score dramatically and undo all the work we are doing.
6. Keep your credit monitoring account active throughout the credit repair process, so we can see the changes to your accounts and scores. Your score won't suffer if you're ordering your own reports. Be sure to let us know your login details to the credit monitoring account. You can add those in your client portal.
7. Most importantly, We'll be sending many letters to the bureaus. Be sure to open all of your mail and forward the replies here to us. This can be as simple as taking a photo with your phone and uploading it to your portal (or attaching to an email).

This Process Takes Time

Remember, it has taken you years to get your credit into its current state, so cleaning it up will not happen overnight. We cannot dispute everything all at once, or the credit bureaus will reject the disputes by marking them as "frivolous," so we must do this carefully and strategically. It takes 30-45 days for bureaus and creditors to respond to each letter, and even more time for changes to reflect on your reports. A difficult item may take multiple letters to multiple parties, so patience is key. Thanks to technology (and by logging into our client portal), you'll receive real-time updates of the work we're doing every step of the way.

By following our program and our advice, your credit will improve -- and along the way, we'll teach you how to maintain your excellent credit long after our work is done.

So Let's Get Started!

How do we do that? Just reach out to us, so we can complete your signup process and activate your client portal access (if we haven't already).

Our phone number is **(800) 555-5555**

Our email is sample@samplecredit.com

Our site is at www.samplecredit.com

Throughout this process, our contact information is always on our website and in our emails. You can also send us by secure messages in your portal. We want to hear from you and we are eager to help. Once the credit repair process has begun we will also be sending you progress reports and updates every step of the way.

We appreciate that you chose us. We look forward to working with you to improve your credit and your financial future!