THE CREDIT BUILDERS GROUP

A Division of Memphis Tax Company | Established 2017

CREDIT REPAIR PROGRAM GUIDE

Better Credit Starts With Understanding Your Credit.

This quick guide explains how our Credit Restoration Program works, what you can expect, and the role you play in building a stronger credit profile.

What Is Credit Repair?

Credit repair is the process of reviewing your credit reports and addressing information that may be inaccurate, incomplete, outdated, or improperly reported. Accurate and current negative information cannot lawfully be removed simply because it negatively affects your credit.

How Our Program Works

1. Apply. Complete our Credit Restoration Program Application.

2. Application Review. We review your information to determine whether the program may be appropriate for your situation.

3. Agreement & Disclosures. Approved applicants receive required program information, consumer disclosures, and a service agreement before services begin.

4. Credit Analysis. Your three-bureau credit reports are reviewed for potentially inaccurate, incomplete, outdated, or unverifiable information.

5. Restoration Process. When appropriate, disputes and follow-up actions are prepared based on your individual credit profile.

6. Education & Rebuilding. We provide guidance to help you understand the factors affecting your credit and develop healthier credit habits.

Program Services

$199 Initial Service

May include a three-bureau credit report review, comprehensive credit analysis, tradeline review, identification of potentially inaccurate/incomplete/outdated/unverifiable information, personalized action plan, initial file preparation, and credit education/recommendations.

$99 Ongoing Service Cycles

May include review of bureau and furnisher responses, updated credit analysis, appropriate follow-up disputes, progress evaluation, education, recommendations, and ongoing communication.

Credit Monitoring Is Required

Active three-bureau credit monitoring is required while participating in the program so changes and responses can be reviewed. Monitoring is provided by a separate third-party provider and currently costs approximately $29.99 per month. This cost is separate from The Credit Builders Group's service fees.

Your Role in the Process

Continue paying current obligations on time whenever possible, maintain required credit monitoring, respond to requested information promptly, avoid unnecessary new credit applications and hard inquiries, and communicate with us before major financing transactions when practical.

Important: What We Do Not Promise

Credit restoration results vary. The Credit Builders Group does not guarantee deletion of any account or information, a specific credit-score increase, or approval for a mortgage, vehicle loan, credit card, rental property, personal loan, or other financial product.

Can I Repair My Own Credit?

Yes. Consumers have the right to review their own credit reports and dispute inaccurate information themselves without hiring a credit repair company. Some consumers choose professional assistance for credit analysis, organization, follow-up, and education.

Ready to Apply?

Applications are reviewed to determine program eligibility. Submitting an application does not automatically enroll you or guarantee acceptance.

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