



THE CREDIT

YOUR PATH TO FINANCIAL FREEDOM

BUILDERS GROUP

NEW CLIENT CREDIT REPAIR WELCOME PACKET



More Information :

www.memphistaxcompany.com



Call Us :

901-866-9660



WELCOME! I'M APRIL!

I'm excited that you've chosen our company to work with. The credit repair process does not work if we aren't working together. I always think, why not have some fun and make a lasting connection while we're hard at work for you! The Credit Builders Group was founded on principles that have helped us develop a mission and vision statement that serve our clients needs.

I CAN'T WAIT TO WORK WITH YOU

Mission Statement: To provide ethical, moral and honest service. Provide a high quality credit repair process via education, communication and relationship building.

Vision Statement: We aspire to be a company that puts clients before profits. We wish to measure our success by the quality of service we provide, not the quantity of clients we service. We hope to create long-lasting relationships built off trust while finding valuable solutions to clients credit problems.

WHAT WE OFFER



Standard Plan

This plan includes: Financial coaching calls, budget review, analysis and review of credit status. We create and send dispute letters, process and receipt of documents and complete manual updates. Provide ongoing credit education and provide credit building recommendations through monthly updates.



Gold Plan

This plan options include: Everything in the Standard Plan, plus an on-going credit analysis and education for 12 months. You will have direct access to a credit repair specialist the entire time. Special enrollment fee applies and can be added to a standard plan.



Pay-Per-Delete Plan

Pay only for the negative items that are able to be removed. This plan includes unlimited disputes and monthly coaching calls only.



Coaching & Educational Tools

We offer educational content such as e-books and guides to help you stay on track. Our monthly coaching calls can be utilized without a credit repair plan if you chose to do-it-yourself.

PROGRAM GOALS

“Our goals can only be reached through a vehicle of a plan, in which we must fervently believe, and upon which we must vigorously act. There is no other route to success.”

—Pablo Picasso



Credit Education

First and foremost our program is about credit education. We can help you remove inaccurate information from your report but if our clients don't understand how to prevent the problem from happening again, they will never get out of the rut that poor credit can create.



Credit Readiness

It is not always possible to remove every negative item on a report. Our goals are your goals. Most come to us looking to purchase a home, vehicle or refinance. Our clients are often looking for better interest rates and higher limits. Credit readiness is very important and our plans aim to get you there.



Lasting Relationships

Working closely together through the process of our program, we hope to develop lasting relationships with our clients. We want to be the first to congratulate you on reaching your goals. We hope that even after graduation from our program, we will be able to keep in touch.

“Success is the progressive realization of a worthy goal or ideal.”

—Earl Nightingale

THE PROCESS

You can expect prompt, professional and expert service from The Credit Builders Group. We follow specific steps to help you reach your goals.

Step One - Consultation

Sign up for a free consultation by clicking the contact us button. During your consultation we will explore your current financial goals and identify your credit repair needs. We will explain the services that we offer and come up with a plan that leads you toward your goals. We will also answer any questions you may have.

Step Two - Sign Up

After your consultation, you will sign up for our services. This process will give you online access to your member portal. We will walk you through how to use our online tools to make sure you receive the full benefits of all we have to offer. Once you've been onboarded and have access to your portal, we will review your credit reports to identify inaccurate information that needs to be disputed and removed. Our goal is to go through the credit report line-by-line and make sure every error is caught so it can be properly handled.

Step Three - Dispute

During this step, we contact credit bureaus and start the dispute process on your behalf. Using our experience, we fight to make sure every false piece of information is removed from your report. We will work with each credit bureau to make sure your credit report is accurate across the board.

You will find it easy to be a part of this process by using your member portal. You will have 24/7 access and we communicate changes as they are made as well. In addition, you will receive correspondence directly from the credit bureaus as they make changes to your report. You will upload these letters to your portal as you receive them.

Step Four - Score Improves

The last step is the most fun: sit back and watch your credit score improve! Our online tracking tools give you the ability to see incorrect information fall off of your reports. Even after the disputes are settled, our online tools allow us to monitor your credit score and make sure any information added is correct. These tools help you make wise decisions that will have a positive influence on your credit in the future as well. Walking you through the dispute process is only the first part of our process. We want to stay by your side to make sure your credit is built strong going forward.

PROGRAM TIMELINE

We do not guarantee a set time for when you will see an improvement with your score, but we follow certain steps to help you reach your goals.

**DAY
1**

Credit Consultation

To get started, you will need to book your consultation. We cannot properly assess your situation or make any recommendations without the vital step. Once complete, you may then sign up for services and we can move on to the next step.

**DAY
3-5**

Dispute Letters Mailed

After careful consideration of your goals and identifying the inaccuracies on your credit report, we will begin writing and mailing dispute letters as soon as possible.

**DAY
35-45**

Credit Refreshes

The credit bureaus have 30-45 days to respond to our dispute letters. You may receive things in the mail from them. Be sure to update us through your client portal and schedule your monthly coaching call.

**EVERY
30-45
DAYS**

Coaching Calls

We will meet every time your credit refreshes to assess your progress and the next round of attacks. This is an ongoing process in which patience is required.

**MONTH
3-12**

Graduation

You will graduate from our program once inaccurate information has been removed from your report and your score reaches the number that helps you best reach your goals. This timeline varies significantly depending on your personal profile, diligence to the program and if you take our suggestions along the way. You must be an active part of your own success for this program to work for you.

BILLING

We do not bill for services until after they have been rendered. Our enrollment fee is not for credit repair. You are always billed in arrears for credit repair service.

1

Consultation

Your consultation fee is not applied to credit repair services. This fee may be applied as a credit toward your enrollment/audit fee if you choose to sign up for services. This fee is always non-refundable.

2

Enrollment/Audit Fee \$199

Your enrollment/audit fee is not applied toward credit repair services. This is charged as a document processing fee when you sign up for services. This fee is always non-refundable.

3

Monthly Service Charge \$99

Your monthly service charge is always billed in arrears and after work has been completed on your behalf. Payment terms are outlined below. This fee is paid on a month-to-month basis and only refundable if certain conditions are met. See refund policy for details.

4

One-Time Payments

One-time payments are processed for our Pay-Per-Delete program. In our Pay-Per-Delete program, you are charged one time per deletion.



PAYMENT TERMS

Payment for monthly services is always made in arrears. Your first payment isn't due until we complete work for you. Your first monthly payment will be due on day 30 in our program and billed monthly thereafter. This means, your last payment will be upon graduation - for the previous month of service. Also, should you wish to cancel, your last payment would be due upon cancellation for services rendered prior.

WHAT WE NEED FROM YOU



Photo ID

We need a copy of your photo ID to send to the credit bureaus to prove your identity. This must be a government issued ID that is not expired.



Current Utility Bill

A current bill in your name at your current address. This also helps identify your identity for the credit bureaus.



Credit Monitoring

You must maintain credit monitoring the entire duration of the program. If you cancel your credit monitoring, you will be released from the program with no refunds.



Willingness

You must be willing to upload any responses you get into your client portal. You will have 24/7 access to this portal. You must also attend your monthly coaching calls.

NOTE

Your creditors and the credit bureaus will send you responses to our dispute letters in the mail. These letters need to be uploaded into your secure client portal within 1-3 days of you receiving them for best results and fastest processing time. Failure to participate in your credit repair process will be cause for release from the program.

TOOLS & RESOURCES



Credit Monitoring

You must sign up for credit monitoring through our preferred partner . You can do so by clicking here.



Self Lender

Start building positive credit right away for best results. This account will reflect like a loan, but it will actually be a savings account for you. Soft pull on your credit. Sign up here.



Credit Builder Card

Start building positive credit right away for best results. This account is a secured credit card account that builds credit fast. Soft pull on your credit. Sign up here.

FAQ

Money Back Guarantee

You are entitled to a 100% refund on all monthly payments if:

- No negative items are deleted from your report within 120 days.

To qualify:

- You have at least four negatives on the credit report at the time of sign-up.
- You have not used a credit-consulting agency nor attempted to repair your credit two years previous to signing up for our services.
- You agree to send updated reports from the three credit bureaus to us within 5 days of receipt.

(Clients should receive updated credit reports every 15-45 days. It is the client's responsibility to make us aware if updated reports have not been

How long does it take?

"Through our services, 93% of our clients see their credit score increase 10 points or more in the first 35 days. Over the course of 6 months, the average credit score increase is 80 points. We do not guarantee results in a certain timeframe because each credit file is different and requires different amounts of time to repair.

There are two sides to the credit score battle. Sometimes, the creditors and the credit bureaus have done absolutely everything right and we have no case against them. On average, clients are able to remove 70% of the negative items from a credit report.

Is credit repair legal?

"Yes, credit repair is legal and our credit education and document processing services will help you to use the law in your favor. That law is called "The Fair Credit Reporting Act." The FCRA gives you the right to dispute any item on your credit report. If that item cannot be verified within a reasonable time (usually 30 days) it must be removed. Studies have shown that 79% of all credit reports contain errors. This is nearly 8 out of 10 reports. Therefore most credit reports improve immediately. For items that disputed that are not errors, a creditor or furnisher is often unable to find the records or signed documents within the allotted time and the item gets removed. Sometimes the furnisher will say it has been verified by not offer proof. It is our job to prepare documents that challenge this and we are very skilled at that.



READY TO GET STARTED?

Click below to book your consultation and get started right away! Don't wait until you need your credit - be credit ready at all times!

[CLICK HERE](#)

