



THE PROCESS & SIGNING UP WITH CRED-FM2

1. CONSULTATION

- You can book a consultation by emailing us at info@creditr20.com , or on our website, on the **SERVICES WE OFFER** page or *(see Documents & Links - schedule your free consultation button)*. You will discuss with your consultant the services we offer, the services you need, if you would like to sign -up, and the next step.
- The Sign-up process begins with filling out the Sign-up CRED-FM2 Form. Upon submitting the form, you will be re-directed to the calendar page to schedule your Credit Analysis. Once we receive this form and the enrollment fee, the onboarding process begins.
- You will receive a welcome email with a link to download the **Credit Tracker App** along with your login and password.

2. CREDIT ANALYSIS

- If you've decided to obtain our services, you need to schedule your Credit Analysis, this can also be done through your **Portal, Credit Tracker App**, or our website *(see website Documents & Links)*. You and your Analyst will discuss your credit reports, and which accounts need to be eliminated.
- You will need a copy of all three (3) credit reports from the three major credit bureaus. These reports are needed to analyze your credit report and monitor your progress.
- We recommend you sign up for a 7 days Trial account with **IDENTITYIQ** for \$1.00, use the link on our website or portal to get access to the trial. You can also access the link through your portal and email. *You will be charged the regular monthly fee of \$29.86 after the seven (7) days Trial ends. You are required to maintain the Credit Monitoring Service for an estimated 3 months depending on how many rounds of disputing.
- Using the **Portal** and **Credit Tracker App** makes the process seamless and quick. With **Credit Tracker** you have 24/7 access to your progress, credit reports, and scores. You're able to upload documents, communicate with us, and track your progress. Remember, **COMMUNICATION IS KEY!**

3. SIGN-UP & ONBOARDING

- Onboarding consists of the following:
 - Signing your Agreements
 - Uploading requested documents

*If you have any questions or problems regarding the above, feel free to contact us at info@creditr20.com.