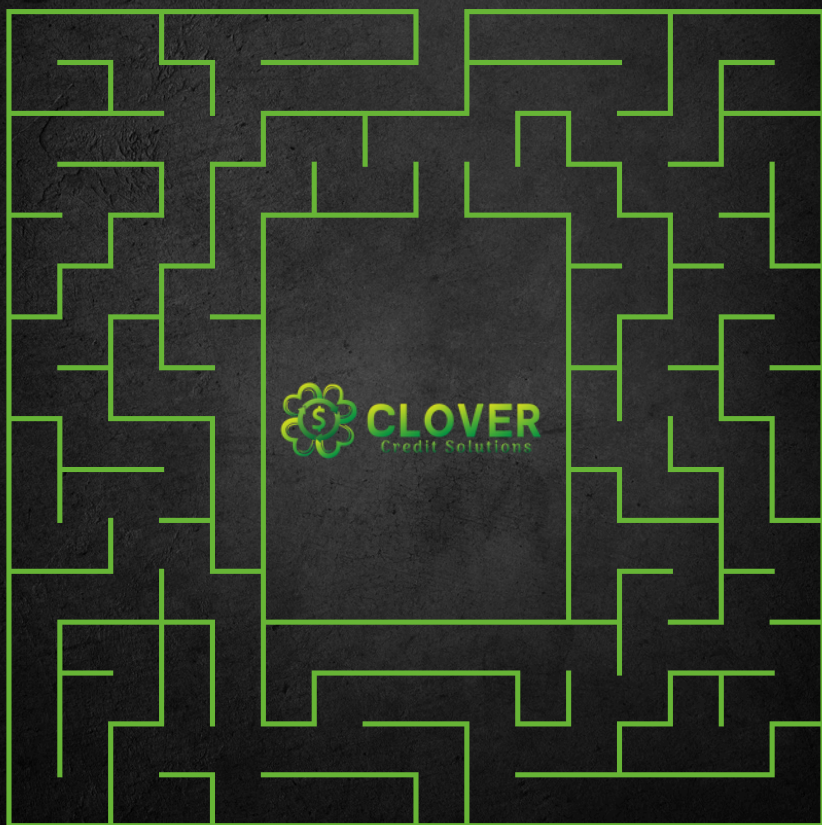


ESCAPE THE CREDIT MAZE

HOW TO NEGOTIATE DEBT,
SETTLE COLLECTIONS, AND
PROTECT YOUR CREDIT

YOUR JOURNEY TO SUCCESS



By Clover Credit Solutions
Credit Repair • Education • Financial Empowerment

DEBT FREE



PROCESS...

Welcome

Hello there!

If you're dealing with an outstanding balance, you're not alone, and you have more power than you think.

This guide will walk you step by step through contacting a creditor, negotiating a settlement, and protecting your credit along the way.

Take your time. Stay confident. And remember, nothing is final until it's in writing.

Let's get started!

Meet Miraily & Clover Credit Solutions



Hi, I'm Miraily Reyes, Founder and CEO of Clover Credit Solutions.

For over 15 years, I've helped individuals and families navigate confusing credit systems, challenge inaccurate information, and rebuild financial confidence. Clover Credit Solutions was founded with a simple mission: to educate, empower, and advocate for consumers, not just repair credit.

We believe credit should be understood, not feared. This guide was created to give you clear, practical tools so you can move forward with confidence and take control of your financial future.

- *Miraily Reyes*



Gather Your Information



Before contacting the creditor, make sure you have the following ready:

- Creditor Name to know who you will call
- Total Balance Owed
- Your Proposed Settlement Offer (start at 10%)

PRO TIP:

CREDITORS EXPECT NEGOTIATION. STARTING LOW GIVES YOU ROOM TO MOVE WITHOUT OVERPAYING.

Negotiation Tips That Work



- ✓ Start at 10% of the debt
- ✓ Negotiate gradually (max 60%)
- ✓ Ask: "What's the lowest amount you'll accept?"
- ✓ Inquire about pay-for-deletion

What to Say When Requestin Pay-For-Deletion

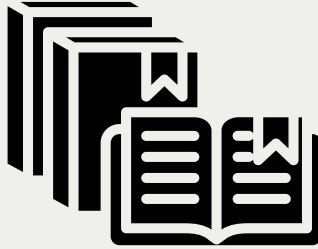


“As part of our settlement agreement, I’d like to request that [Creditor Name] remove this account from all credit reporting agencies...”

PRO TIP:

YOU MUST GET THE CREDITOR TO SAY DELETE/REMOVE ON THE PHONE AND THEY MUST SEND A LETTER THAT INCLUDES THE WORDS REMOVE/DELETE.

Additional Resources:



Where to check your credit report without hurting your scores?

To negotiate confidently, you need to know exactly what's reporting.

With MyScoreIQ, you can:

- View all 3 credit bureaus
- Check your report for just \$1
- Monitor your credit without hurting your scores

👉 [Check Your Report and FICO Scores for \\$1](#)

Where to get in touch with the creditor?

Navigating credit doesn't have to be overwhelming. These tools can help you stay informed and prepared before contacting creditors.

📞 [GetHuman.com](#)

Before calling a creditor, visit GetHuman to find:

- The best phone number to call
- Estimated wait times
- Tips on how to reach the right department faster

This can save you time, frustration, and unnecessary hold time.

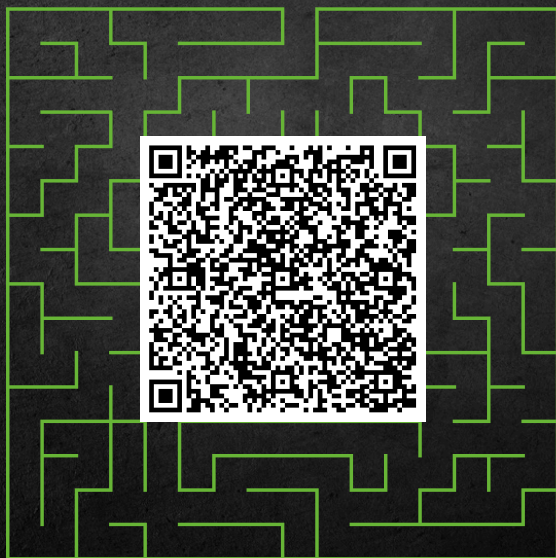
NEED HELP OR HAVE QUESTIONS?

VISIT

WWW.CLOVERCREDITSOLUTIONS.COM

**We hope this guide gave you clarity and
confidence.**

**If you'd like personalized help or
guidance tailored to your credit
situation, our team is here for you.**



**Scan the QR Code for your FREE analysis
and get out of your credit maze today!**