

EXECUTIVE LEVEL PROPERTIES
10515 W MARKHAM ST. SUITE H2
LITTLE ROCK, AR 72205
PHONE: 877-304-0630 • EMAIL: execlevelproperties@gmail.com

CREDIT CONSULTATION AGREEMENT

Executive Level Properties offers one on one coaching in every area of credit building and real estate investment. Contract includes:

- **Credit Counseling**
- **Aged Delinquent Account Removal**
- **Aged Inquiry Removal**
- **FICO Score Increase Strategies**
- **Understanding the Bureau Reporting Process**
- **Document Preparation & Mailing**

Each credit repair process is different and requires a personalized approach to maximize your score. Executive Level Properties offers over 20 years of hands on experience. We will guide you through each step of the process to ensure your ability to understand and improve your credit profile.

- Credit Consultation cost is \$600.00 for a 3-month contract.

Client

Brandy Thomas, Credit Counseling Consultant

Client Name: _____ Phone: _____

Address: _____

Client SSN: _____ - _____ - _____ Client DOB: _____

SCORE SENSE Login/Password: _____

CREDIT CHECK TOTAL Login/Password: _____

CREDIT KARMA Login/Password: _____

EXECUTIVE LEVEL PROPERTIES

Credit Consultation Agreement

Terms & Conditions

Please read the following terms and conditions to receive maximum results during your 90-day contract.

- Once payment is made the dispute process begins and Transunion, Equifax and Experian will receive a packet containing all accounts that need to be removed within 7 business days. Each bureau has 30 business days to respond to each account. During this time, they will investigate and delete or request additional information. All communication will be sent to you via mail. In some cases, all accounts are not deleted with the first round of disputes and a second file must be submitted.
- Do **NOT** apply for credit until contract ends. Credit pulls **LOWER** your score.
- Only accounts listed during consultation will be disputed. If NEW collections show up after we have begun, this will most likely lower your score and the new item will have to be disputed resulting in a longer process time.
- Any late payments appearing after process has begun will result in your credit score dropping by as much as 100 points and contract being voided. **ALL ACCOUNTS MUST BE PAID ON TIME.**

We DO NOT guarantee results. It is up to the credit bureaus to process, verify, update and or delete accounts. You are paying Executive Level Properties for consultation, document preparation, notary services and information regarding the credit scoring process and strategic ways to improve your credit.

Client

Name: _____ Phone: _____ - _____ - _____

Social Security Number: _____ - _____ - _____

Experian
P.O. Box 9701
Allen, TX 75013

TransUnion
P.O. Box 2000
Chester, PA 19022

Equifax
P.O. Box 740241
Atlanta, GA 30374

To Whom it May Concern:

The following personal information is reporting incorrectly on my credit report:

1. The correct spelling of my name is: _____
2. Current Address: _____
3. Current Phone #: () _____ - _____
4. Previous Address: The following previous addresses are incorrect:

Please update my credit file to reflect the correct information I have indicated above. I am also requesting that you remove all outdated and or inaccurate addresses. I do not wish to be mistaken for another party because of the errors that are being reported.

Signature

Date

Experian
P.O. Box 9701
Allen, TX 75013

TransUnion
P.O. Box 2000
Chester, PA 19022

Equifax
P.O. Box 740241
Atlanta, GA 30374

To Whom it May Concern:

I have recently reviewed my credit report and I am notifying you of inaccuracies that are reporting.

Please see the attached list of accounts and inquiries. I am requesting under the provisions of the Fair Credit Reporting Act (FCRA), 15 USC section 1681i, that you investigate these accounts.

I understand that any failure to investigate these accounts within a period of thirty (30) days will result in "non-verification" which requires that the disputed accounts attached be immediately removed from my credit file.

I am aware that the Fair Credit Reporting Act (FCRA)- specifically 15 USC sections 1681i(d) and 1681j; requires that I receive both written notification of the appropriate corrections and updated credit reports at no charge.

Thank you in advance for your attention to this matter.

Sincerely,

Signature

Date

CREDIT REPORT DISPUTE FORM- ATTACHMENT A

CREDITOR NAME _____

ACCOUNT # _____ BALANCE _____

DISPUTE REASON _____

CREDITOR NAME _____

ACCOUNT # _____ BALANCE _____

DISPUTE REASON _____

CREDITOR NAME _____

ACCOUNT # _____ BALANCE _____

DISPUTE REASON _____

CREDITOR NAME _____

ACCOUNT # _____ BALANCE _____

DISPUTE REASON _____

CREDITOR NAME _____

ACCOUNT # _____ BALANCE _____

DISPUTE REASON _____

CREDITOR NAME _____

ACCOUNT # _____ BALANCE _____

DISPUTE REASON _____

CREDITOR NAME _____

ACCOUNT # _____ BALANCE _____

DISPUTE REASON _____

Experian
P.O. Box 9701
Allen, TX 75013

TransUnion
P.O. Box 2000
Chester, PA 19022

Equifax
P.O. Box 740241
Atlanta, GA 30374

UNAUTHORIZED CREDIT INQUIRY REMOVAL REQUEST

NAME: _____

ADDRESS: _____

PHONE: _____ - _____ - _____ SSN: _____ - _____ - _____

To Whom it May Concern:

Recent review of my credit report shows multiple unauthorized inquiries have been made. I have contacted the companies who conducted the inquiry and ask them to remove their inquiry from my credit file.

I am contacting you to request that you initiate an investigation into the inquiries I have attached for your review to determine who authorized them. Upon completion of your investigation, if you find my allegation to be true, please remove the inquiries and send me an updated copy of my credit report reflecting the necessary changes to the address referenced above. If you find the inquiries to be valid, please send me a description of the procedures used in your investigation and any documentation provided by the companies verifying that I authorized them to obtain my credit report within 15 business days of the completion of your investigation.

Thank you for your assistance in this matter.

Sincerely,

Signature

Date

Experian
P.O. Box 9701
Allen, TX 75013

TransUnion
P.O. Box 2000
Chester, PA 19022

Equifax
P.O. Box 740241
Atlanta, GA 30374

UNAUTHORIZED CREDIT INQUIRY LIST -ATTACHMENT B

INQUIRER

DATE OF INQUIRY

INQUIRER

DATE OF INQUIRY

INQUIRER

DATE OF INQUIRY

INQUIRER

DATE OF INQUIRY

INQUIRER

DATE OF INQUIRY

INQUIRER

DATE OF INQUIRY

INQUIRER

DATE OF INQUIRY

INQUIRER

DATE OF INQUIRY

INQUIRER

DATE OF INQUIRY

INQUIRER

DATE OF INQUIRY

Date: _____

LexisNexis Consumer Center
P.O. Box 105108
Atlanta, GA 30348

To Whom it May Concern:

I am requesting a security freeze be place on my Consumer Disclosure report. I opt out of you disclosing future information until further notice including the C.L.U.E. report and other reports furnished LexisNexis regarding all personal information of mine.

This security freeze request not only restricts credit bureaus and creditors, but also future potential employers until I lift this restriction. Under the Fair Credit Report Act you're required to comply.

My information is clearly shown below:

FULL NAME: _____

SOCIAL: _____ - _____ - _____

ADDRESS: _____

ENCLOSED: PHOTO ID & SOCIAL SECURITY CARD

After this credit freeze has been filed, please send written confirmation to the address listed above.

Sincerely,

The Truth About Good Credit

Now that we have covered some common lies about credit, we can uncover the truth. Good credit is attainable. Good credit is a process. Good credit is the key to financial freedom for those of us who are not billionaires.

What is credit?

Credit is borrowed money provided to you as a loan, so that you may purchase goods or services when and as you need them. The money typically comes from a credit issuer, like a bank or financial institution, who is paid back over a certain agreed upon amount of time.

Credit usually comes with a finance charge (also known as interest) that is paid in addition to the initial amount of money that you borrow. In most cases, the borrower is required to make a minimum or fixed payment each month that goes toward repaying the debt. The amount of money you are allowed to borrow, as well as the interest you will pay, is determined by your credit score rating reported by credit bureaus.

The credit scoring formula is simple to understand.

There are 3 major credit reporting bureaus in the United States. They are:

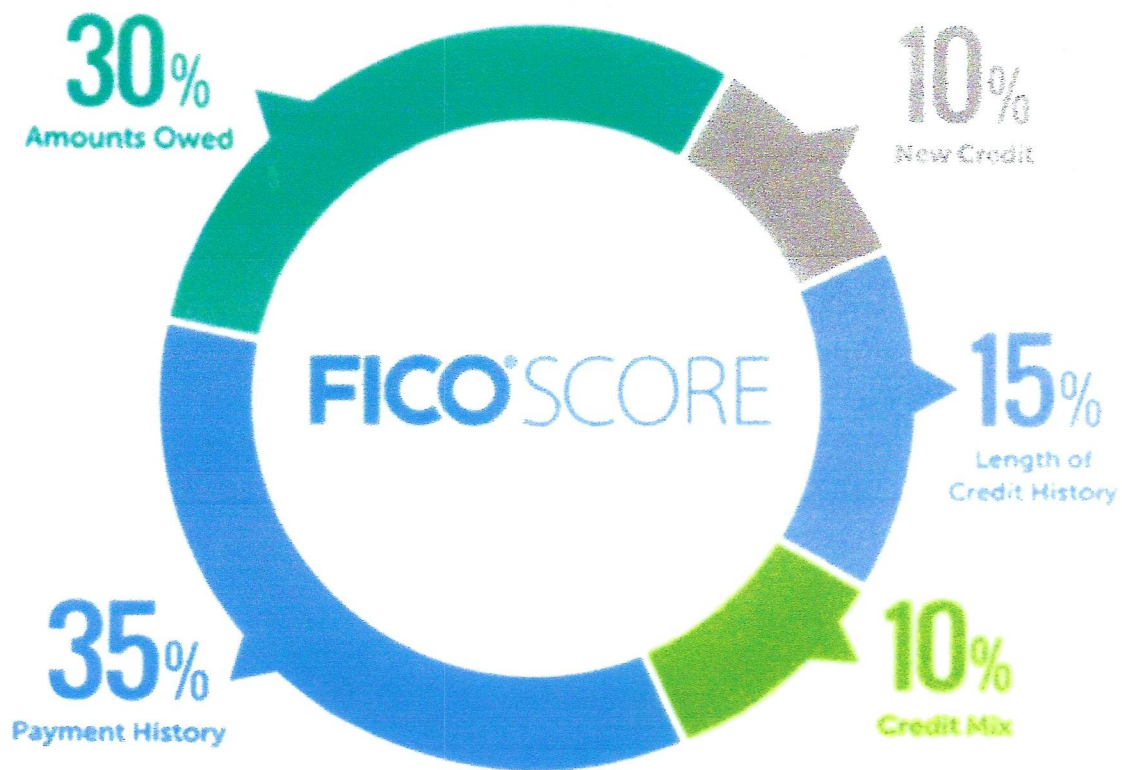
**Experian
Transunion
Equifax**

These bureaus create your FICO® Scores based upon information provided by creditors you have obtained loans or lines of credit through.

FICO® Scores are calculated from many different pieces of credit data in your credit report. This data is categorized into five groups as shown below. The percentages in the chart reflect how important each of the categories is in determining how your FICO Scores are calculated.

Your FICO Scores consider both positive and negative information in your credit report. Late payments will lower your FICO Scores but establishing or re-establishing a good track record of making payments on time will raise your score.

How a FICO Score breaks down



These percentages are based on the importance of the five categories for the general population.

As you can see by the chart, payment history is the greater part of the scoring chart. It is very important to pay your bills on time.

The second most importantly factor in the scoring chart is amounts owed. Keep your limits at or below 30%.

The third big factor is length of credit history. This means open accounts and pay them over a period of time to build and establish a good credit history. There are always items that you can purchase with a credit card instead of cash to help you accomplish this goal.

The fourth credit scoring factor is credit mix. This simply means more that one type of credit. Credit cards fall under revolving lines of credit. Installment loans are what you get on a car, student loan or home loan.

The fifth and final credit scoring factor is new credit. This is the score factor applies to opening a new account with a creditor.

Add Primary Tradelines to Your Credit Report for Instant Credit Score Increases

A primary tradeline is an account that shows on your credit report as your account, versus being an authorized user's account. It's important to have a good mix of accounts on your credit report, including primary tradelines AND authorized user tradelines.

Ideally you want to have at LEAST 3+ OPEN, POSITIVE accounts on your credit report, between primary tradelines and seasoned authorized user tradelines.

Primary tradelines go through a much more rigorous validation process than authorized user tradelines. There are several legitimate companies that exist for the sole purpose of reporting primary tradelines to your credit report. Their fees are minimal in exchange for the power of what they are really doing to show credit stability on your credit report.

Below are my favorite legitimate primary tradeline options that will help BOOST YOUR CREDIT SCORE and build a solid foundation for your credit report.

I recommend to try and get at least the TOP 3 LISTED BELOW ASAP.

1. Online Jewelry Club

This is an oldie, but goodie :) Join their jewelry club online, then purchase about \$100 or so worth of jewelry and they will report a \$5,000 primary tradeline on your credit report. Ensure you make the payments because they are reporting that also.

2. Credit Card Builder

This is a secured credit card in your name used for the sole purpose of helping you build your credit score.

No minimum credit score required so there is 100% hope for you!

The credit limit is low, but you have to start somewhere in order to establish and build your credit back up.

More information about how this works ---->>HERE<<

3. Self Lender

This one is way different from the others, but still a great choice especially for account diversification.

This is a CD (certificate of deposit) that reports to ALL THREE CREDIT BUREAUS, and you get the money back after it matures in one year.

There is a small origination fee (around \$9 - \$12) then small monthly payments after that based on how much you want the CD to report as.

Each payment is reported to the 3 credit bureaus (don't screw this up!). At the end of the term, you've paid off the loan and you can get the money back + interest - hence saving money while boosting your credit.

NEW AND PAID TRADELINE ALERT = BIG CREDIT SCORE INCREASE. Get started [HERE](#).

4. Rent Reporters

They are currently reporting to Transunion AND Equifax; they will also report your rent as a tradeline to your credit report.

They can backdate your rental history up to 24 months.

Use this code during signup to get \$10 off ll-rixcd

They will verify all information, including ownership of the property so ensure you have a good track record with your landlord first.

5. Rental Karma

This company will report your rent to Transunion, which will boost your credit score because adding positive tradelines is super powerful.

Their website is <https://rentalkharma.com/>

They are currently reporting to Transunion only which is very common for rental reporting agencies.

They can backdate your rental history for 24 months.

They will verify all information, including ownership of the property so ensure you have a good track record with your landlord first.

6. OxPublishing.com

This is a \$2,500 secured line credit reported in your name (no credit card is mailed to you).

Typically this reports to Equifax only, this may change over time though.

There is a minimum purchase required in their online store, typically \$180 purchase that you would financially so as 2018, it's about \$30 to get started, then finance the rest in monthly payments. [Note at time of this writing, this was the price.]

7. Hutton Chase

This is a secured credit line in your name for \$1,500 that can be used only at their website.

A product purchase of \$180 is required however only a \$30 activation fee is due at time of purchase [Note at time of this writing, this was the price.]

8. Wells Fargo Secured Credit Card

This is another great option for building, and re-building credit.

If you have ever defaulted or had a late payment with this bank, do NOT select this option as they will run your credit and likely deny you.

9. Experian Boost

This is a new product that Experian launched early this year.

Experian will report *utility bills* to your Experian credit report, in exchange for your bank account information (that is where they will verify your payment history each month). News reports are stating this will be done for free, however I can't seem to find this on their website so we shall see! How do you feel about providing your BANK ACCOUNT INFORMATION in exchange to report your phone/electric bills?

You can sign up >>here<< or if you already have an Experian account then you can access "Experian Boost" in your online portal.

****Sidebar: A note about Capital One Secured Card and Discover Secured Cards - Although they are secured cards, they are still extremely difficult to get approved for if you have negative items on your credit report. Also if you have ever defaulted with them or had a late payment, you are most likely going to get denied so better to NOT waste a credit inquiry on them. That is why I put this list together, because these are things you can get approved for easily with challenged credit.**

Items 1 - 7 & #9 above are the easiest to get.