

# FixCreditBiz

**Changing Lives One  
Credit Repair at a Time!**

## Who are we?

- The nation's leading Full-Service Credit Repair Company producing expedited industry leading results.
- We have successfully removed every form of negative credit, including bankruptcies, tax liens, judgments, foreclosures & repossessions.
- Currently we do zero advertising; all of our business is through referral.

## Our **ONLY** Focus

- WE REPAIR CREDIT IN ALL 3 BUREAUS
- WE ARE NOT A DEBT NEGOTIATOR
- WE ARE NOT A DEBT CONSOLIDATOR

**WE SUCCESSFULLY REMOVE NEGATIVE CREDIT  
WHETHER THE DEBT HAS BEEN SATISFIED OR NOT!**

## Our Market Differentiators

- **EXCLUSIVE PROPRIETARY SYSTEM**
    - Online Real Time Results Tracking
  - **LEGAL SUCCESSFUL REMOVAL**
    - Of every form of Derogatory Reporting
  - **EXPEDITED RESULTS**
    - Every 45 days
  - **Money Back Guarantee!**
    - We fix your credit or you get your Money Back!
- PERMANANT REMOVAL -**

## How does Credit Repair work?

- **ONLY TWO FORMS OF CREDIT**

↑ POSITIVE CREDIT that raises your score

↓ NEGATIVE CREDIT lowers your score

**AS WE REMOVE YOUR NEGATIVE CREDIT,  
YOUR SCORE AUTOMATICALLY INCREASES!**

# **We Understand!**

**Unfortunate Things Happen to  
GOOD PEOPLE!**

- **Divorce**
- **Untimely Deaths**
- **Lay-offs**
- **Medical Emergencies**

## What Can We Repair?

- **Items including but not limited to:**
- **Public Records**
- **Collections**
- **Slow Pays**
- **Debt Management**

## Public Records

- **Bankruptcy (All Chapters)**
- **Liens (Federal & State)**
- **Judgments**

**We do NOT care how old it is!**

## Collections

- Foreclosures
- Repossessions
- Medical Bills
- Evictions
- Unpaid Bills (Phone, Utilities)

**We do NOT care if the debt has been paid or not!**

## Slow Pays

- Student Loans
- Mortgage
- Auto
- Credit Cards

We do NOT care why this happened!

## **Debt Management**

- **Debt Consolidation**
- **Debt Negotiation**

**All of us have made decisions  
we have later regretted!**

## How Long does it Take?

- **Clients have seen results in as soon as 14 days.**
- **Most start seeing results in 30 days.**
- **The process takes 45 to 180 days, depending on your situation.**
- **We provide you with one year of service.**

## The Process

- We are a Full Service Company what I mean by this is **WE DO ALL THE WORK!**
- The only thing that you have to do is open all of your mail and When you receive correspondence in the mail from the three Credit Bureaus you either fax it or Mail it to the Processing Center. We handle everything else !

## Typical Results

- **70% of your Negative Credit handled within 3 rounds.**
- **Remaining 30% is handled during remainder of the year of service.**

# **What is the Cost?**

- **\$500 for an Individual**

**YOU HAVE OUR SERVICE FOR A YEAR !**

**WE PROVIDE YOU WITH A TOLL FREE NUMBER &  
ONLINE ACCESS TO CHECK STATUS OF YOUR  
FILE AS OFTEN AS YOU LIKE !**

**This is an all inclusive flat fee !**

## Is This Legal?

- We leverage loopholes in the laws that govern the Credit Bureaus and Creditors to permanently remove negative credit on behalf of our clients.
- As the negative credit is removed your positive credit automatically pulls your score higher.

**Our legal process produces permanent, industry-leading results!**

## Can I Repair My Own Credit?

- Do you know how to read a copy of your credit report?
- Do you know the loopholes in the law to leverage for the permanent removal of a slow payment?
- Were you aware that there are numerous different strategies for credit repair and not all of them provide permanent removal?

**Is your peace of mind worth \$500?**

## What Should You Expect?

**The process is very simple. We do all the work.**

- You submit your order online with payment.
- We receive your order and pull credit on you.
- We identify the negative credit in your credit report.
- We then create you an account in our database (which e-mails your login information to you).
- We then input every negative item for all three credit bureaus, classifying each item and matching it with the appropriate loophole in the credit laws for removal.

## What Should You Expect?

- **Then we create our disputes, which are sent directly to all three credit bureaus.**
- **We then send you a welcome packet that once again goes over the process and provides you all of our support contact information.**
- **You will receive reports in the mail from all three credit bureaus that will provide round results. The only thing that you have to do is to fax or mail all correspondence from the three credit bureaus to the processing center and we do everything else.**
- **You will receive reports/correspondence from all three credit bureaus every 45 days.**

## Success and Goals

- **We get all of our business through referrals.**
- **We view every client as an opportunity to earn referral business.**
- **The results we have provided to our past clients have allowed us to grow our business with no advertising.**

## **Thank You!**

- **In closing, we want to thank you for giving us the opportunity to present our Industry-Leading Credit Repair program.**
- **We understand your situation and look forward to having an opportunity to earn your referral business !**