



Client Sample's Credit Repair Update

Phone: 920-555-4444

Email: clientpsample@gmail.com

Client Sample
123 Makeawish Rd.
Disneyland, CA 90120

Lender or Realtor Informed of Your Progress

Stanley LoanOfficer

The Test Mortgage Company
999 S. 99th St.

Fond du Lac, WI 54935

Office Phone: 920-555-1234

Ext. 3

Mobile Phone: 920-555-8888

stanley@thetestmortgage.com

WHAT'S HAPPENING WITH MY CREDIT REPAIR AND HOW WILL I KNOW WHEN TO PULL CREDIT?

**You Will Receive Letters From TransUnion, Equifax, or Experian in Response to Disputes Made On Your Behalf.
Please Send Any Copies of These Letters to Credit Matters Immediately!**

MAIL

2654 W. Lawrence St.
Appleton, WI 54914

EMAIL

company@gocreditmatters.com

FAX

1-800-531-7585

We Will Update Your File And Email You a Credit Repair Update by 1/17/2017 - 1/20/2017

TIP: Pulling credit while disputes are in progress results in false scores.

WHAT'S THE PROGRESS OF MY CREDIT REPAIR?

	TransUnion	Equifax	Experian
NEGATIVE ACCOUNTS REMOVED:	8	5	6
ACCOUNTS CHANGED TO POSITIVE:	1	1	0
NEGATIVE ACCOUNTS REMAINING:	3	6	6

TIP: Credit Matters does not pull credit scores or credit reports.

WHAT'S MY CREDIT SCORE?



	TransUnion	Equifax	Experian
<u>MY ORIGINAL CREDIT SCORES:</u>			
Report Type: Mortgage Date: 1/14/2014	601	595	629

	TransUnion	Equifax	Experian
<u>MY MOST RECENT CREDIT SCORES:</u>			
Report Type: Mortgage Date: 3/26/2014	630	633	665

TIP: There are many different scores. (Online scores, Mortgage, Auto, and Credit Card scores all differ)

TIP: We will notify you by email or phone when to have your lender pull credit.

RECOMMENDATIONS NECESSARY TO MAXIMIZE MY SCORE AND ELIMINATE BARRIERS TO LOAN APPROVAL

<u>Recommendations</u>	<u>Completed?</u>	<u>Completed Date</u>
Open 1st Secured Credit Card		3/5/2014
Pay Down Credit Cards		2/24/2014
Pay & Satisfy Judgments		
Pay Tax Liens		

TIP: We believe you must do everything you can to achieve the highest score possible. Completing the recommendations listed above is crucial to your success.

WHICH ACCOUNTS WERE DELETED AND WHICH REMAIN?

POSITIVE: The account is now helping your credit score.

DELETED: Removed from your credit report.

NOT NEGATIVE: Account is not reporting negative information.

LEGAL: Account with possible legal error.

[Blank Space]: Account still remains as a negative account (hurts your score).

	<u>Creditor and Partial Account Number</u>	<u>TransUnion</u>	<u>Equifax</u>	<u>Experian</u>	<u>Collection Information</u>			<u>Newly Added NEGATIVE</u>
					<u>Amount</u>	<u>Paid</u>	<u>Creditor</u>	
1	Americollect Inc - 22273	DELETED 3/26/2014			\$87.00	<input type="checkbox"/>	Cabelas	
2	Americollect Inc - 22882	DELETED 3/26/2014	DELETED 2/23/2014	DELETED 2/19/2014		<input type="checkbox"/>		
3	Americollect Inc - 91910	DELETED 3/26/2014			\$899.00	<input type="checkbox"/>	Medical	3/26/2014
4	Bank of America - 88282	POSITIVE 2/22/2014	POSITIVE 2/23/2014			<input type="checkbox"/>		
5	Bankruptcy - 12052					<input type="checkbox"/>		
6	Chase - 22003	Not Negative	DELETED 3/26/2014	DELETED 6/2/2014		<input type="checkbox"/>		
7	Harris & Harris - 40000	DELETED 2/22/2014	DELETED 2/23/2014	DELETED 2/19/2014		<input type="checkbox"/>		
8	Judgment - 08SCO		DELETED 2/23/2014	DELETED 2/19/2014	\$1,888.00	<input type="checkbox"/>	HSBC Bank	
9	Judgment - 09SCO	DELETED 2/22/2014		DELETED 2/19/2014		<input type="checkbox"/>		
10	Sallie Mae - 28828					<input type="checkbox"/>		
11	State Collection Service - 11121	DELETED 2/22/2014	DELETED 2/23/2014	DELETED 3/26/2014	\$33.00	<input type="checkbox"/>	Medical	
12	State Tax Lien - 8TW00	DELETED 2/22/2014		Not Negative	\$0.00	<input checked="" type="checkbox"/>		
13	WI Electric - 99999	DELETED 2/22/2014	Not Negative			<input type="checkbox"/>		

TIP: You may have told us that you've paid an account listed above. Once TransUnion, Equifax, or Experian reports your account as being paid, we will check mark the "Paid" box.