



## **Credit Analysis Report**

On behalf of Generational Credit, we'd like to take this opportunity to thank you for choosing us to offer you a Free Credit Consultation. We are thrilled and we hope to have you as a future loyal client.

Credit is our passion. We understand how important your credit is for your future and we will work tirelessly to make sure we are able to help you achieve your financial goals.

This credit analysis report provides an overview of how your potential lenders will see your credit today, based on your credit score. We will explain how we use the power of the law to improve your credit. We will also include a simple step-by-step plan for you to speed up the process if you choose us to help you restore your credit.

This credit analysis report is broken down into the following 3 sections:

1. Credit Score Basics
2. An Overview of Our Process
3. Your Potential Part in the Process

Thank you again for entrusting Generational Credit to offer your a Free Credit Consultation. We will be honored to help you achieve your credit & financial goals. If you have any questions, do not hesitate to reach out. We are always happy to help! You can easily reach us during regular business hours in the following ways:

- Email: [info@generationalcredit.com](mailto:info@generationalcredit.com)
- Phone: (305) 912-8558
- Website: [www.generationalcredit.com](http://www.generationalcredit.com)

# PART 1 - CREDIT SCORE BASICS

## What a Low Credit Score Costs you



Brand New Toyota Camry

\$23,000

66 Month Term

Person A

Credit Score: 730

Interest Rate: 1.99%

Payment: \$368.22

Total Interest Paid \$1302.39

Total Payments: \$24,302.39

Person B

Credit Score: 599

Interest Rate: 14.99%

Payment: \$513.97

Total Interest Paid \$10,921.44

Total Payments: \$33,921.44

Person B pays

**\$9,616.05 MORE**

than person A for the exact same car and price!

This same thing happens with your credit cards, mortgage, loans, etc.

Cleaning up your credit will lower your bills  
and can save hundreds of thousands of dollars!

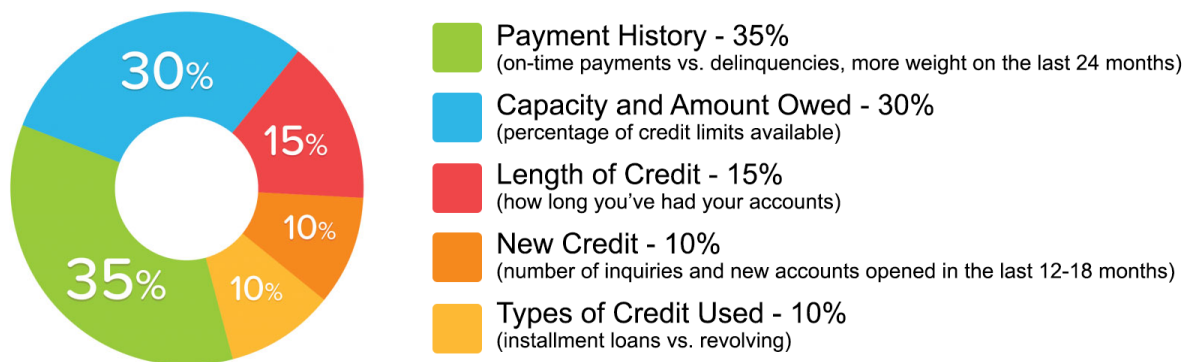
## What Is A Credit Score?

A credit score is a number generated by a mathematical formula that is meant to predict creditworthiness. Credit scores range from 300-850. The higher your score is, the more likely you are to get a loan. The lower your score is, the less likely you are to get a loan. If you have a low credit score and manage to get approved for credit, your interest rate will be much higher than someone who had a good credit score. So, having a high credit score will save you many thousands of dollars.

## What Is A Credit Bureau?

A credit bureau is a company that collects and maintains your credit information and sells it to lenders, creditors and consumers in the form of a credit report. There are dozens of credit bureaus, we're most concerned with the big three: Equifax, Experian, and TransUnion.

## How Credit Bureaus Determine your Credit Score



The percentages in this chart show how important each of the categories is in determining your credit score. We will help you to remove negative items from your payment history. We will also show you how to maximize your debt ratio score, even if paying off credit cards is not an option.

## How Your Behavior Is Evaluated In Your Credit Report:

**Do you pay your bills on time?** Payment history is a major factor in credit scoring. If you have paid bills late, have collections or a bankruptcy, these events won't reflect well in your credit score.

**Do you have a long credit history?** Generally speaking, the longer your history of holding accounts is, the more trusted you will be as a borrower.

**Have you applied for credit recently?** If you have many recent inquiries this can be construed as being negative by the bureaus. Only apply for credit when you really want it.

**What is your outstanding debt?** It is important to not use all of your available credit. If all of your credit cards

are maxed out, your scores will reflect that you are not managing your debt wisely.

## Credit Score Ranges And Their Meaning

<b>300-499</b>	<b>500-579</b>	<b>580-619</b>	<b>620-679</b>	<b>680-699</b>	<b>700-799</b>	<b>800+</b>
<b>VERY BAD</b>	<b>BAD</b>	<b>POOR</b>	<b>FAIR</b>	<b>GOOD</b>	<b>VERY GOOD</b>	<b>EXCELLENT</b>

**800 and Higher** (Excellent) With a credit score in this range no lender will ever disapprove your loan application. Additionally, the APR (Annual Percentage Rate) on your credit cards will be the lowest possible. You'll be treated as royalty. Achieving this excellent credit rating not only requires financial knowledge and discipline, but also a good credit history. Generally speaking, to achieve this excellent rating you must also use a substantial amount of credit on an ongoing monthly basis and always repay it ahead of time.

**700 - 799** (Very Good) 27% of the United States population belongs to this credit score range. With this credit score range, you will enjoy good rates and approved for nearly any type of credit loan or personal loan, whether unsecured or secured.

**680 - 699** (Good) This range is the average credit score. In this range approvals are practically guaranteed but the interest rates might be marginally higher. If you're thinking about a long term loan such as a mortgage, try working to increase your credit score higher than 720 and you will be rewarded for your efforts; your long term savings will be noticeable.

**620 - 679** (OK or Fair) Depending on what kind of loan or credit you are applying for and your credit history, you might find that the rates you are quoted aren't best. That doesn't mean that you won't be approved but, certain restrictions will apply to the loan's terms.

**580 - 619** (Poor) With a poor credit rating you can still get an unsecured personal loan and even a mortgage, but the terms and interest rates won't be very appealing. You'll be required to pay more over a longer period of time because of the high interest rates.

**500 - 579** (Bad) With a score in this range you can get a loan but nothing even close to what you expect it to be. Some people with bad credit apply for loans to consolidate debt in search for a fresh start. However, if you decide to do that proceed cautiously. With a 500 credit score you need to make sure that you don't default on payments or you'll be making your situation worse and might head towards bankruptcy, which is not what you want.

**499 and Lower** (Very Bad) If this is your score range you need serious assistance with how you handle your credit. You're making too many credit blunders and they will only get worse if you don't take positive action. If you are thinking of a loan (which won't be easy), the rates will be very high and the terms will be very strict. We recommend that you fix your credit first before applying for a loan.

## **PART 2 - AN OVERVIEW OF OUR PROCESS**

### **Our Plan of Action**

The credit system is flawed, and nearly 80% of all reports have errors that can lower your score. But you have rights and we know how to use them to your benefit! The law gives you the right to dispute any item on your credit reports. And if those items cannot be verified, they must be removed. So we will write many dispute letters to the bureaus to ensure that their information reported is accurate and complete. If they can't prove it, they must remove it! And we are very good at this!

Our many letters will be on your behalf to challenge the items you wish us to challenge. Along the way, we will also guide you how to better manage your credit -- and how to keep your awesome credit long after our work is done.

### **Money Back Guarantee**

If we unable to remove any items off your credit report within 90 Days, we will refund 100% of your money back. We have a very good track record of providing results, but we back our work with this guarantee because our goal is for our clients to pay for actual results.

### **Help You Build Postive Credit**

The purpose of a credit score is for lenders to determine the likelihood that you will repay money you borrow. You need revolving credit to establish a healthy credit score and we know exactly how to help you do that. We have a partnership with Credit Builder Card to help you establish a positive tradeline, if needed, and we have the tools to manage any revolvings accounts you already have. Rest assured, with our guidance you can boost your credit score consistently, each month.

## **PART 3 - YOUR POTENTIAL PART IN THE PROCESS**

### **\*ENROLL IN OUR SERVICES & WE WILL EXECUTE A PLAN TO RESTORE YOUR CREDIT**

#### **Your Next Steps Will Be To**

1. Log Into Your Client Portal. We will email you the login details.
2. We will assist you in ordering your credit reports and score with all 3 credit bureaus.
3. Provide a copy of your Photo ID and a copy of the top section of a recent utility bill (or an insurance statement or some other bill) as proof of your current address to include with our letters to the credit bureaus. Take a picture of these on your phone and upload them to us in your client portal.
4. Once we have your reports pulled and imported, you will choose which negative items you wanted disputed and we get to work on your behalf.

#### **How You Can Speed Up The Process**

1. Stop applying for credit (Each time you do it lowers your scores.)
2. Do not close any accounts (This also lowers your score.)
3. Pay your credit cards down to below 25% of the available credit line. This will make a huge positive impact on your credit score.
4. Never spend more than 25% of the available credit line, even if you pay the balance off in full each month.
5. Pay your bills on time! One missed payment will lower your score dramatically and undo all the work we are doing.
6. Keep your credit monitoring account active throughout the credit repair process, so we can see the changes to your accounts and scores. Your score won't suffer if you're ordering your own reports. Be sure to let us know your login details to the credit monitoring account. You can add those in your client portal.
7. Most importantly, We'll be sending many letters to the bureaus. Be sure to open all of your mail and forward the replies here to us. This can be as simple as taking a photo with your phone and uploading it to your portal (or attaching to an email).

## Our Most Frequently Asked Question: **HOW LONG DOES RESTORATION TAKE?**

### **This Process Takes Time**

Remember, it has taken you years to get your credit into its current state, although it won't take years to clean it up, it definitely will not happen overnight.

We cannot dispute everything all at once, or the credit bureaus will reject the disputes by marking them as "frivolous," so we must do this carefully and strategically. We can only dispute 3-5 items, per bureau, per month. It takes 30 to 45 days for bureaus and creditors to respond to each letter, and even more time for changes to reflect on your reports. A difficult item may take multiple letters to multiple parties, so patience is key. Thanks to technology (and by logging into our client portal), you'll receive real-time updates of the work we're doing every step of the way.

You will be assigned a personal Credit Specialist that will help you reach your credit goals and by following our program and our advice, your credit will improve -- and along the way, we'll teach you how to maintain your excellent credit long after our work is done.

### **So Let's Get Started!**

How do we do that?

Just reach out to us, so we can complete your signup process and activate your client portal access or go to the Plan & Pricing section on our website to enroll.

Our phone number is **(305) 912-8558**

Our email is [info@generationalcredit.com](mailto:info@generationalcredit.com)

Our site is at [www.generationalcredit.com](http://www.generationalcredit.com)

Throughout this process, our contact information is always on our website and in our emails. You can also send us by secure messages in your portal. We want to hear from you and we are eager to help. Once the credit repair process has begun we will also be sending you progress reports and updates every step of the way.

We appreciate that you choose us. We look forward to working with you to improve your credit and your financial future!

Credit is our passion. We understand how important your credit is for your future and we we work tirelessly to make sure we are able to help you achieve your financial goals.