

# A Superior Credit Repair Program!

## The Smart Financial (& Credit Repair) Program



The best part of the Platinum Program is that multiple credit challenges can be solved with the aid of financial advisors who know how to address these serious credit report issues. This document will explain much of what this Program has done for those Smart Solutions Financial Services clients & how it was a successful experience...

- **At the end of Stage One of the credit repair process, clients normally experience a 50-100 point INCREASE** in their FICO credit scores after approximately a 45-day time period (assuming active, current, open debt is reporting on the client's credit report). This normally happens due to the fact that several derogatory collections, charge offs, judgments, tax liens, are DELETED from the client's credit report;
- **Derogatory accounts with large account balances can be settled & ERASED from client's credit report via the use of a restrictive endorsement placed on the backside of a client's check.**



Additionally, clients who have done this have saved hundreds, even thousands of dollars just by using this very powerful, uncommon practice. As a matter of fact, one client who used this technique settled a credit card account with an account balance of \$5,775<sup>00</sup> for \$577<sup>50</sup> & got the account ERASED!



### *Additionally...*

- **Specialized late payment disputes are incorporated** into the process in order to remove late payments;
- **Identity issues can also be resolved** such as mistaken identity; identity theft and incorrect information reporting the death of a client (when, in fact, the client is alive);
- **Judgments can be settled prior to going to court**
- **Bankruptcy Issues** can also be resolved – such as when accounts are incorrectly reporting as not having been included in the bankruptcy, the bankruptcy belongs to another person or if a bankruptcy has been filed and dismissed or if the bankruptcy is reporting with the wrong information;
- **Foreclosures** can also be erased as well in the event the account is in a disputed status;
- **Child Support Issues** can be deleted and/or resolved assuming certain requirements are met;
- **Paid Accounts** can be proven using specialized submission forms;
- **Unsubstantiated Accounts** can be disputed directly with a credit using special submission forms;
- **Credit Can Be Re-Established** via the [www.SmartSolutionsFS.com](http://www.SmartSolutionsFS.com) website – even if the client's credit is damaged significantly.

Smart Solutions Financial Services, LLC