

Do It Yourself
(D.I.Y.)
CREDIT REHAB

Powered by
Austin Credit Group
Technology

INSTRUCTION GUIDE

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DISCLAIMERS AND FEES—

This program makes no guarantees you will remove any specific credit item. The implementation of this program is solely the responsibility of the client to follow the direction herein.

If you feel you are not able to follow these directions and you require more personal attention our fees are \$100 per hour and will require a \$250 Retainer paid by check to bill against this time. Money Requests through PayPal are an option with a 3.5% Processing fee.

The fees paid may for certain reasons be reimbursed except for \$100 which will remain non-refundable as the review of your credit profile will be required to determine probability of success. If after a review we feel we cannot move the needle to satisfy the goal of homeownership we will provide an estimate of when this program may help you achieve that goal.

This program will not address Public Records not on the TransUnion, Experian and Equifax Credit Bureau Reports.

Our competitors that do Credit Repair structure their fees to cost their clients \$1,000 over 6 to 12-months and will not accomplish what our program will typically do in 7-weeks. The fee for this program will cost a couple less than \$1,000.

Please follow this link to enroll in this program.



SYSTEM REQUIREMENTS—

PC or Mac on the Internet preferably in your home.

Adobe Reader or other PDF reader application (many free)

Dropbox (free)

Printer

DROPBOX—

Dropbox is a space in the cloud where we share our sensitive documents. When we say we “publish” the letters we are placing the PDF versions of the letters in the Dropbox.



You will need to establish your own Dropbox Account for us to do our work together. Click on the Dropbox Logo to do this.

WHAT IS CREDIT REHAB?

Credit Rehab is a step up from **Credit Repair** and a step down from **Credit Improvement**. This program was designed to seriously reduce your expense of raising your scores enough to get you qualified to buy a home. The **same technology** will be applied that has been developed for our **Credit Improvement Program** without the counseling and shifts the responsibility to you the client to make sure our proprietary work product is properly packaged and posted (minimal personal contact).

Additional education is available on the [web site](#).

We will publish letters to the creditors we feel we can move in the right direction. We will also publish the letters to the Credit Bureaus which will get many things into the position to satisfy your Mortgage Broker and get you into a home.

LETTERS TO THE CREDITORS—First Mailing

There are various letters to the creditors depending on what we are addressing. Validation Request, and Cease and Desist are the ones this program will utilize.

Concern an Account may become "In Dispute" will be reason to not address it.

Letter Type	Certified Mail	Certified Return Receipt	Notary Req'd.
Cease and Desist	X	X	
Validation Request	X		X

Retain your receipts and Return Receipt Postcards in your file for Tracking Purposes should the need arise.

HIPAA Release--

A HIPAA Release is necessary for Medical Collections to allow the providers to get the kind of information we are demanding. These do require a Notary and accompany the letters to Creditors attempting to collect on Medical debt.

Please note the date these creditor letters were posted here. _____

LETTERS TO THE CREDIT BUREAUS—Second Mailing

All correspondence to the Credit Bureaus must include two Government issued IDs and a Proof of Residence (attachment), be Notarized, and posted Certified Return Receipt at a Post Office near your home.

NOTE: It is recommended that you give a two-week gap between the two sets of letters.

Accounts "In Dispute" will be addressed to remove the dispute. This may cause a score to drop a bit as while "In Dispute" a record is removed from the FICO scoring process.

ATTACHMENT (IDs and Proof-of-Residence)

Proof of Residence must be less than 60-days old and address must match a valid Driver's License.

EXAMPLE ATTACHMENT:

Last Name, First Name

ATTACHMENT
PROOF OF IDENTITY

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VALID DRIVER'S LICENSE	SOCIAL SECURITY CARD OR PASSPORT
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UTILITY BILL PAYMENT COUPON Less than 60-Days old
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Optional IDs: Telephone/Cable bill, Other Government Issued ID (e.g., Military ID, CHL, LTC), Paystub, Bank or Credit Union statement (page 1), or a cancelled check (not a "Voided" one), or Stamped PO Box Receipt.

Please note the date these bureau letters were posted here. _____

FINAL STEP--

The letters to the Credit Bureaus trigger a 35-day process there. Updated Credit Reports should arrive in your mailbox by that time. Call your Mortgage Broker to let them know you have received all three updated reports, or 35-days after your mailing, whichever comes first.

A PLACE FOR NOTES: