



CREDIT RESOURCE CORP.

Frequently Asked Questions About CRC

Credit improvement education & resources

How much does your service cost?

For an individual, Credit Resource Corp. charges a flat fee of \$895.00 for a 6-Month Credit Improvement & Education Program. The fee for an Individual & Spouse that sign up for the program at the same time, is \$747.50 each (a savings of \$147.50 per person). Some companies charge a higher fee and produce minimum results, some companies charge a low monthly fee that can end up costing you more in the long run and take four times as long to finish. The bottom line is that with Credit Resource Corp., you know exactly what the service is going to cost, because we have a one-time fee. We believe for a much lower fee you get better service with quicker results, and our clients receive the additional benefit of having access to educational materials that will help them re-establish, and maintain their good credit.

Do you offer a money-back Guarantee?

We have a **100% refund** policy. Credit Resource Corp. agrees to give a 100% refund to our Client if we do not improve Client's credit as follows: "Improve" means removing at least 25% or more of the negatives from your credit reports that you authorize us to dispute, within a six-month period. As long as you have at least four disputable negative items on each report when starting and have not used a credit repair company, and/or attempted to repair your own credit in the past 12 months.

How long will it take to restore my credit?

The amount of time it takes is different in every circumstance. Many of our clients see tremendous progress within the first 45 to 60 days. The progress of your case will also depend on you forwarding credit reports to us as soon as you receive them.

How much will you increase my Credit Score?

An average of 70 points within 6 months although we have been as successful as 200 points and done as poorly as 10. There are many factors that affect a credit score besides negative credit although negative credit is the major factor. Even if we remove all negative items from your report, your credit score may be one that only increases 60 points due to other factors affecting the score like: length of credit history, credit mixture, outstanding balances and number of inquiries. If you sign up for our program, as part of the educational information, we will send you a breakdown of what makes up the credit score, and an outline showing you how you can improve your score.

Why should I hire CRC as compared to other similar services?

Credit Resource Corp. is a leader in the area of consumer credit improvement that specializes in nothing but credit issues. Unlike other similar services, as a part of our program, we also offer our clients educational information and techniques that will help them re-establish and maintain a good credit profile.

Will you get 100% of all of my negative items removed?

We will do our best, and have been 100% successful on many occasions, though we average 70-75%. No one can guarantee 100%, and if they do, be very cautious.



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Why do the results differ?

Our firm uses the consumer protection laws to their fullest extent on your behalf, sometimes the Credit Bureaus, Creditors and Collection Agencies provide what the law requires, sometimes they don't. Our firm is thorough every in enforcing your rights, but our opponents are not; which is why the results vary.

What items can you remove?

Bankruptcies, collections, charge-offs, foreclosures, repossessions, medical bills, credit card debt, inquiries, late payments, judgments, tax liens, student loans, settlements.

What items can't you remove?

There is not one type of negative item that cannot be removed from a credit report. Of course items like a bankruptcy or unpaid debts are more difficult to remove, but it "is" possible to remove them.

Do you work on removing inquiries?

Yes, at no additional cost, which is a real plus to the program. Inquiries are difficult to get removed but we do have success.

Will what you take off ever come back?

Credit bureaus will often delete a negative listing temporarily if they haven't received a reply to their investigation after thirty days. If the creditor verifies the negative item at a later date (i.e. 45 days after the bureau contacts them) sometimes, the credit bureau will put the negative back onto the report. This does not mean that the item cannot be disputed again, and removed. In most instances, the creditors fail to respond to the investigation and negative items are permanently deleted. The only other times that a derogatory account we had removed would be re-reported is 1) let's say you have a 30 day late in January, and we get it removed. If you are late again in April, the creditor will re-report the January late again along with the new late. This is because when creditors report derogatory information, they go back 12-18 months; and 2) when a collection is sold to another collection, it will reappear in the new collection company's name. CRC is not responsible for these two types of re-reports.

What risks will I be taking?

None. The worst we can do is improving your credit and not fulfill the requirements of our refund policy in which case you will get your money back. The best we can do is improving your credit tremendously and save you thousands in interest charges over the next several years. Read the cost of bad credit Fact Sheet to find out how much your score is costing you.