

Highlights of our programs

- ✓ Improvement in as little as 45 days!
- ✓ We challenge all three major credit bureaus on your behalf!
- ✓ Average score increase we have accomplished in 45 days range from 10 points to 110 points! We have the results to prove it!
- ✓ You receive a complete Credit Education!
- ✓ You learn whom the best credit card companies, car dealers, and mortgage companies are to work with!
- ✓ You receive unlimited personal and confidential consultations!
- ✓ We guarantee improvements or you receive 100% of your money back.
- ✓ If you filed bankruptcy, we are your best friend when it comes to restoring and building a fantastic credit file.



Personal Loan Services

A Plus CC is here to help our clients obtain a competitive, low interest rate mortgage, refinance, auto or bank loan. For clients who enroll in the A Plus Credit Correction and Consulting Services, this program virtually ensures them of a loan at competitive interest rates. A Plus CC is actively involved with financial institutions in helping our clients receive the financing they need.

Business Loan Services

A Plus CC assists businesses in need of financing, preparing powerful business plans and lender packages for commercial loans. A good credit rating for each principal of the company is essential for any type of business financing.



Credit Consulting, LLC.

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Credit Consulting, LLC.

In life, circumstances can cause good people to have financial and credit difficulties...

We Can Help You!



A Plus CC Client Services

✓ **Credit Correction & Consulting**

We GUARANTEE to improve your credit rating!

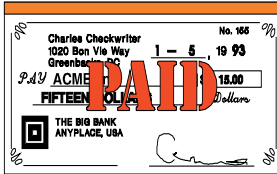


Importance of Good Credit

An alarming number of credit reports contain errors and negative information serious enough to cause you to be denied credit, a loan, a job, a bank account, housing or even insurance. Improving your credit profile will help you regain a positive credit reputation, plus allow you to qualify for lower interest rates on loans and reduced down payments.

It is estimated that 70% of Americans have mistakes and/or inaccuracies of some kind on their credit reports. With over 2 billion pieces of credit information being processed every month by the three major credit bureaus (Equifax®, Experian® and Trans Union®), it stands to reason that data entry errors will occur. Good credit is invaluable! As consumers, the most common reflection of our reputation as an individual is our credit reports, which indicates who pays bills on time, is trustworthy and financially sound. Any inaccurate, outdated, erroneous and improper derogatory (negative) information will remain on credit reports 7-10 years unless corrected.

A Plus Credit Consulting, LLC. (A Plus CC) understands that circumstances in life can cause good people to have financial and credit difficulties that affect their credit history. We are here to help our clients achieve the credit rating they desire!



A Plus CC Credentials

- ✓ FULL WRITTEN GUARANTEE on Credit Correction & Consulting Services.
- ✓ Member of Denver/Boulder Better Business Bureau.
- ✓ Thousands of Credit Reports Corrected Every Year.

What Makes A Plus CC Unique

A Plus CC's unique, exclusive and proprietary credit correction technique is applied to literally thousands of our clients' credit reports every year to produce unparalleled results in improving their credit standing.

Specializing in credit correction and consulting services, A Plus CC and its trained professionals have studied the laws and guidelines of the Federal Fair Credit Reporting Act, Consumer Credit Bill of Rights and the Fair Debt Collections Practices Act and broken them down to their smallest legal elements. In accordance with these laws, A Plus CC challenges/disputes ALL inaccurate, outdated, erroneous and improper derogatory (negative) information on a client's credit reports to ensure that the three credit bureaus, creditors, collection agencies and public records are 100% accurate and in full compliance with State and Federal laws and guidelines. Our Credit Correction Service continues for one full year, although positive results are typically achieved within 45 days of enrollment.

In addition, the 15-month Credit/Consulting Service provides credit evaluation, consulting and advice to all A Plus CC clients. This service allows us to assist our clients establish positive credit information on their credit reports, address credit concerns, educate them on the credit scoring system used by financial lenders and credit bureaus (FICO, Beacon, Emperica), and offers both support and direction in seeking mortgages, loans and credit.

Federal Fair Credit Reporting Act

In summary, Section 611 of the **Federal Fair Credit Reporting Act** states that credit bureaus must either verify as accurate, update, correct or remove disputed information within 30 days or be liable for fines of up to **\$2,500 per violation**.

The "Burden of Proof" is on the credit bureaus, **NOT ON YOU**, the consumer. The law is consumer friendly and requires conformity by the credit bureaus. On our client's behalf, A Plus CC diligently works to ensure that the credit bureaus, creditors, public records and collection agencies are correct in their reporting and in full compliance with the law.

The A Plus CC Guarantee

We are so confident in our ability to improve a client's credit profile within 12 months; we back it up with a full **WRITTEN GUARANTEE!**

Our Credit Correction & Consulting services are so effective, that in the history of A Plus CC, we are yet to have **ANYONE** request that their fee be refunded.

A Plus CC Fee for Services

A Plus CC clients realize that the long-term benefits of our services far outweigh the short-term investment. Our clients' investment to improve their credit profile is nearly 50% less than the national average for credit correction and consulting services; plus, we offer guaranteed financing for the fee!

"Credit Repair" Legal Requirements

By law, a "credit repair" company (or credit correction & consulting company like A Plus CC) is required to be in FULL legal compliance with Colorado and Federal laws/ guidelines. Be wary of ANY company that does not comply with the following:

- ✓ No up-front fees may be charged or collected in advance prior to the completion of ALL credit repair services.
- ✓ A full written disclosure of "rights under Colorado and Federal Law" as required under the Colorado credit Services Organization Act.
- ✓ The total fee, conditions of payment and a full detailed description of the services to be performed.
- ✓ The right to cancel the agreement for any reason within 5 working days. A detachable cancellation form must be included.
- ✓ A Plus CC is in full compliance with all Colorado Laws and will provide each client with copies of the legal requirements.