

Total Tax & Insurance
Services Inc
Confident Credit

YOUR ULTIMATE GUIDE TO
CREDIT SCORE IMPROVEMENT



Cassandra Centeno

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**TOTAL TAX &
INSURANCE
SERVICES
INC**

*YOU ARE MORE
THAN THE SUM OF
YOUR CREDIT
SCORES*

“Hi, my name is Cassandra. The reason I got into credit repair is because I was once in a situation such as yourself, 5 years ago I had very bad credit. But I came across some information on the internet one day and had NO IDEA that we are able to fix our credit and remove negative inaccurate items! And not only that, but there are laws protecting us saying so! Who else thought they were stuck with it on their credit for 7 years? Since then, I started working on my credit and I couldn’t believe it actually worked! I started working on friends, and family members’ credit reports as well and got so many things deleted for them. And now to help others, I offer it as a service in my business. One saying I always say is that we should never be ashamed of having bad credit, most of us were never taught about it; however, we should be ashamed if we are not doing anything to fix it!”

WHAT IS CREDIT REPAIR?



No doubt you are wondering "what, exactly, is credit repair?" First, let me tell you what it is not. Credit repair is not a fix all. It takes time and effort, but under many laws and regulations, such as the Fair Credit Reporting Act (FCRA) and Fair Debt Collection Practices Act (FDCPA), you have rights you probably don't know about and your creditors pray you never find out about. Credit repair is the process of removing erroneous, outdated or unverifiable information from your credit reports. The regulations in place protect you against mistakes in your reports and harassment from creditors.

THE REGULATIONS



The Fair Credit Reporting Act (FCRA) is a very specific regulation enacted to ensure that consumer credit files ONLY report true and accurate information. The FCRA closely regulates what the credit bureau can and cannot do. Yet, 1 in 5 Americans have multiple mistakes on their report, or the information is simply unverifiable. The credit bureaus have limited time frames to conduct investigations when you request them, and they often fail, at which point, the FCRA demands they remove the item.

THE REGULATIONS



Similarly, the Fair Debt Collection Practices Act protects you against misreporting and harassment from creditors. The FDCPA is a long list of behaviors that are unacceptable by creditors and what the consequences for those actions are.

At Total Tax & Insurance Services Inc, we leverage your rights under these two major regulations, and several others, to repair your credit and give you peace of mind.

WHY CREDIT REPAIR?

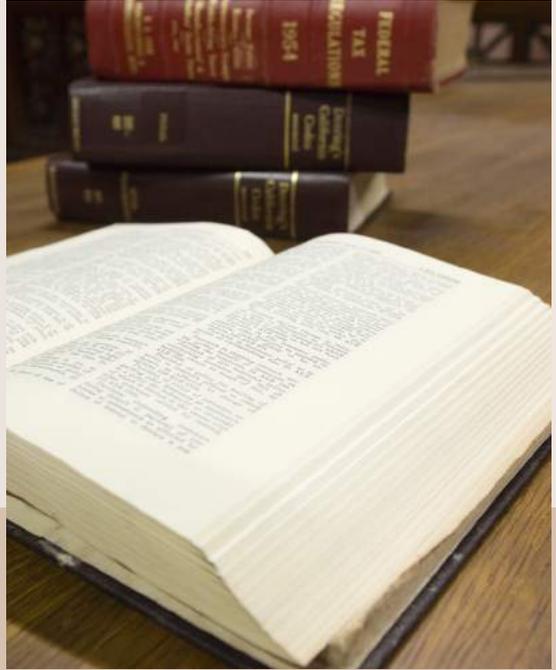
You might be wondering, “Why do I need to repair my credit?” There are banks and lenders that will still approve me for a car or a house!!



Simply put, that is true, but your future financial health depends on credit health. If you purchase a \$20,000 car with nothing down and good credit with a 2% interest rate, your payment would be \$351 for 60 months and \$21,060. You would only pay \$1,060 in interest over the life of the loan. Now, let's say you buy the car with bad credit. We're talking up to 23% interest now.

Your car payment is now \$564, and your total interest paid is a whopping \$13,829. Would you want to pay almost \$34,000 for a \$20,000 car? We didn't think so either... Credit repair helps you remove and correct negative items on your reports by leveraging your rights. We also educate you along the way about your rights and how to maintain your new healthy credit.

IS CREDIT REPAIR LEGAL?



The credit repair industry has been abused in the past by unscrupulous individuals and companies. Fortunately, credit repair organizations that follow their state and federal regulations are safe and effective. The Credit Repair Organization Act (CROA) holds legitimate companies to a higher standard. The Consumer Financial Protection Bureau (CFPB) closely monitors credit repair companies and if you do your due diligence, you can find the good companies.

REGULATED PRACTICES



The Credit Repair Organization Act states that consumers must sign a disclosure letting you know that you have the ability and the right to do this on your own and a right to sue a credit repair agency. CROA also states that there must be a written contract in place and that credit repair companies cannot charge upfront for credit repair services. Many companies

charge an audit fee which is performed before credit repair services are rendered to ensure that you're a good fit for credit repair. Once the audit is complete and you qualify for services, a contract is signed and credit repair begins. However, CROA also mandates that you are given 3 days to cancel and you cannot be charged your monthly fee until then.

REGULATED PRACTICES



Many states require credit repair organizations to be licensed and even more states at least require credit repair companies to be bonded. Some states even limit the time length on contracts. Federal laws require a contract with reasonable time predictions to be set in place to keep credit repair companies from dragging their feet to make money. These laws are all put in place to protect you and ensure that your credit repair organization is legitimate. Credit repair is safe and effective when you know your rights.

WHAT WE CAN'T DO



As credit repair specialists, we are licensed to do credit repair only. There are a few common misconceptions about what we can and cannot do. We are held by the standards of the Credit Repair Organizations and applicable state laws. We must follow these strict guidelines to provide you with top notch service. We are not allowed to guarantee you removals of any sort because the fact is, sometimes there is true and accurate information on your report and it's properly verified.

DO I STILL OWE THE DEBT AFTER IT'S REMOVED??



Credit cannot remove the debt, only the credit punishment. Removing the item from your credit reports does not mean that you do not owe it. Once it is removed, there may be no incentive to pay it, especially if it is close to the end of the 7 years it's allowed to be reported. However, there is a small chance it will be sold to another collection agency and reappear down the road. This is not common, but does happen, and it is legal. If it is a newer debt, we recommend settling the debt once it's removed so it doesn't come back.

WHAT IF I AM BEING SUED BY A CREDITOR??



We cannot assist you if a creditor decides to sue you. We are not lawyers and cannot give legal advice. You can reach out to settle with the creditor, or retain counsel.

If a creditor decides to initiate a lawsuit against you, we are able to forward all documentation to your attorney for review. If there were violations of the regulations, your attorney may have evidence to support the dismissal of your case. We will work with your attorney to provide all the documents and evidence they need to argue your case in your favor.

WHAT WE CAN DO



Under the Fair Credit Reporting Act, Fair Debt Collection Practices Act and several other regulations set out and monitored closely by the Federal Trade Commission (FTC), we may be able to leverage your rights to remove incorrect, erroneous or unverifiable data information from your credit file. We do this in a variety of ways while also supporting and educating you on credit and how to maintain your credit once you reach a desirable score.

HOW DO YOU REPAIR MY CREDIT?



Using the laws and regulations that protect your rights as a consumer, we write letters to the bureaus and the data furnishers to request they verify the debts and prove they are yours. We also combat the bureaus and creditors stall tactics and remind them that we are not uneducated consumers for them to prey upon. We have spent a lot of time researching and understanding the complex laws and regulations that protect your rights and we are ready for whatever tricks they have up their sleeves. They often fail to honor your rights and when they do, we've got em!

WHAT CAN YOU REMOVE?



During this process, we have seen collections, charge offs, repossessions, foreclosures, evictions, bankruptcies and inquiries removed. We may not even know if the information is verifiable until we send a letter, so we go through your report meticulously. We are experts at responding to the bureaus stall letters of which they send many. In fact, recently, Transunion sent a client an answer to her letter... in braille! There was no mention of the client being blind in her letters, so we believe this to be an EPIC stall tactic! Either way, we got your back.

RESULTS



The results speak for themselves. By the end of our program, you will likely experience a higher credit score, a more healthier credit file and the ability to achieve your financial goals.

Along the way, we're going to be advising you on actions necessary to the building and maintenance of your credit.

We can't do this without your help!

WHAT TO EXPECT



There is more to credit repair than just the removal of negative items. For good credit, you will need positive reporting accounts, on time payment history and credit diversity. These are all things we're going to teach you how to achieve but it will require your cooperation.

During the process of credit repair, communication is paramount. You will need to forward us letters you receive from the bureaus and creditors. You will also need to follow some specific directions we will discuss with you on how to rebuild your credit. Sometimes, this involves settling low amount accounts and sometimes, it involves opening new accounts. Rest assured, we're going to hold your hand through the processes and the results will be incredible!

WHY CAN'T I DO THIS MYSELF?



You CAN. You absolutely can! It takes time and you may experience some mistakes along the way, but there is such a reward at the end. The benefit to hiring someone is so that you don't have to worry about tediously tracking, organizing, mailing, responding and properly leveraging your rights to dispute accounts.

At Total Tax & Insurance Services Inc, we've spent years perfecting and streamlining the process to take the stress of credit repair off your shoulders.

WHY TOTAL TAX & INSURANCE SERVICES INC?



Our team at Total Tax & Insurance Services Inc has spent years researching the best methods to repair your credit by leveraging your rights. We have made ourselves intimately familiar with all the laws protecting consumers (we're talking hundreds of pages of laws and regulations) so that when we go to work on your file, you can rest assured that we're going to work hard to help you get out from under unlawful creditors. We are also extremely educated in the process of building and maintaining good credit and we're going to educate you along the way!



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**Because Your Credit Scores
Matter**

10 WAYS TO BOOST YOUR CREDIT FAST!



ONE

REDUCE YOUR BALANCES

A revolving account is an account with a credit limit that you can purchase with at any time and make payments over time up to your credit limit. If

your credit cards carry a balance over 30%, it is likely that you are experiencing a drop in your credit rating. Dropping these balances to below 30% will prevent further damage and below 15% will grow your credit score. This is referred to as credit utilization.



TWO

REQUEST CREDIT LIMIT INCREASE

Reaching out to your current credit card carriers and asking for a credit limit increase has several purposes. Increasing your credit

limit will decrease your utilization, increase your available credit and make you look more financially responsible. Remember, just because it's available, doesn't mean you should use it. Keep your balances under 15% for the best results.

THREE

BRING LATE PAYMENTS CURRENT



Payment history is 35% of your score. YES! REALLY!!! 35%! That's a huge chunk of your score. One late payment can drop your score up to 60 points! Bringing all of your accounts to "current" and keeping them that way is VERY important to your credit score!

FOUR

BECOME AN AUTHORIZED USER

If you have a willing family member or friend with a credit card with good utilization, asking them to add you as an authorized user may help your scores rise. It is important to make sure they are responsibly paying it because while it can help, it can also hurt you.





FIVE

OPEN A SECURED CREDIT CARD

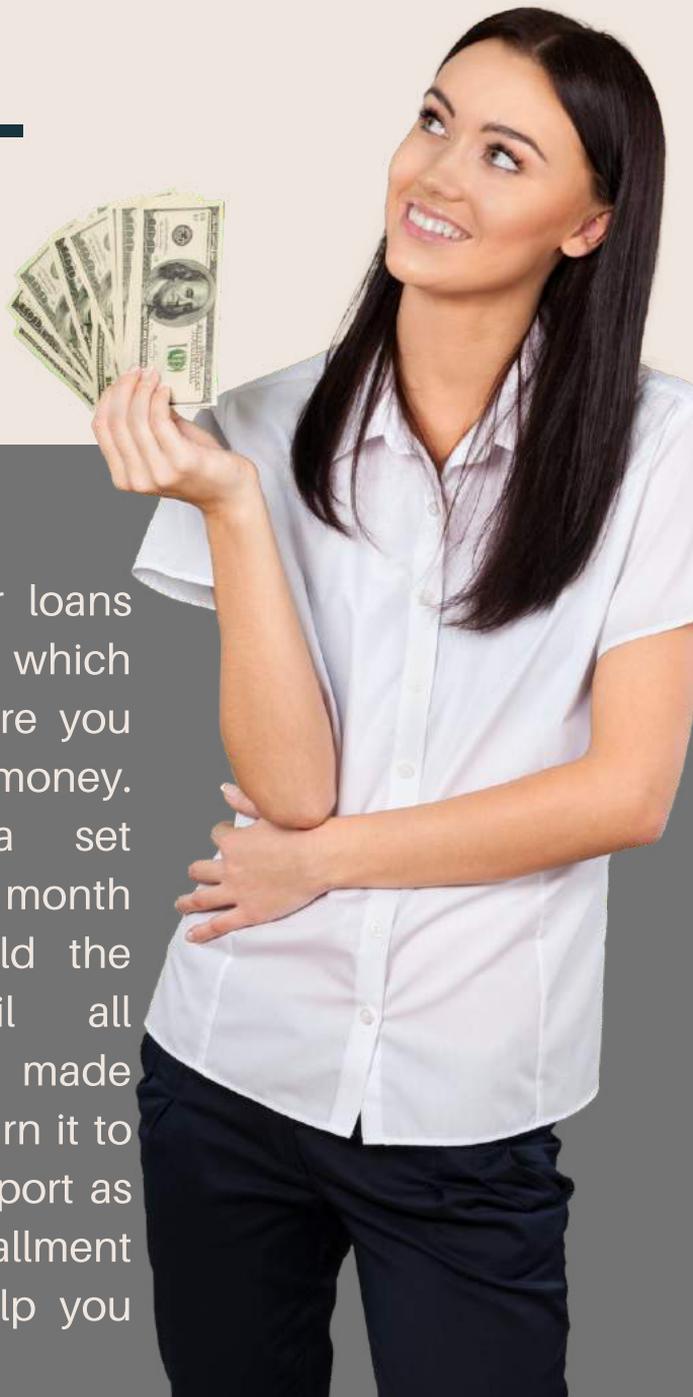
A secured card is a credit card that you pay a security deposit to open. Typically, your security deposit amount will be your credit limit.

Over time, as you responsibly pay your bill every month, the credit card company may gradually raise your credit limit. Keep in mind, as with any revolving account, it is important to keep your balance under 30%, but preferably under 15%, to boost your scores.

SIX

APPLY FOR A CREDIT BUILDER LOAN

Credit builder loans are loans to which you pay before you receive the money. You pay a set amount each month and they hold the money until all payments are made and then, return it to you. These report as regular installment loans and help you build credit!





EIGHT

GET CREDIT FOR PAYING RENT

Rent is a big bill and if you're diligent with your rent, you can benefit from it! There are companies that will help you get your rent reported for a small fee.

They reach out to your rental agency and confirm your payment each month and then report it to the bureaus. Make sure you chose a company that reports to all three bureaus to gain the most benefit!



NINE

REPAIR YOUR STUDENT LOAN STATUS



If you have a lot of student loans reporting to your credit file and they have a lot of late payments or perhaps they are even in default, you have options. If you have brought your loans current, you can consolidate them into one loan and the new loan will report. If you are currently in default, you can reach out to your loan servicer, or the Department of

Education and enter into a default resolution or loan rehabilitation agreement. For nine months, you will make income based payments. At the end of the nine months, your loans can be consolidated and old remarks are removed from your credit file. This is a great way to solve garnishments and tax refund offsets for federal school loan debts as well.

Thank You!



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