



### **What is a credit report?**

A credit report is a track record of both your personal and financial credit information. This includes information taken from public records, personal identification and debt information.

### **How many credit bureaus are there?**

There are 3 major credit bureaus: Equifax, Transunion, and Experian

### **Are all 3 important?**

Each one of the three major credit bureaus will reflect at least one-third of your total credit history. If you are requesting a credit card, someone can look at your Equifax report and find nothing that would keep the credit card company from issuing you the card. However, they might also look at your other reports, Transunion and Experian, and find flaws in your credit file. That's why it is extremely important to use a credit repair service that repairs not one, but all three of your bureaus.

### **How long does it take to repair my credit?**

Each situation is different. We generally tell all of our clients that they can expect anywhere from 3 months to see a noticeable difference, to 6-12 months to complete the service. Credit repair is a process and although we work quickly to repair your credit we can only move at the credit reporting agencies, court houses, and creditors' pace.

### **I just signed up, what happens now?**

Within 3 to 5 business days from the time you sign up our specialists will begin working with the credit bureaus toward removing the negative erroneous items from them.

Please understand that credit repair is a 6-12 month process maybe even more depending on your situation.

### **How long does it take after I sign up to receive my credit reports?**

There is no definite answer, however normally 45-60 days including processing and mailing time from the credit bureaus. We typically suggest that you will receive your reports within 60 days of signing up. If you do not, you can always contact a representative or email us for an update of your service.

## **Does paying off my bills repair my credit?**

Unfortunately, the credit reporting system just doesn't work that way. When you pay your debt, the negative erroneous credit listing doesn't disappear. There is little difference between a paid negative item on your credit report, or an unpaid one. In most cases, you won't get much further by paying the old debt. We can recommend a debt negotiation service to help you in that situation...simply ask your representative.

## **Who can see my credit reports?**

Our credit service specialists are the only ones who will see your credit reports, however if you are applying for a job, employers may review your credit file and if you are in the process of trying to get financing on a home, auto, credit card, charge card or personal loan.

## **How do you restore bad credit?**

Once we have your credit reports, we dispute the credit reporting agencies, court house, and creditors or lenders on your behalf. Any information the agencies or creditors cannot verify is removed. Any dispute not responded to within the allowed response time is removed.

Probably sounds easy, but if you ask someone who has attempted to dispute their own credit, they will tell you it's actually not. According to federal law, the credit agencies can ignore your dispute under a variety of conditions. A large percentage of dispute letters sent directly from consumers are rejected under one credit agency pretext or another, making it a very time consuming and frustrating task.

After we dispute your negative erroneous credit, a new copy of your credit report will be sent to your address showing any deletions or improvements. When you receive your new copy you'll send us the updated version of your credit report, so we can continue disputing the remaining negative erroneous items.

Any accurate and verifiable information will remain on the credit report. All too often, disputed credit items cannot be verified or in many instances the creditor will not respond to our dispute due to our approach and the negative erroneous item is removed.

## **Can late payments be removed?**

Yes, our methods of disputing have proven to remove any type of erroneous late payment whether it is 30, 60, 90, or 120 days late. We see more erroneous late payments being removed than any other negative erroneous item.

## **Can collections be removed?**

Yes, collections can be removed for many reasons, including being incorrect, outdated, untimely and unverifiable etc. We also can recommend a licensed debt negotiation service that can have your collections and other outstanding debts negotiated in most instances by 50%. But remember that paying off debt does not get it removed from your credit report and score. The debt negotiation service may require a separate fee, which is not included in the cost of services provided by Credit Pros."

## **Can repossessions be removed?**

Yes, our proven methods of dispute can remove erroneous repossessions. Repossessions are difficult to remove, so the percentage of removals would not be as high as a simple erroneous late payment for example. However, there is no action step or approach that we won't take.

## **Can foreclosures be removed?**

Yes, erroneous foreclosures can be removed. Although they are very difficult, we again take every step possible to do so.

## **Can bankruptcies be removed?**

We generally tell our clients they shouldn't expect their bankruptcy to be removed. Simply because, bankruptcies are public records, and tend to be in most cases the most difficult to remove if they are still within 7 years old. Our service has been known to remove erroneous bankruptcies with an impressive 35% success rate. Knowing what to do after you have filed for bankruptcy however is more important. Ask your representative for details. Our advice is if you have a bankruptcy on your credit record, you still will benefit greatly from our service due to the removal of so many other negative erroneous items on your report. However, please understand there is no way to guarantee the removal of such a serious public record—no one can. Any company or individual who promises to remove your bankruptcy (assuming it is recent and has not legally expired) is not being honest with you. We understand and practice every legal method possible—and we know credit repair.

## **Can student loans be removed?**

Late payments that are erroneous on student loans can be removed, although student loan debt cannot be settled.

## **Can inquiries be removed?**

Yes, a creditor must provide documentation showing you applied for credit with their company, if they do not provide proper verification then the erroneous inquiry is removed.

## **What items can be removed?**

A better question would most likely be "what item cannot be removed". We can remove anything erroneous you can imagine; here is a list of some:

- Late Payments
- Charge Offs
- Foreclosures
- Judgments
- Repossessions
- Personal Identification changed or corrected
- Closed Accounts
- Bankruptcies
- Negative Settlements
- Liens
- Collection

## **How does your company guarantee work?**

We understand that you have placed your trust in us and we take that responsibility seriously. This is why we want you to feel safe when working with us. Chroma Credit Restoration is committed to quality, achieving results, and providing "5 star level" client support.

We promise:

That you can cancel your service at any time

That no one will over-promise or guarantee a specific outcome

That your private information will be protected and secure

That you will be treated professionally and courteously

That all of your requests will be responded to in a timely manner

100% Money-Back Guarantee:

When we work on your file, we expect results – and so should you! If Chroma Credit Restoration fails to force the removal of any erroneous credit within the first 90 days you are entitled to a full and complete refund of every dollar spent.

### **How will I know it works?**

Easy! Every time you receive updated credit reports throughout your service you will see items that have been changed, updated, or removed. If an item is changed or updated, it generally means that there was negative erroneous information associated with that account (such as a late history) that has now been removed. If an account was removed all together from your credit report, it means that the item was a negative erroneous listing against you. Usually these items are collections, charge offs, foreclosures, etc. Every report you receive as a results of our efforts means your credit is improving and your score is increasing!