



Max Score Credit

11240 Reisterstown Road, Suite B

Owings Mills, MD 21117

Email: office@maxscorecredit.com | Web: www.MaxScoreCredit.com

Toll Free: (800)910-2576 | Local: (410)864-8600 | Fax: (800)784-0674



Timothy D. Craig

- Owner and CEO of Max Score Credit LLC
- 15 Years experience helping Maryland Consumers with credit and financial growth
- FINRA (Financial Industry Regulatory Authority) Licensed Financial Advisor
- Series 6 and 63 Registered Stock Broker
- Maryland Licensed Insurance Producer
- Certified Debt Arbitrator by the IAPDA (International Association of Professional Debt Arbitrators)
- Former Mortgage Banker and owner of Aapex Home Mortgage



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MAXIMIZE YOUR SCORE. MAXIMIZE YOUR LIFE!



Our Objectives

Our objective for all of our clients is to get them to a 700 credit score or above.

- 700 is the average credit score in the United States
- 1/2 of the country is above 700 and the other half is below
- With a credit score around 700 you can:
 - Get a VA, FHA or even Conventional mortgage to purchase a primary, investment or 2nd home.
 - Get a major credit card with a high limit and low interest rate
 - Qualify for credit to purchase large ticket items like furniture, appliances, home improvement, etc.
 - Rent the apartment you want without paying extra security deposits or fees.
 - Buy a new or used car with the lowest interest rates possible, and without compromising what you want due to credit

The bottom line is that having a higher credit score means living without compromises or limitations caused by a low credit score.



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Credit Repair and Restoration

Credit Repair is the removal of derogatory/negative accounts and entries from the credit report.

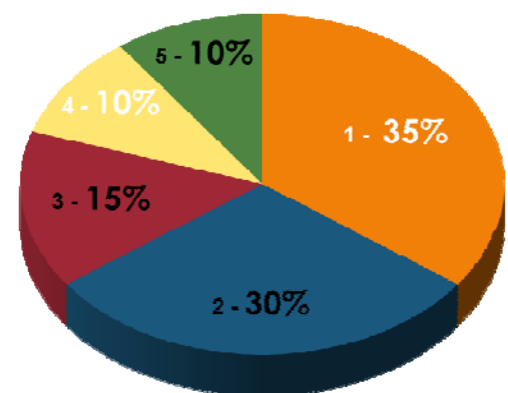
Credit Restoration is strategically adding positive tradelines/accounts to the credit profile.

Basically, our program involves removing negative information from your credit report, and helping you to establish new, positive credit as necessary. This is done to achieve a RAPID and DRAMATIC increase in your credit score!

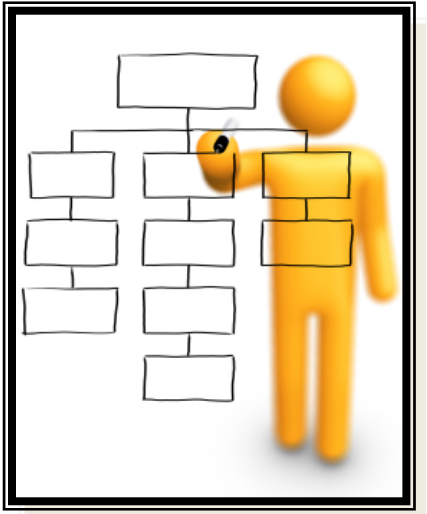
Our program is designed to impact all of the categories of the FICO scoring model to quickly raise your credit score.

- 1– 35% Payment History
- 2– 30% Revolving Debt Ratio
- 3– 15% Average Age of File
- 4– 10% Mix of Credit
- 5– 10% Inquiries

FICO Scoring Model



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Our A.C.T. System

Action—We take ACTION on your behalf to dispute all negative items on your credit report. Through this dispute process we remove 20 to 30% of the negative items each *Round*.

Collaboration — We have meetings each month to track our progress, and plan and then implement our Credit Restoration strategies. These meetings are held in our office in Owings Mills, Online, or over the phone.

Training—We train you so that when our program is over you are an expert on credit reports and credit scoring, and you are able to maintain your high credit score.



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Credit Repair

Removing the Bad Stuff

Our service is similar to that provided by a defense attorney. The credit report is no more than allegations. Unfortunately, most people never challenge these allegations. By retaining our services our clients enter a plea of “not guilty”. It is then up to the credit bureaus, collection companies and creditors to perform an investigation. If they claim to have investigated the allegation, we appeal the decision and eventually most allegations are removed.

The Fair Credit Reporting Act is the law that governs the credit bureaus, creditors, courts and collection agencies. This law says that all items on your credit report have to be accurate **and** 100% verifiable. Our system is designed to challenge these items systemically using a scientific “challenge/response” approach. We challenge all negative items, with all three credit bureau’s, every round (month) for 12 rounds, until all negative items are gone, or 12 rounds (months) is up. We typically get 20% to 30% of the negative items removed every round from your credit report.

We have been successful in removing: Late Payments, Charge-offs, Collections, Judgments, Bankruptcies, Foreclosures, Tax-Liens.



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*** 311758326-016 ***
P.O. Box 2000
Chester, PA 19022-2000

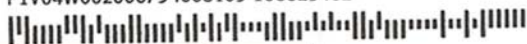


Example of Letter from Credit Bureau

01/27/2012



P1V04W00200673-I008103-106823482



Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit
<http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
PERSONAL INFORMATION		NEW INFORMATION BELOW
PAID CIVIL JUDGMENT	DOCKET# [REDACTED]	DELETED
RELEASE OF TAX LIEN	DOCKET# [REDACTED]	DELETED
RELEASE OF TAX LIEN	DOCKET# [REDACTED]	DELETED
AFNI	[REDACTED]	DELETED
CBCS	[REDACTED]	DELETED
CREDIT PROTECTION ASSOC	[REDACTED]	DELETED

Example of Letter from Credit Bureau



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Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted - This item was removed from your credit report

Remains - This item was not changed as a result of our processing of your dispute

Updated - A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

Credit items	Outcome
APPLIED BANK 422709302734....	Updated
IMAGINE 518284000189....	Deleted
EQUABLE ASCENT FINANCIAL 473....	Updated
ACCESS RECEIVABLES 154....	Remains
TORRES CREDIT SRV 291....	Deleted
US DEPT OF EDUCATION 591203....	Updated
CHASE 418586640231....	Updated

Additional information

To view a full copy of your corrected credit report, visit experian.com/viewreport

☐ To receive a copy by mail, check this box and within 30 days return this original page to P.O. Box 9701, Allen, TX 75013. Copies will not be accepted.

What's your credit score?

Find out by ordering your VantageScore® from Experian for only **\$7.95**. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

0426271018



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Credit items continued	Outcome
HSBC BANK 512025500416....	Updated
NATIONAL RECOVERY AGEN 1850....	Deleted
PENN CREDIT CORPORATIO 885311....	Deleted
Still pending	Projected completion date
EQUABLE ASCENT FINANCIAL 473....	Mar 08, 2012
NATIONAL CREDIT SOLUTIONS 5040975....	Mar 08, 2012
STATE OF MARYLAND/COLLECTION UNIT 194....	Mar 08, 2012
TROJAN PROFESSIONAL SERVICES 1152716656057....	Mar 08, 2012

Visit experian.com/status to check the status of your pending disputes at any time

0426271018

7028-02-00-0001096-0003-0005527



Credit Restoration

Adding the Good Stuff

Through our Credit Restoration Program we help our clients strategically add positive credit and manage their existing open accounts. This is done to positively impact the 65% of the FICO scoring model that is focused on configuration, debt-ratio, length, and applications of open accounts.

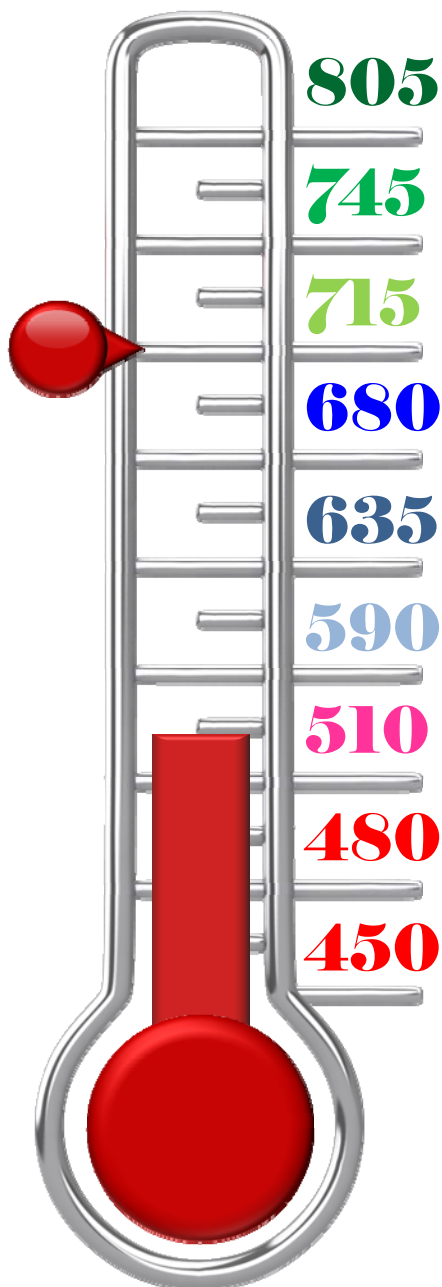
Not only have we identified banks, credit unions, companies, and creditors that will offer credit to those with low credit scores, we help you apply and then track and manage new and pre-existing open accounts.

FIRST—We do a Forensic Review of your credit report to ensure you have the correct mix of open accounts, and identify other trade-line deficiencies that are negatively impacting the credit score.

SECOND—We prepare a strategic plan of action to add positive credit to the credit profile as necessary.

THIRD—At our first monthly meeting we discuss the timing our strategic plan and make necessary adjustments for your individual objectives, budgetary constraints, and financial literacy and tolerance issues.

FOURTH—We meet monthly to track our progress and make adjustments as necessary

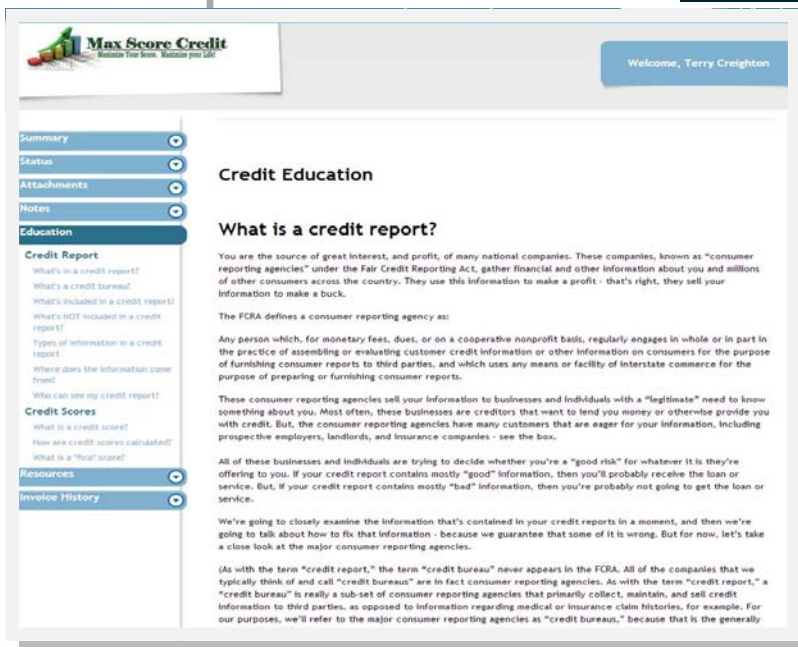
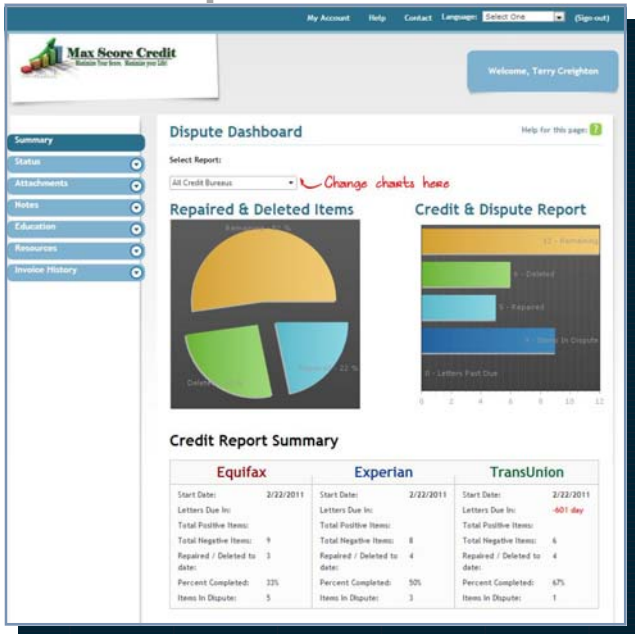


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Client Web Portal

You will be provided with a Client Web Portal, which is a website where you can login 24/7 and get real-time results of your credit repair program. You simply go to our website, www.MaxScoreCredit.com, and put in your own username and password.



Schedule of Fees and Services

	Setup	Month 1	Month 2	Month 3	Month 4	Total
Single	\$299	\$129	\$129	\$129	\$129	\$815
Couple	\$459	\$189	\$189	\$189	\$189	\$1,215

Setup

Actions Completed Day 1 - 5 (\$299/\$459)

1	Initial Consultation with Client discussing objectives and expectations
2	Obtain and/or Evaluate Recent Tri-Merge Credit Report with Client
3	Review "Credit Report Insider" presentation with client
4	Complete Budget and Family Financial Planner tools and resources
5	Analysis and review of client fiscal literacy and budget needs
6	Forensic Review and Analysis of Credit Report with written recommendations for FICO score improvement
7	Process, as necessary, request to remove or update erroneous and outdated technical data on credit report, such as Addresses, Date of Births, Social Security Numbers, First and Last Names, Employment Data, etc.
8	Overview of MSC Credit Repair process
9	Create a unique, secure interactive on-line environment as part of the client web portal for instant progress tracking and secure document sharing and transfer.
10	Enter data from Client's credit report into secure interactive client web portal for tracking purposes
11	Process "Opt-Out" Request to reduce junk mail and pre-screened offers
12	Add all telephone number to Do Not Call List

Month 1

Actions Completed Day 6 - 30 (\$129 / \$189)

1	Create strategic plan to assist client in meeting their goals
2	Prepare Round 1 dispute letters going to Credit Bureau
3	Prepare Round 1 dispute letters going to Creditors or Collection Agencies
4	Mail all letters, certified mail as necessary
5	Update Client Portal with actions taken for client tracking purposes
6	Discuss with client other non-dispute actions that need to be taken to improve credit score
7	Mail Goodwill and Debt Validation Letters as necessary
8	Setup Creditor Conference Calls as necessary
9	Review credit report for for any Identity Theft Markers, and respond as necessary
10	Introduce and review Client Education resources on the Client Portal
11	In-Office or Telephonic meeting with client to discuss Round 1 actions and to demonstrate how to upload Credit Bureau and Creditor responses to round 1 disputes into the secure online portal
12	Review monthly budget and make any adjustments as necessary

Month 2

Actions Completed Day 31 - 60 (\$129 / \$189)

1	Review Creditor and Credit Bureau responses to Round 1 disputes
2	Update all tracking systems on Primary Dispute System and Client Portal
3	Based on reponses/actions to Round 1 disputes create strategic Round 2 dispute strategy
4	Prepare Round 2 dispute letters going to Credit Bureau
5	Prepare Round 2 dispute letters going to Creditors or Collection Agencies
6	Mail all letters, certified mail as necessary
7	Update Client Portal with actions taken for client tracking purposes
8	In-Office or Telephonic meeting with client to discuss Round 1 reponses, Round 2 Actions, and updated strategic plan to meet client objectives
9	Review monthly budget and make any adjustments as necessary
10	Provide ongoing credit education and budget advice and counseling
11	Introduce Debt Settlement and Debt Consolidation to client as a means of meeting client financial goals and objectives

Month 3

Actions Completed Day 61 - 90 (\$129 / \$189)

1	Review Creditor and Credit Bureau responses to Round 2 disputes
2	Update all tracking systems on Primary Dispute System and Client Portal
3	Based on reponses/actions to Round 2 disputes create strategic Round 3 dispute
4	Prepare Round 3 dispute letters going to Credit Bureau
5	Prepare Round 3 dispute letters going to Creditors or Collection Agencies
6	Mail all letters, certified mail as necessary
7	Update Client Portal with actions taken for client tracking purposes
8	In-Office or Telephonic meeting with client to discuss Round 2 reponses, Round 3 Actions, and updated strategic plan to meet client objectives
9	Review monthly budget and make any adjustments as necessary
10	Provide ongoing credit education and budget advice and counseling
11	Discuss any outstanding Federal or State Tax Obligations, and discuss Tax Relief Services as a way to meet client financial objectives

Month 4

Actions Completed Day 91 - 120 (\$129 / \$189)

1	Review Creditor and Credit Bureau responses to Round 3 disputes
2	Update all tracking systems on Primary Dispute System and Client Portal
3	Based on reponses/actions to Round 3 disputes create strategic Round 4 dispute
4	Prepare Round 4 dispute letters going to Credit Bureau
5	Prepare Round 4 dispute letters going to Creditors or Collection Agencies
6	Mail all letters, certified mail as necessary
7	Update Client Portal with actions taken for client tracking purposes
8	In-Office or Telephonic meeting with client to discuss Round 3 reponses, Round 4 Actions, and updated strategic plan to meet client objectives
9	Review monthly budget and make any adjustments as necessary
10	Provide ongoing credit education and budget advice and counseling

Month 5 - 12
Actions Completed Day 121 - 360 (No Charge)

1	Review Creditor and Credit Bureau responses to previous round disputes
2	Update all tracking systems on Primary Dispute System and Client Portal
3	Based on responses/actions to previous round disputes create strategic next round dispute strategy
4	Prepare dispute letters going to Credit Bureau
5	Prepare dispute letters going to Creditors or Collection Agencies
6	Evaluate updated credit report to find any new derogatory entries, develop strategy and send dispute letters for any new items on credit report
7	Mail all letters, certified mail as necessary
8	Update Client Portal with actions taken for client tracking purposes
9	In-Office or Telephonic meeting with client to discuss previous round responses, next round actions, and updated strategic plan to meet client objectives
10	Review monthly budget and make any adjustments as necessary
11	Provide ongoing credit education and budget advice and counseling



Let's Get Started!

Now that you heard all of the details about our program, the only step remaining is to sign-up. Please complete the following steps to enroll in our credit repair and restoration program.

1. Complete the Client Enrollment Form, which is the page following this one. Please complete all highlighted sections. If you do not have your Routing and Account number you can put use information for your credit or debit card.
2. We need a copy of your Driver's License. The easiest way to get this to us is to use your cell phone camera and snap a picture of it, and then text is to 410.782.1133.
3. You must sign-up for a credit monitoring account, unless you already have one. Please go to the following web address to sign up: **<https://www.identityiq.com/Credit-Reports/3BReport.aspx?offercode=431128i1>**. Follow the steps to enroll, and then email us the username and password for you account. You can use any service you want, just make sure it provides a full tri-merge credit report, and provides all three credit scores each month.



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Client Enrollment Form



Name:	
Co-Applicant Name:	
Address:	
City, State Zip:	
Phone:	Email:
Co-App Phone:	Co-App Email:

DOB:	SSN:
Co-App DOB:	Co-App SSN:

Account #:	Routing #:
------------	------------

Credit Card #:	Exp Date:
Security Code:	Zip Code:

UN:

PW:

Credit Monitoring Company:

Amount	Date	Amount	Date
1		7	
2		8	
3		9	
4		10	
5		11	
6		12	

Affiliate:

MSC Consultant:

Today's Date: