

It's Time to Clean Your Credit!

- **Have you recently suffered a foreclosure or a short sale and perhaps already filed for bankruptcy, or have other credit issues?**
- **In the next 3-5+ years do you wish to buy a new home, refinance your existing home, qualify to obtain financing for a investment property or obtain other types of credit but bad credit is stopping you?**

You have three options:

- 1) **Do nothing: Wait 7-10+ years until your bad credit disappears from your credit reports**

- 2) **Do it yourself**: Do you have the time, efforts and expertise?
- 3) **Hire an ethical, credible and honest credit restoration company to help you!**

Question: Can we help everybody?

Answer: No! With respect to a foreclosure or short sale, or any 30, 60, 90 days, **you must wait until after 18 months from the date of sale or discharge before we can start the credit restoration process.** However, on a bankruptcy we can start immediately to clean your credit upon the official date of discharge.

Question: Why is it necessary to wait to clean my credit?

Answer: Credit restoration is based on the premise that a derogatory account is so old that if a dispute or a challenge is conveyed to the credit bureaus, they do not have the ability to respond to the required 30 days investigation in accordance with Sec. 611 of the Fair Credit Reporting Act (FCRA)

Question: How long does it take to clean my bad credit?

Answer: It all depends upon the nature of your bad credit, how many negative entries you have, how old your bad credit is, etc. Normally it may take 6-18+ months to achieve substantial improvement to your FICO scores

Question: How do I start?

Answer: These 3 steps:

Step 1: Obtain copies of all three credit bureau reports, Experian, Equifax and Trans Union, usually on-line. We recommend www.truecredit.com

Step 2: Send your credit reports to us by Fax (510) 651-4960, email: seewingyee@integratedfinancialsolutions.com or by mail: 3984 Washington Blvd #301, Fremont, CA 94538

Step 3: Upon receipt of your credit reports, we will conduct a complimentary telephone consultation to determine:

- a) Whether or not we can help you,
- b) Whether or not you want our help,
- c) How long it may take to clean your credit, the various conditions involved, how the process works, and how much do we charge

To Your credit freedom,

Seewing Yee

(510) 552-0726

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