

CREDIT PROBLEMS?

Research Shows:

1. 70% of consumer adults have bad credit
2. More than 40 million Americans do not qualify for a major credit card.
3. Every year, millions of people are denied:

Home loans

Auto loans

Business loans

Personal loans

Because of **bad credit!**

4. Over 85% of apartment owners require a credit check before renting an apartment.
5. Growing numbers of employers are conducting credit checks on prospective employees.

Many people are turned down for home, auto, or personal loans... rental or leased housing insurance or even employment because of information contained in a credit bureau report that is unjust, outdated, or simply incorrect. In fact an investigation by a former senior executive of Experian (formerly known as TRW), the nations largest credit bureau, revealed more than **100 million errors** in consumer credit reports.

Credit bureaus assume “the past will always predict the future” and as such, report negative information for 7 to 10 years. The concept “once bad, always bad” is simply not the truth. Circumstances beyond your control may affect your ability to make timely payments to your creditors. But that doesn’t mean you are a credit risk forever. The truth is, **NO CREDIT REPORT CAN PREDICT THE FUTURE!**

While the law provides for prompt deletion of inaccurate information, in reality credit bureaus often use blocking tactics to frustrate and discourage consumers who attempt to “correct their own files.” Due to the large volume of computerized data, coupled with the potential for errors, more and more consumers require assistance or guidance in “questioning authority” regarding information collected on them for determining “credit worthiness.”

Since 1991, we have assisted hundreds of mortgage companies, real estate agents, car dealerships, attorneys, and consumers alike by **REMOVING** negative information from credit reports. We can help you too!

Let’s face it, if you have negative information on your credit report you will pay for it, one way or another. The credit bureaus will see to that.

Maybe creditors will let you buy what you want, but they will likely soak you in high interest. Then again, you might not be allowed to buy anything on credit at all.

That’s where we at **Integrated Financial Solutions** can help. We restore credit reports. We have done it for thousands of people.

The credit bureaus claim that credit report restoration cannot be done. They say it is impossible to clean your credit reports. We have over 20 years of experience that say they are wrong.

The following conditions are preferable for us to accept someone as potential clients:

- 1) Any late of any kind (Mortgage, car loans, credit cards) must be at least 2 years old
- 2) Any foreclosures must be at least 2 years old
- 3) We can remove bankruptcies, judgments, tax liens, collections, charge-offs, etc

To learn more, call (925) 625-3339 and ask for Kitt or call Seewing Yee (510) 552-0726, email:

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