

WHAT DOES YOUR CREDIT HISTORY SAY ABOUT YOU?

- > Late Payments
- > Collections
- > Charge Offs
- > Bankruptcies
- > Inquires
- > Judgments/Liens
- > Repossessions
- > Foreclosures
- > Fraud
- > Incorrect Personal Information
- > And More!...

CREDIT REPORT STATISTICS

Credit scores are based upon all information reported on a consumer's profile. The 3 main credit bureaus are Experian, Equifax & Transunion. They are responsible for maintaining the profiles status and updates. But unfortunately, statistics have shown that 3 out of 4 credit profiles contain errors that effect your scores. Here are some more alarming facts about credit reports:

79% of credit reports contain errors.

25% of all credit reports contain errors serious enough to result in the denial of possible credit.

29% of consumers have variances of 50 points or more in their credit scores as reported by each of the 3 credit bureaus.

54% contain personal demographic information this incorrect, misspelled, not really you, or outdated.

These errors are costing consumers billions of dollars in unnecessary costs. How much does inefficient and inaccurate reporting cost you?

HOW CREDIT RESTORATION IS POSSIBLE!

Many consumers are under the impression that nothing can be done to improve their credit score. Thankfully, this is not true! Federal law gives you the to remove or correct misinformation or your personal credit report. You are ultimately responsible for assuring that your credit report reflects your behavior as a consumer.

We demand validation and verification of derogatory information using the Fair Debt Collection Practices Act, the Fair Credit Reporting Act, the Fair and Accurate Credit Transaction Act. These three laws have been established to protect the consumers' credit reports. Creditors and credit bureaus are legally obligated to produce documented evidence within a reasonable amount of time, generally 30-35 days, to back any claims they make. If they cannot validate their claims, they must remove any undocumented information from the consumer's credit report.

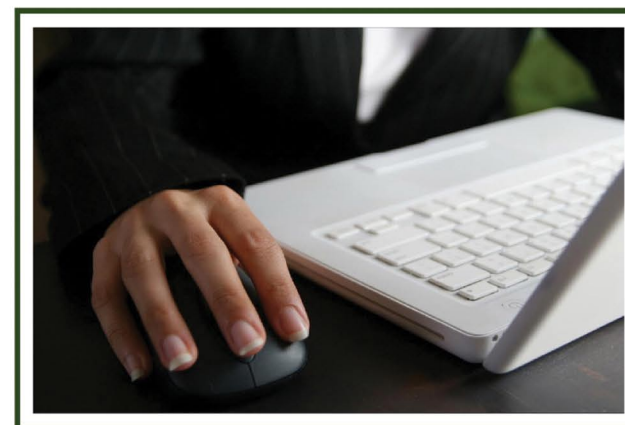
If your credit report contains misinformation, South Shore Credit Counseling is here to help restore your credit.

OUR COMPREHENSIVE SOLUTION

We provide a solution by correcting, educating, and optimizing a clients credit report. We want our clients to understand and read how their credit report, scores and the negative the items that are being reported. Not only that, we offer ways to move forward and maintain the status of the report.

FREE CREDIT CONSULTATION

We work with the individual before they become our clients to ensure that our service is right for them. At South Shore Credit Counseling, you case is reviewed individually by our representative. You are under no obligation once we review your credit history with you, explained and the estimated process works, cost and estimated time frame involved. To schedule a free consultation, we are located on the web or available by phone.



SEE HOW WE CAN HELP YOU TODAY!
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*“Do Not Panic,
We Can Help You.”*