

Austen Resources, LLC

A Credit Restoration Company

Proudly Present.....

Settlement & Tradeline

Section 609

Disputing System

History Of Our Disputing System

- ★ **Disputing System Created in April 1999**
- ★ **29,000 + Clients Have Used Our System Successfully!**
 - ★ **2 Million Deletions/Changes On File**
- ★ **Every Type Of Negative Item There Is Has Been Successfully Disputed.**
 - ★ **We Fully Utilize The FCRA Section 609 Disputing Process!**
- ★ **Our Deletion/Change Rate Is An Amazing 87% (based on clients that complete the program)**
 - ★ **Average Credit Scores Rise 60-100 Points!**
 - ★ **Regain control of your credit profile**

Section 609 Reporting Cycle

Creditor Can Pay
To Report To All
3 Or Just One
Bureau

Creditor Pays
To Report
Customer Info

EQUIFAX

EXPERIAN

TRANS UNION

Not All Creditors Report To All 3 Bureaus!

Section 609 Rules Of Reporting

To positively prove an account is yours....the **creditor** must provide the **CREDIT BUREAUS** a copy of the original creditors documentation. (This would be whatever you filled out and signed to open the account with the reporting creditor.) The **Fair Credit Reporting Act** was enacted by Congress to protect consumers from unverified accounts & information from being reported on your credit report. **If you filed a suit against someone and you showed up in court with no proof against that person..... what would a judge do? Throw your case out of court.** Without documentation.....the credit bureaus have NO right to list your personal, financial information on your credit report. They are required by law to verify and validate every single account on that report. Under section 609 of the Fair Credit Reporting Act....we force the Credit Bureaus to comply with that law and provide you with a copy of the original documentation they have on file. This way you could be reasonable sure it was indeed your account. **We have assisted clients in over 28,000 cases and EVERY time they have failed to provide even the first piece of verifiable proof of ANY account.** The law is fair and works both ways....they have every right to report it if they have what is required under the law to do so.

How Can This Help Me ?

- ★ **We Are Experts In Analyzing Credit Reports...Therefore....We will Identify Any And All Negative Items On A Tri-Merge(All 3 Credit Bureau Reports On One Report) Credit Report For You.**
- ★ **We Will Tailor A Dispute To Address Your Personal Situation Against All 3 Credit Bureaus (Equifax, Experian, Trans Union).**
- ★ **We Will Work With You During This Process To Understand The Credit System And Help You Develop Your Credit Profile. This Will Be Accomplished With Our Proprietary 22 Part Educational Series Available To All Clients At No Additional Cost.**
- ★ **Most People Experience A Credit Score Rise in As Little As 90 Days!**
- ★ **We Will Provide You With Links To Creditors That Will Report Immediate Activity To The Credit Bureaus To Help Establish Or Re-Establish New Credit!**
- ★ **We Will Track Your Progress For An Entire Year To Assure That The Items Deleted Or Changed....Remain That Way!**
- ★ **A Higher Credit Score And A Lower Debt-To-Income Ratio Will Allow You To Qualify For Just About Any Loan Program Out There At The Lowest Interest Rate!**

What To Expect During The Process

- ★ Once You Have Filled Out An Application For Service And It Has Been Accepted....We Will Pull Your Credit And Determine The Exact Course Of Action Needed. **Customized Dispute Letters** Will Be Drafted On Your Behalf Against **All 3 Credit Bureaus**. These Letters Will Be Sent To You Via Email Or Regular Mail If Necessary. Accompanying The Dispute Letters Will Be A Thank You Letter And An Instruction Letter. You Will Review These Letters Verifying Your Personal Information....You Will Sign Them....And Forward Them To The Three (3) Credit Bureaus. You Will Include 2 Forms Of Identification With These Letters.
- ★ **21 - 30 Days** After Sending The Letters Out To The Credit Bureaus...You Will Begin Receiving Acknowledgement Letters Back From Them. There Are 12 Different Types Of Acknowledgement Letters They Could Potentially Send....So Simply Forward What You Receive To Us.....**Let Us Respond On Your Behalf To Everything!**
- ★ **14 - 21 Days Later**....You Will Begin To Receive The Results Of The Investigation....Or The Outcome Of The Investigation....Each Bureau Wording Is Different. Forward Them To Us Immediately! These Results Tell Us Whether Or Not The Credit Bureaus Have Complied With Section 609 Or Not.
- ★ Any Item Remaining Unchanged Or Not Removed Will Be Re-disputed And A New Set Of Letters Will Be Sent To You To Complete The Process.
- ★ We Will Also Add A **Promotional Suppression** To Your Credit Reports Which Will STOP The Credit Bureaus From Selling Your Information! Every Time Your Information Is Sold....An Inquiry Is Added To Your Report If The Purchaser Pulls Your Credit To Offer You A Promotion.
- ★ We Will Also Add A **Credit Fraud Alert** Which Will Force Those Pulling Your Credit To Positively Identify You Before Doing It. This Is Especially Important In Helping Protect You Against Identity Theft.

What Does It Cost Me ?

★ Austen Resources, LLC and Our Strategic Partners have Allowed Us To Offer You A Discounted Price Of :

\$599

This Pricing Is For An Individual OR A Married Couple!

How Do I Get Started ?

- ★ **Contact The Person That Sent You This Powerpoint Presentation. They Will Assist You In Getting Started.**
- ★ **Thank You For Taking Your Time To View This Presentation. This Information WILL Change Your Life!**

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