

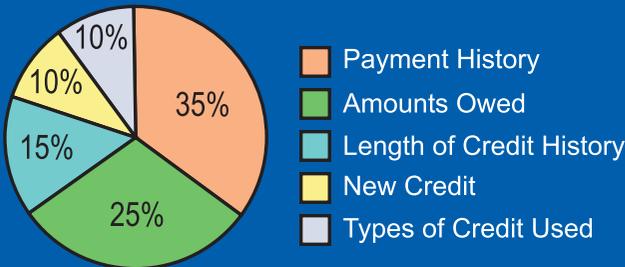
About Your Credit Score

What is a credit score?

A credit score is a number between 340 and 850 that lenders use to estimate risk. Borrowers with higher credit scores are less likely to default on a loan. Anything below 600 is considered bad credit, Fair is 600 to 650, Good is 650 to 700. Anything above 700 is considered excellent credit.

How are credit scores calculated?

Credit scores are generated by plugging the data from your credit report into software that analyzes it and cranks out a number. The three major credit reporting agencies don't necessarily use the same scoring software, so don't be surprised if you discover that the credit scores they generate for you are different. Lenders use the middle score of the three as your actual credit score or the number on which decisions are based.



Which parts of a credit history are most important?

The pie chart above shows a breakdown of the *approximate* value that each aspect of your credit report adds to a credit score calculation. Use these percentages as a guide:

Your Payment History Includes:

- Number of accounts paid as agreed
- Negative public records or collections
- Delinquent accounts
 - total number of past due items
 - how long you've been past due

What You Owe:

- How much you owe on accounts and the types of accounts with balances
- How much of your revolving credit lines you've used - looking for indications you are over-extended.
- Amounts you owe on installment loan accounts vs. their original balances - to make sure you are you paying them down consistently
- Number of zero balance accounts.

Length of Credit History:

- Total length of time tracked by your credit report
- Length of time since accounts were opened
- Time that's passed since the last activity
- The longer your (good) history, the better your scores

Why are credit scores sometimes called FICO scores?

The software used to calculate a great number of credit scores was created by Fair Isaac Corporation-FICO.

Call us today
765-742-3400
or sign up online
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REFERRED BY

Credit Repair

Get Started on a new beginning today.

- ✓ Increase your credit score
- ✓ Legally delete collections, late payments, repossessions, court judgements
- ✓ Add positive items to your credit report



FREE CREDIT REPORT INCLUDED

Join us and take control of your credit!

Better credit will improve every aspect of your financial life.

Services Provided...

- Organize your credit file so when presented to a lender or landlord you look your best.
- Remove negative items from your credit report.
- Successfully remove car repossessions, civil judgments, old credit cards, medical bills, utilities and accounts in collection.
- Repair your credit with ALL THREE credit agencies.
- Correct your current address, put your previous addresses in the correct order
- Add positive items to your credit report so when the negative items are removed you can start building your credit score.
- FREE CREDIT REPORT from each of the three credit agencies.

Safe & Legal

The process we use is completely safe and legal it is based on the guidelines and rules set forth in the **Fair Credit Reporting Act**. Based on this act, we can legally request an investigation into any item on your credit report every 30 days.

From the time the credit agency receives the first dispute, the company for which we are requesting an investigation has 30 days to respond and prove that this item in question is yours.

If they don't respond, it's automatically removed – it's the law.

Proven Success

Through the help of professionals and extensive research, we have discovered the fastest and most importantly, the correct way to successfully remove negative items from your credit report.

Payment Options

Our Credit Repair Services, including all of the services listed and our guarantee that we will improve your credit score:

OPTION ONE

\$299⁰⁰

FULL YEAR OF CREDIT REPAIR SERVICES

OPTION TWO

\$29⁰⁰* PER MONTH

FULL YEAR OF CREDIT REPAIR SERVICES

* \$75 SETUP FEE REQUIRED

Call us today
765-742-3400

Get Started

first name last name

current address

city state zip

social security #

drivers license # state

email address

phone number

PAYMENT METHOD

check visa mastercard

credit/debit card #

valid thru CSC # (BACK OF CARD)

\$299 \$29 per month (ONE YEAR)

authorized signature date

I HEREBY AUTHORIZE CAPITAL OPTIONS INC TO CHARGE MY CARD FOR CREDIT REPAIR SERVICES FOR THE AMOUNT STATED ABOVE