



Our Guarantee & What Makes Us Different?

We are NOT a credit repair company

CRC is not a credit repair company. Credit repair companies only work on derogatory payment history, which represents 35% of an individual's score. CRC works with our clients on 100% of what makes up the credit score. Most consumers believe that the only reason they have a low score is because of late pays, charge-offs, bankruptcies, etc., but did you know that there are instances wherein a consumer with a bankruptcy may have a higher score than a consumer with just a couple late pays? The fact is that there are many reasons why a credit score is low and the only way to know what those reasons are is through experience, research and staying on top of the credit industry laws and changes in the scoring model industry. CRC has successfully helped many consumers increase their credit scores under even the most difficult circumstances.

We educate

Throughout the 6-month process, we work to educate our clients, giving them the knowledge they need to maintain and manage their credit profile better, now and in the future. We want to be sure that our clients will be prepared for future loan approval.

We strategize

Unless you are an expert in the field of finance and credit, it's close to impossible to know what questions should be asked to come up with a strategy that would result in a successful loan process. We work with you directly to determine what factors are key to loan approval and the initial focus for CRC is always to help you meet your immediate goal, and thereafter, we will continue to work with you for up to 6 months.

We follow-up

CRC has implemented technically advanced database systems to ensure that we keep our clients updated. Everyone involved will be better prepared to make the loan happen as soon the credit challenges in question have been resolved.

No Referral or Application Fees

Unlike most credit companies, when we send you to an outside resource, we DO NOT accept referral or application fees from the Resources that we send you to. We made this decision a long time ago, because we wanted our clients to listen to us when we gave them advice on opening credit cards, or signing up for credit watch programs. We also DO NOT pay referral fees for your business.

We guarantee

The Credit Repair Organization Act allows a guarantee as long as it is defined in detail to the client. Our guarantee to our clients is as follows: CRC will refund 100% of the fees actually paid to us by a client if we do not remove at least a 25% of the derogatory items in dispute within an eight month period from the start date of your membership. Our guarantee is subject to the following conditions: (i) client must have at least four disputable negative items at the time CRC is engaged by the client; (ii) collections, charge-offs and any account with a balance due is not included in the guarantee unless they are supported by proof of payment, a deletion or update letter from the creditor, and/or a settlement letter; (iii) client MUST send paperwork from the credit bureaus within 5 days of receipt. If CRC's workflow is stalled on an account due to the client not following the procedures, the guarantee does not apply; (iv) if additional derogatory accounts are added while CRC is working on the file, all monies will become immediately due, and the guarantee will no longer apply; (v) client must have not used a credit repair company or attempted to repair their own credit in the past 12 months.

NOTE: If client believes that CRC did not meet their guarantee within the allowed time, then it will be client's responsibility to provide CRC with a current credit report from each of the three credit bureaus, and a summary outlining client's complaint points in detail. CRC will then conduct an audit comparing the current reports to the original reports and if it is found that CRC did not meet the guarantee, client will receive a refund as outlined above. A CRC representative would be happy to answer any questions as to why we have these conditions on our guarantee.