



Change Your Score, Change Your Life!

Bad Credit?

We Can **HELP** You!

7 DAYS A WEEK 24 HOURS A DAY

FIX YOUR CREDIT AS LITTLE AS 30 DAYS

Have you been turned down for a home loan, car loan, credit cards, or have been paying ridiculous rates?



STOP BEING DENIED AND GET QUALIFIED, let us help you break free from your current credit score and start living your dreams!

Call **TOM COTA (562) 761-2807** or sign up online at vcpro.com/thomascota

CREDIT REPAIR SERVICES

- ✓ We Improve your Credit Scores
- ✓ We Eliminate your Debts
- ✓ We Delete your Negative Accounts
- ✓ Tips to Improve your Credit.

OUR SERVICE WILL HELP REMOVE

- | | |
|-----------------|----------------------|
| ✓ Bankruptcies | ✓ Collections |
| ✓ Foreclosures | ✓ Charge Offs |
| ✓ Judgments | ✓ Repossessions |
| ✓ Student Loans | ✓ Duplicate Accounts |
| ✓ Inquiries | ✓ Medical Bills |

PROMPT SERVICES

- ✓ \$600/Person - \$1,000 (Per Couple)
- ✓ \$350 to add someone to a Credit Card/Trade Line for Two Years
- ✓ 45 Days or Less to Raise the score 50 - 100 points
- ✓ Permanent Deletions
- ✓ Services Provided as a 1 year membership
- ✓ More than 18 years of experience

5207 Rosemead Blvd,
Pico Rivera, CA 90660



100% MONEY BACK GUARANTEE



Advantage Credit

Credit Reporting Services

Potential Score Improvement

File#: 22677940

Date: 5/31/2024

Company: GoTo Mortgage Solutions

BEFORE



A SERVICE OF CREDITXPRT INC.

Applicant: MICHELLE SALAS

	Experian	TransUnion	Equifax
Bureau Scores	540	491	560
Potential Score Improvement	+102 more	+59 more	+31 more

Credit Assure™

Credit Assure™ looks for opportunities to help a borrower improve their credit score, typically by paying down balances.

CREDIT ASSURE BENEFITS:

- Alerts you to opportunities you might have overlooked
- Helps you approve more applicants
- Helps you make better offers and close more loans

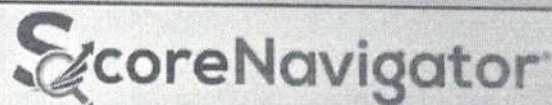
Current scores (called bureau scores) are provided by the credit bureaus. Predicted scores (called potential scores) and score changes (called potential improvements or score improvements) are provided by CreditXpert Inc. ("CXI") and are not bureau or FICO scores or changes. Predicted scores and score changes simulated by CreditXpert(R) products are only estimates. CXI does not guarantee that scores from any other company will change by the same amount, in the same way, or at all, or that correcting credit report information will result in a score improvement. CreditXpert products are based on credit reports from the bureaus. CXI is not responsible for inaccurate results, including any due to incorrect, incomplete, or outdated credit report information or incorrect assumptions about the future. CXI is not a credit counseling or credit repair organization. CXI is not endorsed by Equifax, Experian, TransUnion or FICO.

THE FOREGOING IS NOT INTENDED TO PROVIDE OR IMPLY WARRANTIES OF ANY KIND. CREDITXPRT PRODUCTS ARE PROVIDED ON AN "AS IS" BASIS, AND CREDITXPRT INC. AND ITS DISTRIBUTORS DISCLAIM ANY AND ALL WARRANTIES, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO ANY WARRANTY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, SYSTEM INTEGRATION, NON-INTERFERENCE AND/OR ACCURACY OF INFORMATIONAL CONTENT.

Copyright (c) 2000-2024, CreditXpert Inc. All rights reserved. CreditXpert(R) is a registered trademark of CreditXpert Inc.

Company: GOLDEN COAST FINANCE, INC

Date: 11/05/2024



AFTER

Borrower: MICHELLE SALAS

Member ID: B2-9729702-1

Bureau	Current Score	Action Points		
		Short Term	Long Term	Recover
TransUnion ^{tu}	626 + 135 points	6	35	See How

Bureau	Current Score	Action Points		
		Short Term	Long Term	Recover
EQUIFAX [®]	648 + 88 points	6	41	See How

Bureau	Current Score	Action Points		
		Short Term	Long Term	Recover
experian.	644 + 104 points	6	39	See How



Q Search





CREDIT PLUS INC

Before

31550 WINTERPLACE PKWY, SALISBURY, MD 21804

Phone: ~~XXXXXXXXXX~~
Fax: ~~XXXXXXXXXX~~

Add Product

MERGED INFILE CREDIT REPORT

FILE #	~~XXXXXXXXXX~~ FNMA #	DATE COMPLETED	4/5/2021	RQD' BY	~~XXXXXXXXXX~~
SEND TO	~~XXXXXXXXXX~~ KEY MORTGAGE	DATE ORDERED	4/5/2021	PRPD' BY	
	CUST. # ~~XXXXXXXXXX~~	REPOSITORIES	XP/TU/EF	LOAN TYPE	
	~~XXXXXXXXXX~~ PARAMOUNT BLVD	PRICE	\$26.99		
	DOWNEY, CA 90241	REF. #			

PROPERTY ADDRESS

APPLICANT		CO-APPLICANT	
APPLICANT	~~XXXXXXXXXX~~ SHERRY	CO-APPLICANT	
SOC SEC #	~~XXXXXXXXXX~~ DOB ~~01/04/1997~~	SOC SEC #	DOB
MARITAL STATUS		DEPENDENTS	
CURRENT ADDRESS	~~XXXXXXXXXX~~ , SAN FRANCISCO, CA 94112		LENGTH
PREVIOUS ADDRESS			LENGTH

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - ~~XXXXXXXXXX~~
SCORE: N/A
F - FICO NOT AVAILABLE, NO TRADE ON FILE

TRANSUNION/FICO CLASSIC (04) - ~~XXXXXXXXXX~~
SCORE: N/A
SC3 - FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT

EXPERIAN/FAIR, ISAAC (VER. 2) - ~~XXXXXXXXXX~~
SCORE: N/A

9003 - THE PROFILE REPORT DOES NOT CONTAIN ANY TRADELINES THAT HAVE BEEN OPEN FOR AT LEAST SIX (6) MONTHS.

Request New Tradeline

Display Trended Data

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	ACCEPTANCE NOW R07716*****4R0771600065	07/17	05/17 05/17	\$1589 OPEN	\$0 015 \$0	\$0	3	0	0	0	O1 XP/TU/EF
		RESIDENTIAL RENTAL; TRANSFERRED TO ANOTHER LENDER										

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	NATIONAL CREDIT SYSTEM 383733*	03/21	06/18 01/18	\$15452 COLL	\$15452 001 -	\$15452	3	0	0	0	O9 XP/TU/EF
		SUBSCRIBER REPORTS DISPUTE RESOLVED-CONSUMER DISAGREES; ORIGINAL CREDITOR: AVOCET APTS; CONSUMER DISPUTES AFTER RESOLUTION										

NO CREDIT!

ECOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER;
M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.



Fax: ~~908-532-287~~

MERGED INFILE CREDIT REPORT

DATE COMPLETED	11/17/2021	RQD' BY	JESSICA WALKER
DATE ORDERED	11/17/2021		
REPOSITORIES	XP/TU/EF	PRPD' BY	
PRICE	\$26.99	LOAN TYPE	
REF. #			

CO-APPLICANT

CO-APPLICANT		
SOC SEC #		DOB
DEPENDENTS		
12	LENGTH	
	LENGTH	

SCORE MODELS

00040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
00014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
00020 - LENGTH OF TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
00010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

040 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
008 - TOO MANY INQUIRIES LAST 12 MONTHS
FA - INQUIRIES IMPACTED THE CREDIT SCORE

40 - DEROGATORY PUBLIC RECORD OR COLLECTION FILED
14 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
20 - TIME SINCE DEROGATORY PUBLIC RECORD OR COLLECTION IS TOO SHORT
10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
08 - TOO MANY INQUIRIES LAST 12 MONTHS

After
Now
HAS
Credit
Scores

[Request New Tradeline](#)

Display Trended Data

CREDIT													
E C C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS	
				DLA	ACCT TYPE	TERMS						SOURCE	
A	B	AMEX -34999*****07193 AUTHORIZED USER	10/21	04/21 10/21	\$2200 REV	\$585 MIN \$40	\$0	7	0	0	0	R1 XP/TU/EF	
Authorized user													
B	B	ACCEPTANCE NOW R07716*****4R0771600065 RESIDENTIAL RENTAL; TRANSFERRED TO ANOTHER LENDER	07/17	05/17 05/17	\$1589 OPEN	\$0 015 \$0	\$0	3	0	0	0	O1 XP/TU/EF	

EOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

CREDIT PLUS: 31550 WINTERPLACE PKWY, SALISBURY, MD 21804 (P) (800) 258-3488 (F) (800) 258-3287

The information is furnished in response to an inquiry for the purpose of evaluating credit risks. It has been obtained from sources deemed reliable, the accuracy of which this organization does not guarantee. The inquirer has agreed to indemnify that reporting bureau for any damage arising from misuse of this information, and this report is furnished in reliance upon that indemnity. It must be held in strict confidence and complies with the provisions of Public Law 91-508, the Fair Credit Reporting Act. Reporting bureau certifies that all Residential Mortgage Credit Reports meet the standards prescribed by FNMA, FHMC, FHA, VA and the Farmers Home Administration.



P381CL00200330-1003949-282059997



VICTOR MANUEL ALVAREZ JR

~~3000 KENDRA~~
~~CA 92880-3782~~

Judgments / TAX LIENS

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last six months for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of the source of information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.com/consumerfaqs>.

Investigation Results

ITEM	DESCRIPTION	RESULTS
CIVIL JUDGMENT ✓	DOCKET# 10C01190	DELETED
FEDERAL TAX LIEN ✓	DOCKET# 20072328192	DELETED
RELEASE OF TAX LIEN ✓	DOCKET# 20080988274	DELETED
FIRST PREMIER BANK ✓	# 517800798291****	DELETED

FINANCIAL CREDIT REPAIR
5207 Rosemead Blvd
Pico Rivera CA 90660

Dear Client,

Thank you for retaining [FINANCIAL CREDIT REPAIR] to help improve your credit rating. We understand that the process of working to improve your credit can be confusing and difficult at times. In order to ensure that you completely understand the process, please read the following pages carefully. After review, complete all paperwork and return to us with the proper documentation and payment.

Please be sure send us copies of all correspondences you receive from the Credit Bureaus after you retain us.

The information contained in the reports you receive from the Credit Bureaus is essential to proceed in improving your rating.

We look forward to helping you to restore your credit and to maximize your credit score within the next 6 months.

Average improvement is 50 to 100 points in 30 to 45 days.

Money back guarantee if you don't see an improvement in your score or no derogatory accounts removed provided you do not run your credit again with another creditor, be late on current accounts, and don't accumulate any collections, or judgments on your report unrelated to our efforts.

Best Regards,

Tom Cota

[Financial Credit Repair]

INFORMATION NEEDED TO PROCESS

INFORMATION NEEDED TO PROCESS

- PROOF OF IDENTIFICATION SUCH AS A DRIVERS LICENSE OR A CALIFORNIA I.D. IF THE ADDRESS ON THE IDENTIFICATION IS NOT CURRENT, A DOCUMENT WILL BE REQUESTED WITH THE CURRENT ADDRESS. THIS CAN BE A UTILITY BILL WITH YOUR NAME AND CURRENT ADDRESS, BANK STATEMENT, PAYSTUB, FIRST PAGE OF TAX RETURNS, CAR INSURANCE, OR ANY KIND OF BILL.
- PROOF OF SOCIAL SECURITY. A COPY OF YOUR SOCIAL SECURITY CARD, A W-2 FORM, A PAY STUB, OR A 1040 TAX FORM THAT INDICATES YOUR SOCIAL SECURITY NUMBER. IF YOUR SPOUSE IS ALSO RETAINING OUR SERVICE, PLEASE BE SURE TO NOTE WE REQUIRE A COPY OF YOUR SPOUSE'S PROOF OF SOCIAL SECURITY AS WELL.
- COPY OF A RECENT CREDIT REPORT WITHIN THE LAST 90 DAYS.
- ALL DISCLOSURES SIGNED AND SENT BACK.

DURING THE DISPUTE PROCESS

- 1.) DO NOT SEND ANYTHING OR TALK TO THE CREDIT BUREAUS WHILE WE ARE WORKING ON YOUR FILE.
- 2.) DO NOT SEND ANYTHING OR TALK TO YOUR CREDITORS WHILE WE ARE WORKING ON OUR FILE.
- 3.) DO NOT RUN YOUR CREDIT WITH ANY COMPANY UNLESS INSTRUCTED OTHERWISE.

ACKNOWLEDGMENT OF PROGRAM GUIDELINES

PLEASE INITIAL EACH ITEM

We will not start your letters until we receive these documents.

Please initial.

I understand that throughout the 6 MONTH PROGRAM, I will receive standard form letters from all 3 credit bureaus. I also understand that I might receive information from the creditors asking me to settle. I understand I need to send all documentation to FINANCIAL CREDIT REPAIR before moving forward.

____/____ I understand that it is my responsibility to call back FINANCIAL CREDIT REPAIR if I have not received any information within 45 days of starting the process.

____/____ I understand that there is a 100% money back guarantee if the credit scores do not improve, or no derogatory accounts come off. I also understand that this is a 6 month service consisting of 2 – 3 sets of letters that will dispute ALL NEGATIVE ACCOUNTS.

____/____ I understand that if I am late on my payments or get new collections, charge offs, new inquiries or any kind of negative accounts after signing up with Financial Credit Repair, it is not FCR'S responsibility for the negative outcome and may void the contract.

____/____ I understand that it will cost me \$73.50 TO RUN THE CREDIT REPORT AGAIN TO SEE THE RESULTS IN 30 TO 45 DAYS WHEN I RECEIVE THE INVESTIGATION RESULTS UNLESS PROVIDED BY THE LENDER.

Clients Name _____ DATE _____

(Print)

Clients Name _____ DATE _____

(Signature)

Clients Name _____ DATE _____

(Print)

Clients Name _____ DATE _____

(Signature)