

## Our Services - Making Credit Repair Easy and Effective for Our Clients

Hamilton Credit Repair leverages your rights as a consumer to contact the credit bureaus and individual creditors and remove questionable negative items from your credit report. You can dispute any and all items that are inaccurate, untimely, misleading, biased, incomplete or unverifiable (questionable items). If the bureaus cannot verify that the information on their reports is indeed correct, then those items **must be deleted**. In the event an unverified item is not removed, in some cases, we will refer you to an attorney who will pursue legal action on your behalf against the credit bureaus.

Our personalized service and best-practice strategies make the task of restoring your credit rating simple and worry-free. Our outstanding results are backed by a money back guarantee and a pricing model that only charges for services after they have been performed.

### **FACT: Credit Bureaus are NOT Government Agencies**

Many consumers are under the impression that there is nothing can be done to change the information on their credit reports. The Fair Credit Reporting Act helps protect your rights against unfair practices by Consumer Reporting Agencies, the multi-million dollar corporations that profit from gathering and selling your personal information to creditors, insurers, employers, landlords, telemarketing companies, direct mail marketing companies and other businesses.

## Credit Bureaus



### **How Can Hamilton Credit Repair Help You?**

Hamilton Credit Repair helps consumers remove questionable negative items from their credit reports, using best-practice strategies to improve your credit rating with all three major bureaus. We are also affiliated with attorneys that can assist clients in the Credit Repair area and in other areas such as bankruptcy, foreclosure defense, loan modifications, creditor collections, etc.

### **Stop Harassing Phone Calls!**

Put an end to collection calls from creditors and collection agencies.

### **Restore Your Credit Legally**

The *Fair Credit Reporting Act (FCRA)* gives you the right to dispute any and all questionable negative items on your credit reports. If the bureaus cannot verify that the negative information on their reports is true and correct, then those items must be deleted. In the event an unverified item is not removed, in some cases, we will refer you to an attorney who will pursue legal action on your behalf against the credit bureaus.

### **How Do I Get Started?**

Getting started is simple just send us your credit reports, identify the items you wish to question and Hamilton Credit Repair will go to work for you. Contact us today to learn more!



The Yankee Clipper Law Center  
3230 Stirling Road, Suite 201  
Hollywood, Florida 33021

The Ingraham Building  
25 SE 2nd Ave. Suite 1020  
Miami, FL 33021

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# Consumer Credit Repair

Did you know that a poor credit score can prevent you from getting a car, a home or apartment, insurance, a cell phone or even a job? Hamilton Credit Repair can help protect your rights under the law in order to improve your credit score.

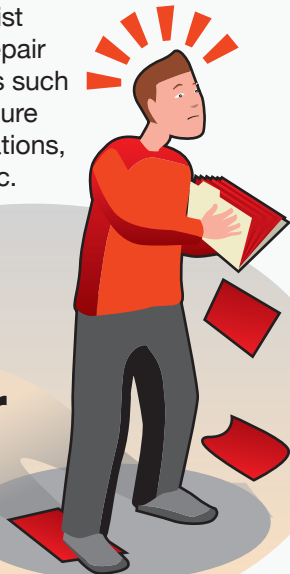
We help consumers remove questionable negative items from their credit reports including:

- COLLECTIONS
- LATE PAYMENTS
- CHARGE OFFS
- LIENS
- BANKRUPTCIES
- REPOSSESSIONS
- FORECLOSURES
- JUDGMENTS

Consumer studies have shown 79% of all credit reports contain errors and many of these errors are serious enough to cause consumers to be denied access to credit and favorable interest rates.

Most consumers don't understand the complicated consumer credit rating system and their rights under the Fair Credit Reporting Act (FCRA). Fortunately, Hamilton Credit Repair provides a personalized service that guides you through the process of restoring your credit score, making it simple and stress-free. We are also affiliated with attorneys that can assist clients in the Credit Repair area and in other areas such as bankruptcy, foreclosure defense, loan modifications, creditor collections, etc.

## Step 1 Send Us Your Credit Report



# The Credit Restoration Process: How we do it



## Step 1 Send Us Your Credit File

Getting started is simple! Just send your 3 Bureau Credit Report to Hamilton Credit Repair so we can review your credit file and current score and set up your account.

## Step 2 Identify Negative Items and Disputes

Hamilton Credit Repair will analyze your credit reports and identify the negative items that may be lowering your score. You can choose the items you wish to have modified or removed including any and all outdated, inaccurate, misleading, or unverifiable (questionable items).

## Step 3 Initial Dispute Correspondence

Hamilton Credit Repair will prepare and send out the first round of dispute letters and correspondence on your behalf to Bureaus and/or Creditors. Only after this initial work has been completed, Hamilton Credit Repair will charge you an initial work fee.

## Step 4 Receive Responses

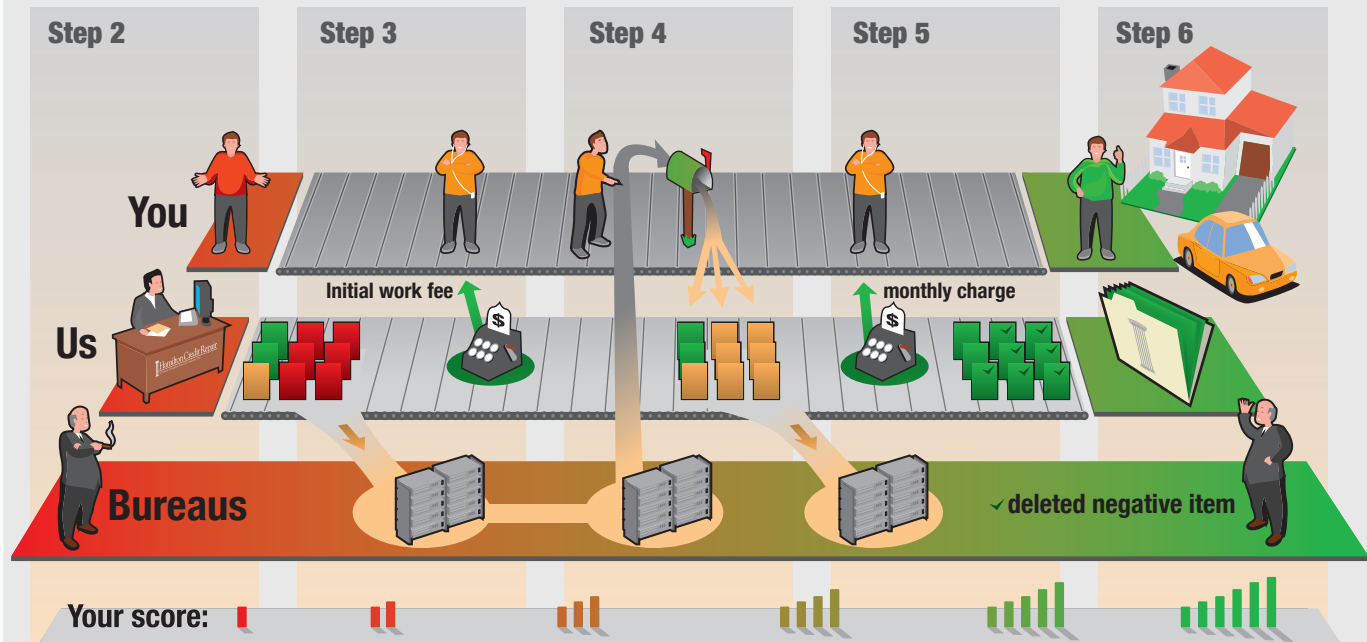
The Bureaus and/or Creditors will respond to the Disputes by postal mail. All responses and correspondence from Bureaus and Creditors should be forwarded to Hamilton Credit Repair so we can update your case and continue the credit restoration process.

## Step 5 Follow-Up and Escalation

Items that have not been removed after the initial communications are marked for further follow-up and escalation. We will pursue more aggressive tactics to remove more difficult items. A monthly fee will be charged every 30 days for the work performed the month prior. In the event an unverified item is not removed, in some cases, we will refer you to an attorney who will pursue legal action on your behalf against the credit bureaus.

## Step 6 Full Credit Restoration

After removing all of the questionable negative from your report and using best-practice strategies to build your credit rating your credit will be restored to its full potential.



No specific outcome is promised. Your results may vary. Payment for services is collected only after services have been performed. You may cancel at any time.