

**Take back your buying power!**

**Tips to improve your credit score**

- Keep your credit cards active by charging on them
- Balance to limit below 30%
- Paying early gives you a better rating
- Don't close accounts your history matters.

**The Cost Of Bad Credit**

Based on a \$250,000 loan for 30 years

Credit Score	Interest Rate	Monthly Payment	Interest Paid	Money Saved over 30 years
720 & above	5.9%	\$1482.84	\$533,822	\$216,389
700-719	6.3%	\$1547.43	\$557,074	\$196,137
675-699	6.6%	\$1596.65	\$574,794	\$175,417
620-674	7.6%	\$1765.19	\$634,468	\$114,783
560-619	8.5%	\$1922.28	\$692,020	\$62,020
500-559	9.4%	\$2083.92	\$750,211	\$0.00

# KeySolutionz

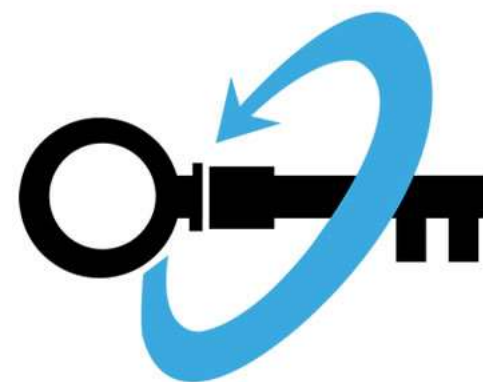
**About Us**

We teach you how to rebuild your credit and score. Showing you how credit scores are generated. Evaluating your personal credit report, gives you detailed perspective on how your history is calculated.

**What effects your credit?**

- Collections
- Charge offs
- Late pays
- Bankruptcies
- Tax liens
- Foreclosures

## SCORING MODEL



**KeySolutionz**

"Tashia was recommended to me by a lender to improve my credit score. Tashia was prompt and courteous in all our communication. She guided me in to quickly getting rid of my negative reporting entries with all three credit bureaus." In just over three months my credit score was up by almost 100 pts. I'd highly recommend Tashia in anyone needing to clean up their credit report and improve their scores. Thanks Tashia!"

Bill Hebert



**KEYSOLUTIONZ.COM**

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*There's no shame in having less than perfect credit. 80% of credit reports contain errors.*



## Where to start?

### Get the credit score you deserve by law

Don't let your less than perfect credit stop you from achieving the American dream. Rebuilding your credit or building your business credit can change your life. Here at KeySolutionz, we are dedicated to your success. Even if you don't know where you stand or where to start, give us a call and at the very least we will give you free consultation and point you in the right direction.

### Reviewing your credit file

We'll analyze your credit report. We'll be looking for negative items like collections, charge-offs, tax liens, judgements and late payments that may be hurting your score.

### Write to Agencies

We will write to each of the 3 credit agencies (Transunion, Equifax and Experian) The letters dispute the validity of each account reporting to your credit file. Holding creditors accountable for how they report.

### Unlimited Negative Items

Keep in mind we will include all negative items from the start. That way you have a better chance at getting results in a reasonable amount of time. Could take a good 6 months to rebuild credit.



*Get the credit you deserve by law...*

One third of the United States has been deemed "Un-bankable" (below 640 fico)

### Our Products and Services

KeySolutionz takes problematic credit reports seriously. We understand the applicable consumer protection laws, and we help our clients to leverage those legal rights so that their credit reports remain fair, accurate, and substantiated.

From bankruptcies, to charge-offs, to tax liens, we have challenged virtually every credit problem, doing work for our clients that resulted in increasing credit scores sometimes over 100 points. With 13+ years of experience in the credit repair field has helped many clients to turn their lives around.