

# SmartCredit Repair

## Frequently Asked Questions

### **How long does it take?**

Predicting the outcome of repairing someone's credit is not a fair, right or ethical response. What is fair is to discuss how the process works. Each cycle takes approximately 45 days. The cycle begins when Smart Credit Repair (SCR) initiate the letter to the agency. The agency, after receiving the correspondence, has thirty (30) days to respond. The agency then will respond in writing to the client in which the letter pertains to. The client after receiving the letter has the responsibility to redirect a legible copy of the correspondence to SCR. SCR uses the United States Postal Service (USPS) for all outgoing correspondences, as do the said agencies. SCR uses a conservative estimate of five (5) days for postal services. Presuming the client uses the USPS to resend the letters to us, we estimate each cycle to be forty-five (45) days.

### **Couldn't I just do this myself?**

Of course! SCR has been working their system for many years now and they have been successful. Several people trying to be a 'do-it-yourselfer' have wasted many months. SCR has the tools, resources, and results to be more effective from years of experience.

### **How are my payments made?**

Payments are accepted either by credit card or an Automated Clearing House (ACH) withdraws from you checking or savings account. Initially there is a setup charge to open the case. That payment is collected after the contract has been signed. Ninety (90) days later the first payment due and will be billed automatically on the anniversary (monthly) from your contract date.

### **Why is there a password for the contracts?**

SCR is a company that values privacy and security. There are many people who desire our products and intellectual properties. We take it as a compliment, but very seriously as well.

### **Is there a discount for my spouse?**

Yes. (See pricing on web site)

### **Do I have to do anything besides mail SCR the correspondences?**

No.

### **Can SCR remove a bankruptcy/foreclosure?**

Yes, it has been done for some VERY satisfied clients. Bankruptcies are more frequently removed than foreclosures.

### **What if I just cut up & close my credit cards, will that raise my score?**

No. In fact if you have remaining balances on closed revolving debt (credit cards, signature loans, equity lines of credit, etc.) your score will reflect a lot of damage. Credit cards are like loaded pistols; in the wrong hands anything is dangerous. There is a lot of benefit to having an open revolving account with \$0.00 zero dollar balances that are matured (over 3 years old). We recommend cutting up the cards and keep removing the debt and stop adding to it.

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(317) 203-3230

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## **My spouse has perfect credit, is this really something I need?**

If something happens to your spouse, for whatever reason, you should always have your ducks in a row. It is tough enough dealing with whatever form of separation you would suffer from, but losing your house because you can't put it in your name would make things tremendously worse.

## **Can you get perfect credit?**

We have observed over 12,000 credit reports and the highest score, from industries outside of SCR and within, has been an 846.

## **What are the ranges of Credit Scores?**

Credit scores (C/S) range from 300-850. There are online services that will sell you credit scores that are on a scale up to 900 and down to 350. This is similar to a clothing store marking their XL sizes as Large to make you feel better. If your C/S is a 640 from the main stream internet "Score Sellers," you would have a 590 C/S to any conventional lender whether their specialty is Auto Finance, Credit Cards, Leasing, Loans, or Mortgage Lending.

## **How can we contact you?**

Email is simply the best contact method there is. [contactus@smartcreditrepair.info](mailto:contactus@smartcreditrepair.info)

You can fax us at (866) 615-5016.

After the initial contact with SCR, you will have an assigned Account Specialist to answer personal questions and provide the top levels of customer support in the industry.

## **Don't you have to be an attorney to repair a credit file?**

No.

## **If I am in the Annual One-Pay program and want to continue for a few more months, can I go to a month-to-month billing?**

Yes, the only difference is that you will not have a ninety (90) day delay from you annual One-Pay.

## **What if I am not satisfied, can I cancel?**

No questions asked, YES. Your billing will be stopped and your service will be terminated immediately. There is a right to cancel period of three days upon the contract being signed, but you may cancel anytime throughout the service. If you are on the One-Pay program, your service will be terminated.

## **What if I only have two or three items of negative credit on my credit report?**

SCR suggest that you only consider the month-to-month program.

What if my spouse and I are getting different results and only one of us wants to cancel, would he/she have to start with a new contract and payment?

You can downgrade and upgrade your contract at you leisure. SCR requires thirty (30) day notice to make the transition.

## **Does it matter what state I live in to be a client?**

No.

If this does not answer your questions: [contactus@smartcreditrepair.info](mailto:contactus@smartcreditrepair.info)

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