CLIENT CHECKLIST · SERVICE 2 OF 7

Consumer Credit Repair

Help finding and disputing errors on your credit reports, one round at a time.

What this service is

- ✓ We help you find items on your credit reports that look wrong, incomplete, out of date, or can't be verified.
- ✓ We prepare disputes in rounds, called “waves.” They go to the credit bureaus and, when it fits, to the company reporting the item.
- ✓ We track the answers and keep you updated.
- ✓ It is month-to-month, after you sign a written agreement.
- ✓ Spouse file add-on: your spouse can add their own credit file. See “Adding a spouse file” below.

What this service is not

- ✕ It is not debt settlement. We don't pay or negotiate your debts.
- ✕ We don't file false identity theft claims or dispute items you know are correct.
- ✕ Correct negative items can stay on a report for years (most for 7 years, bankruptcy up to 10).
- ✕ It is not legal advice.
- ✕ No guarantees. No one can promise a credit score, a deletion, a loan, or a grant. We won't either.
- ✕ We do not remove correct information. We only dispute items that look wrong, incomplete, out of date, or that can't be verified.
- ✕ No CPNs (“credit privacy numbers”) and no “new credit identity.” A CPN is not a legal stand-in for your Social Security number.
- ✕ No tradelines and no piggybacking. We don't sell or arrange spots on a stranger's credit card.
- ✕ We never ask for your bank, card, or credit bureau logins or passwords.

What to gather before we start

Check each box as you find it. Bring these to your meeting or show them to us. You keep your papers.

ID and address

- ☐ Government photo ID (driver's license, state ID, or passport). Bring it or show it.
- ☐ Proof of your current address from the last 60 days, like a utility bill or lease. Cover any account numbers.

Your credit reports

- ☐ Your reports from all 3 bureaus, pulled by you, free, at AnnualCreditReport.com in the last 30 days.
- ☐ Any past dispute letters you sent, and the answers you got back (if you have them).

Letters and proof

- ☐ Letters from collectors or creditors.
- ☐ Proof that shows an error, like a paid-in-full letter, settlement letter, payment receipt, or court papers.
- ☐ Bankruptcy discharge papers, if you filed.
- ☐ An identity theft report from IdentityTheft.gov or a police report, only if you were a victim.
- ☐ Your own list of items you believe are wrong, and why. Company names only. No account numbers.

Adding a spouse file

- ☐ Your spouse gathers their own items from the list above: their own photo ID, proof of address, and their own 3 reports.
- ☐ Your spouse signs their own written agreement and gets their own 3 business days to cancel.
- ☐ Each file is kept separate and private. We only share one person's file with the other if that person says yes in writing.

Keep your private info private

- ! You pull your own credit reports, free, at AnnualCreditReport.com. You keep them.
- ! Keep account numbers private. On any copy you share, cover all but the last 4 digits.
- ! Do not write your Social Security number, date of birth, bank logins, or account numbers on this checklist.
- ! Do not email your Social Security number, date of birth, bank logins, passwords, or full account numbers. Bring papers to your meeting or show them to us on screen. Ask us for a safer way to share if you need one.
- ! This checklist is yours. Check items off as you gather them. You keep the originals.

What happens, step by step

1. **Free consult.** We look at your reports together and talk about your goals.
2. **Read the paperwork.** You get a written agreement, a statement of your rights, and a cancellation form. Ask any questions.
3. **Sign, then 3 days to cancel.** After you sign, you have 3 business days to cancel. Work starts after that.
4. **Review.** We go through all 3 reports with you and list the items that look wrong.
5. **Dispute wave.** We prepare the dispute letters. You read and approve them before they go out.
6. **Bureaus check.** The bureaus look into each dispute. This usually takes about 30 days.
7. **Results.** The bureaus mail results to you. Share them with us, with account numbers covered.
8. **Next wave.** We plan the next round only for items still in question.

9. **Month-to-month.** You can stop at any time, as your agreement explains. We bill only after that month's work is fully performed.
10. **Follow-up.** When we finish, you get a final review and tips to keep your file healthy.

Your rights

- You can dispute errors with the credit bureaus (Equifax, Experian, and TransUnion) yourself, for free. You do not have to hire anyone.
- You have 3 business days after you sign to cancel, for any reason, with no penalty.
- We don't charge you until the work you are paying for is fully performed. This is the federal Credit Repair Organizations Act rule (15 U.S.C. 1679b(b)).
- Credit repair needs a written contract that you sign before any work starts. You also get a written statement of your rights and a cancellation form.
- No one can legally remove correct, current, verifiable information from your credit report.

Read more about your rights: https://topshelffundability.com/consumer-rights

Pricing

- Pricing is quoted in writing after your free consult.

Questions? Call 910-978-1173 or email info@topshelffundability.com.