CLIENT CHECKLIST · SERVICE 1 OF 7

Free 15-Minute Consult and Credit File Review

A short, free talk about your credit reports and your goals. No cost. No obligation.

What this service is

- ✓ A free 15-minute call or meeting.
- ✓ We look at your credit reports with you.
- ✓ We point out items that may be wrong, incomplete, or out of date.
- ✓ We explain your options in plain words. That includes fixing errors yourself, for free.
- ✓ If you want paid help, we tell you what it would include.

What this service is not

- ✕ It is not a contract. No paid work starts on this call.
- ✕ It is not legal, tax, or financial 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 We only dispute items that look wrong, incomplete, out of date, or that can't be verified.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.

Your credit reports

- ☐ Your reports from all 3 bureaus (Equifax, Experian, TransUnion). Pull them yourself, free, at AnnualCreditReport.com.
- ☐ Print them or save them as PDFs so you can open them during the call.

Your questions

- ☐ A short list of items you think may be wrong. Write the company name and what looks wrong. No account numbers.
- ☐ Any letters from collectors or creditors you have questions about.
- ☐ Your main goal. For example: buy a home, get a car, get business funding, or lower your interest rates.

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. **Book.** Call 910-978-1173 or email info@topshelffundability.com to pick a time.
2. **Pull your reports.** Get your 3 free reports at AnnualCreditReport.com before the call.
3. **Talk for 15 minutes.** We look over your reports with you.
4. **Hear your options.** We tell you what looks wrong, what looks correct, and what you can do. That includes doing it yourself.
5. **No pressure.** If you want our help, we send a written quote and a written agreement. Take your time to read them.
6. **3 days to cancel.** If you sign, you have 3 business days to cancel. No paid work starts until that time is up.
7. **Follow-up.** We check in once to answer any questions, whether you hire us or not.

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

- The consult is free. If you choose paid help later, pricing is quoted in writing after your free consult.

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