

# CREDIT ACCURACY VERIFICATION SUMMARY

## About the Ministry

*Make A Way Ministries (MAW)* is a non-profit Christian ministry and community service with corporate offices in Miami, Florida since 1987 and a branch office in Granbury, Texas. *MAW* focuses on credit restoration issues and is an ACCREDITED member of the Better Business Bureau with an A+ rating for many years which is the highest rating that can be achieved.

In addition, *MAW* provides related counseling, guidance, educational service and practical solutions on a broad range of issues to help people overcome financial difficulties. *MAW* operates on a national level and helps thousands of families each year. *MAW* operates the following websites: [www.makeaway.net](http://www.makeaway.net) and [www.makeawaypublishing.com](http://www.makeawaypublishing.com).

## About Credit Accuracy Verification

*Credit Accuracy Verification (CAV)* is often called “credit repair” or “credit restoration” and is the process of correcting and enhancing consumer credit reports published by the three national credit bureaus. Accordingly, the main purpose of CAV is to increase the FICO Scores that are calculated by each of the credit bureaus because their Scores are the primary representation of a consumer’s credit rating.

The improvement of one’s FICO Scores involves: 1) the disputing of erroneous and outdated information currently appearing on a consumer’s credit reports, and 2) direct discussions with creditors as necessary to arrange for changes in the manner of their reporting to the credit bureaus or to negotiate special debt repayment terms that would serve to increase the Scores.

CAV makes use of federal legislation including the *Fair Credit Reporting Act* which governs the activities of all credit reporting agencies and the *Fair Debt Collection Practices Act* which governs creditor collection practices. Every consumer has the legal right under federal legislation to protect their credit ratings and to challenge ANY published information.

When a Client enrolls in our CAV Program they can typically expect an increase in their FICO Scores of perhaps a hundred points or even more depending upon the age of their present negative information. The process of achieving this can require from two to six months or even longer depending on the specifics of the Client’s credit history. During the time the CAV Program is in process, the Client will need to work closely with *MAW* to transmit correspondence sent to them from the credit bureaus and creditors, to make all monthly payments on time and to refrain totally from applying for new credit.

It should be noted that Credit Repair service offered by counseling agencies is governed by federal legislation called the Credit Repair Organizations Act that among other things prohibits the charging of advance fees. Nonprofit ministries such as Make A Way Ministries are specifically exempted from this legislation but we operate in accordance with the legislation. Our Fee covers the service of setting up your file and

## Program Costs

The *MAW* Program is unique to the credit repair industry in that it offers not only a traditional credit repair program that disputes credit report information according to federal law but also provides a couple of options where clients can share in the related work load and accomplish their objectives at significantly reduced costs.

The Traditional Program starts with an analysis of the client's credit reports in order to develop an appropriate strategy. As our Client you will be given access to a FREE credit report monitoring program so you can watch the improvements as they translate weekly to your credit reports. MAW proceeds with a series of Dispute Letters sent directly to the credit bureaus disputing appropriate entries on your credit reports according to federal law which requires the bureaus to verify the disputed items. After each round of disputes you will be advised to be on the lookout for revised credit reports and correspondence sent by the bureaus directly to your residential address of record. You then forward that information to our office for review and follow up.

The cost of the Traditional Program starts with an Enrollment Fee of \$150.00 which covers the initial analysis of your credit reports, instructions for connecting to the FREE monitoring system and the setting up of your file. Thereafter, you will be charged \$95.00 per month for the next six months and follow up Dispute Letters will be sent to the bureaus at 1-2 month intervals. MAW will need to pre-schedule all payments either by Debit Card or through our Electronic Transfer system.

#### **Option A:**

A less expensive way to carry out your Credit Repair Program would be to simply purchase our Credit Repair Manual which includes detailed instructions for performing the work and a set of model Dispute Letters in MS Word that have been used successfully many times and can be easily personalized for your use. You will also be connected to the FREE credit report monitoring system so you can watch for the weekly updates to your credit reports.

#### **Option B:**

Another option is for MAW to provide you with an initial analysis of your credit reports after being connected to the FREE credit report monitoring system to with a copy of the Credit Repair Manual and the model Dispute Letter in MS Word. You can add unlimited coaching from MAW during normal working hours if for example you get stuck on something or want guidance for wording of your Dispute Letters. The cost is an Enrollment Fee of \$95.00 which covers the cost of the Credit Repair Manual, development of the initial analysis and strategy and connecting to the FREE monitoring system. The ongoing coaching program will cost only \$25.00 per month.

In our opinion, Option B is an extremely creative and effective way to achieve credit repair at a professional level at the lowest cost.

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Sometimes it could be necessary to have to try to settle old debts if the creditors repeatedly resist the CAV Program. When this happens, clients who have paid all the required fees into the CAV Program will be allowed to enroll into the MAW Negotiated Debt Settlement Program without any additional enrollment fee. Please request additional information on the NDS program at the appropriate time.

#### **What to do Next**

If you have some questions or concerns, please feel free to email or call the main office. Otherwise, we hope you will contact us and request an enrollment package.

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Granbury, Texas 76048

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Thanks so much for contacting MAW and we look forward to being of service to you and your family.

***MAKE A WAY MINISTRIES***