We are proud to announce...

...that our deletion percentage rate is approx 65-75% and often higher. Industry standard is only 35%. What does that mean to you??? It means that on average our clients see an average increase in FICO score of approx 90 points in 90 days.

In our industry we have integrated technology and education by implementing video blogs on credit topics as part of the free education available to our clients as well as the ability for our clients to receive text message updates, twitter, and iphone updates.

Ultimately we understand that trusting a company with your credit is not an easy thing to do. That's why we treat every credit file as if it were our own. You will find the walls of our office lined with recent testimonials from lenders, realtors, and past clients who have raved about our services. Feel free to come on by the office and review our before and after credit reports from recent client graduates! We look forward to earning your future business...

Who we can Help

We can help clients in all FICO score ranges. However, the "BEST" candidates for our services are those who fall in the lower FICO score ranges who wish to see a 60-100 point increase in their scores. Typically our program ranges from 90 days to 6 months with increases in FICO scores occuring within the very first 30 days of our program. We work with clients in all 50 states and have the capability to provide consultations as well as client status report appointments via phone, webinar, skype etc to accommodate our out of state clients.

EZ PAY MONTHLY PROGRAM 199.00 enrollment (100.00 to add spouse) 79.00/per mo./per person

EZ PAY is our most popular program. During this program, we aggressively dispute multiple derogatory items with Trans Union. Equifax, and Experian with a strategically designed and individually tailored dispute campaign. We utilize legal and permanent disputing methods which means that any derogatory payment item that is removed will never be re-reported. Our Dept of Justice registration requires that our clients pay a monthly fee for our program which is payable in arrears. So essentially each month, we have just as much "skin in the game". This is a checks and balance system designed to minimize our clients financial risk and maximize our clients results. This program is a monthly "pay as you go" program so there is no contract signed to commit our clients to participate for any length of time. The majority of our clients complete this program anywhere from 90 days to 6 months but almost every client sees a dramatic point increase within the first 30-60 days.

"I just closed escrow! I am so impressed. We were told we wouldn't be able to buy a home for a few more years and with your help I'm completely finished just four months after we signed up!" - Pamela D of Murrieta CA

COLLECTION RESOLUTION

595.00 395.00 enrollment (195.00 to add spouse) 79.00/per mo./per person

This program is for individuals who have open and unsettled collections in addition to "typical" credit repair issues. In order for a client to have a significant increase in their FICO scores, open collections must be negotiated and settled. We work with the original creditor to negotiate settlements on behalf of our clients. Typically we are able to negotiate anywhere from .25 to .50 on the dollar. However, our skilled staff utilize the various collection Acts to aggressively and successfully settle accounts in a timely manner. For optimum results in this program, the client would then want to participate in our month to month credit repair program once debts have been settled. As with all our programs, this program requires a complimentary consultation to determine eligibility.

Finally, a credit repair company I can feel really good about referring my clients to. After 12 years in the business and many failed attempt with "credit repair" companies from all over the US, I now have Dedicated Credit Repair. These guys know what they are doing and know how to treat clients. DCR is the first and only credit repair company I refer my clients to with confidence.

- Bill Provost, Mortgage Lender

Who We Are

DCR is a prestigious credit restoration company that prides ourselves on providing accurate and honest credit education and effective and PERMANENT credit restoration services. DCR is registered with the Dept. of Justice and only 3% of all credit restorations have this required certification. Therefore we have set our own standards of excellence and in all instances strive to exceed our clients' expectations. Because 98% of our clients are referred by mortgage lenders and real estate agents, our programs have been designed around the three major loan programs FHA, VA, and Conventional guidelines. In other words if a client is referred to us with a FICO score ranging anywhere from 300-580 we know how to quickly help a client gain FICO score points aggressively pushing them up in to the acceptable FICO score ranges for all major loan programs.

All prospective clients receive a mandatory complimentary consultation. During our consultation process we will evaluate a prospective clients credit report reviewing the "types" of derogatory accounts that they have. Once we identify the types of derogatory items (30 day lates, collection accounts, liens, judgements etc) we will select the method of removal that will have the quickest result. All deletions that we obtain on behalf of our clients are permanent. We do NOT dispute accounts utilizing any methods that would result in an item being placed back on the credit report.

We believe that all clients should have the ability to track their program success "real time". Therefore, we have created a web based tracking software that allows both the client AND the real estate referral partner (with permission from the client) to log on to our website and track exactly how he/she is doing in the program. With pie charts and descriptive real-time notes on each client's file, there is never a time where our clients are left questioning the status of their program.



We are licensed and bonded and hold a certificate with the Department of Justice.



Call Us Today! 951.246.7754 www.dcrusa.com



We Can Help You Repair Or Remove:

- Late Payments
- Collections
- Charge Offs
- Bankruptcies
- Judgements
- Repossessions
- Garnishments
- Tax Liens
- Identity Theft
- Inquiries

"Restoring Your Credit
Integrity Is Our #1 Priority!"

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