

# WE CAN GET YOUR LIFE BACK, SO YOU CAN...

GET APPROVED FOR A MORTGAGE



GET APPROVED FOR CREDIT CARDS



GET APPROVED FOR YOUR DREAM CAR



We will use the power of the law to challenge the negative items on your report that are lowering your score.

Call Now For A FREE  
Consultation And Credit Analysis!  
**631-617-5710**



SCMEBF has sponsored this service for all active members.

A small \$10 monthly co-pay may apply!

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And Credit Analysis!

**631-617-5710**

Dispute My Credit Now



**G**  
**JBGRECO**  
& ASSOCIATES  
500 Express Drive South  
Brentwood, New York 11717  
[www.disputemycreditnow.com](http://www.disputemycreditnow.com)



# CREDIT ISSUES? WE CAN HELP!



Nearly 80% of all credit reports contain errors that can drastically lower your credit score and keep you from living the life you deserve.

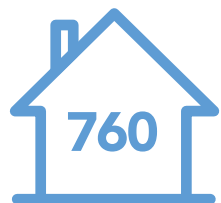
We use the power of the law to remove common credit report errors like:

- ✓ Late payments
- ✓ Judgements
- ✓ Bankruptcies
- ✓ Collections
- ✓ Settlements
- ✓ Foreclosures
- ✓ Inquiries
- ✓ Repossessions
- ✓ Liens
- ✓ Charge Offs

Most people can raise their credit scores by 50-100 points or more by following our program. Take the first step today!

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# HOW MUCH MONEY CAN I SAVE WITH GREAT CREDIT?



VS



If your credit score is **760** and you buy this **\$200,000** home with a **30 year** fixed loan at **4.02%** interest, your payments will be **\$963** a month and you'll pay **\$146,734** in total interest.

But if your credit score is **620** your monthly payment will be **\$1,155** and you will pay **\$216,110** in total interest. With bad credit, you will pay **\$69,376 more** for the very same house!

A low credit score increases the size of your monthly payments. Improving your credit score can save you hundreds of thousands of dollars!

## Is Credit Repair legal?

Credit Repair is 100% legal and it works because of the law. The Fair Credit Reporting Act gives you the right to dispute any item on your credit reports. If an item cannot be verified it must be removed. This will immediately boost your credit score. Even accurate negative items can often be removed or negotiated away.



## How does credit repair work?

79% of all credit reports contain errors. This means that most credit reports can be improved instantly. The next step is to work with creditors to negotiate removal of accurate negative items.

Credit repair is especially effective after collections, delinquency, bankruptcy, divorce, identity theft, or foreclosure. We will guide you every step of the way to order credit reports, remove errors and negotiate removal of negative items. We create powerful letters that place the burden of proof on credit bureaus and creditors.

You will monitor your progress every step of the way. Our financial experts will also help you to keep your finances organized so you will never wind up with bad credit again.

## WE USE THE POWER OF THE LAW TO IMPROVE YOUR CREDIT SCORE FAST!



## Is there a guarantee?

Most people see positive results within 30 days. If your credit score does not increase within 60 days, we will refund 100% of the total amount you have paid.

**“Even accurate negative items can often be removed.”**

Call Now For A FREE Consultation And Credit Analysis!

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