



DID YOU KNOW...

By some estimates, over 30 million Americans have poor or very poor credit?

A poor credit score can prevent you from getting a mortgage, car loan or even a credit card?

Even if you qualify for a loan, poor credit can cost you thousands of dollars a year in extra interest?

If not repaired, some negative credit reports can affect your FICO score for over 7 years?

The three credit reporting agencies are not required to verify negative credit reports?

Bankruptcy, defaults, late payments — even judgments can be removed from your credit report?

We CAN help!

Call today for your free consultation

YOU HAVE RIGHTS!

You have the right to...

One free copy of your credit report every year from each of the three major credit reporting agencies!

Challenge any negative report any creditor has made about you on your credit reports!

Have defaults, bankruptcies, late payments, even judgments removed from your credit!

Improve your credit rating!

Take back control of your financial life!

YOU CAN DO ALL THIS YOURSELF. BUT WHY WOULD YOU WANT TO?

It takes time, effort, energy, know-how and, in some cases, considerable expense — especially if you need to go through the court system. At A Fresh Start, our experts navigate the pitfalls and roadblocks that most people encounter when dealing with creditors and the credit reporting agencies. We know what to look for when repairing credit, who to go to, and how to get the job done.

DON'T DELAY, CALL TODAY!

Vincent Craven, CEO
1554 Paoli Pike • #330 Goshen Village
West Chester, PA 19380
vcraven@afreshstartcreditrepair.com

Toll-Free: (866) 629-1647
Fax: (610) 695-9893
www.AFreshStartCreditRepair.com



A Fresh Start

FIX YOUR CREDIT AND GET ON WITH YOUR LIFE!



CREDIT REPAIR SERVICES



EXPERTS IN CREDIT REPAIR FOR MORE THAN 15 YEARS

The people at A Fresh Start are committed to providing customers with the best credit repair services at the most affordable cost. We take on the toughest challenges every day with creditors, credit reporting agencies and courts, until your issue is resolved. There's no problem our team of experts won't take on and no credit score we can't improve.

A Fresh Start will help you improve your credit scores damaged by:

- Late payments
- Judgments
- Bankruptcies
- Defaults

Credit problems can cost you thousands of dollars a year in higher interest rates for credit cards, mortgages, and car loans based on your lower credit score. A Fresh Start can make a difference.

"I didn't even know that I had bad credit until I got turned down for a mortgage — and that was when I realized I needed help! A Fresh Start raised my credit score over 200 points, and we closed on our home late last year!"

—Jim C., Conroe, TX



OUR SERVICES

Free Consultation — A Fresh Start provides a free, no-obligation consultation and assessment of your credit and will tell you up front what to expect.

Immediate Results — We work with the credit reporting agencies, creditors and courts to remove negative credit reports and improve your credit score.

Customer Satisfaction — We work on every problem until it is resolved to your satisfaction.

Lifetime Guarantee — We back our results with a lifetime guarantee. If any credit problem, which we have previously resolved, is ever questioned or restored to your credit report, we will resolve it free of charge.

"At first I was leery about paying someone to raise my credit score. But when I started looking into it, I found that just the legal fees would have cost me more than A Fresh Start's service, considering the judgments I had against me. I don't know how they can afford to do it for the price, but I am so thankful that they did.

Thanks, A Fresh Start!"

—Laura L., Portland, OR

"I was embarrassed and ashamed because of my bad credit. The first thing A Fresh Start did was help me understand that there were millions of people in the same boat as me, and I had nothing to be ashamed of!"

—Paul F., Cleveland, OH

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"After I lost my business and had to declare bankruptcy I never thought I would be able to qualify for credit again. I don't know how they did it, but A Fresh Start raised my FICO score, got me back on track and back in business!"

—Paul G., Madison, WI

BAD THINGS CAN HAPPEN...

TO GOOD PEOPLE...

JUST LIKE YOU!