

WHAT YOU CAN EXPECT AS A CREDIT CLIENT OF Bay Area Financial Services (BAFS)

What Happens At First:

BAFS first analyzes whatever negative information may be on your credit report. We then send a letter to each credit reporting agency requesting specific information regarding the negative items on your report. Within 45 days, you should receive an updated copy of your credit report from each reporting agency with the result of their findings. **Please send copies of every thing you receive to BAFS.**

The Credit Authorization:

The credit authorization you signed allows **BAFS** to contact all three credit reporting agencies on your behalf. However these agencies will send all correspondence to you. It is your responsibility to send everything to **BAFS** immediately. After you receive it this is the only way we can keep up the effectiveness of our efforts.

The First 45 Days:

If you do not receive anything from any of the credit agencies within 45 days, please call the computer headquarter and inform them. If at any time you wish an update on their progress, call the same number. Generally when you, someone must pull your file. This cannot always be done immediately, which means you may have to make a second call the following day.

The Time Frame To Clear Your Credit:

Repairing your credit normally takes between 2 and 6 months, although in some cases, it can extend to as much as 9 months. This is one of the reasons why the services are for a full year. Not all negatives items will be deleted with the first round of letters. When you return copies of partially cleared reports to BAFS. We will generate the next letters and continue doing so until the process is complete.

WARNING!

While BAFS is repairing your credit, please do not apply for other credit this will only delay the process.

**TRANS UNION CONSUMER RELATION
1-800-916-8800**

**EQUIFAX
1-800-685-1111**

**EXPERIAN
1-888-397-3742**