



Credit Audit Report Prepared for

# Frantzy Michel

Created: 04/24/2026



Prepared by Tiffany Jackson, Jaxx Inc

Dear Frantzy Michel,

On behalf of Jaxx Inc, I'd like to take this opportunity to welcome you as a new client! We are thrilled to have you with us.

Credit is our passion. We understand how important your credit is for your future and we will work tirelessly to make sure we are able to help you achieve your financial goals.

This credit analysis report provides an overview of your credit as potential lenders see it today. It lists the items that are negatively affecting your score and explains how we use the power of the law to improve your credit. It also includes a simple step-by-step plan for you to speed up the process.

**This credit analysis report is broken down into 5 sections:**

- 1 Credit Score Basics
- 2 Your Credit Scores and Summary
- 3 Analysis of Your Accounts
- 4 An Overview of Our Process
- 5 Your Part in the Process

If you have any questions, do not hesitate to reach out. We are always happy to help!  
You can easily reach us during regular business hours in the following ways:

**Email:** [info@jaxxcredit.com](mailto:info@jaxxcredit.com)

**Website:** [www.jaxxinc.com](http://www.jaxxinc.com)

Frantzy Michel, thank you again for entrusting us to restore your credit. We are honored to help you achieve your financial goals.

Best,  
Tiffany Jackson  
Jaxx Inc



# What a Low Credit Score Costs you



## New Toyota Camry: \$23,000/66 Month Term

Jane's Credit Score

**730**

Interest Rate.....1.99%  
Payment.....\$368

Total Interest Paid  
**\$1,302**

Total Payments:  
**\$24,302**

John's Credit Score

**599**

Interest Rate.....14.99%  
Payment.....\$514

Total Interest Paid  
**\$10,921**

Total Payments:  
**\$33,921**

A low score can cost you:

**\$9,616 MORE**

For the exact same car and price!

This same thing happens with your credit cards,  
mortgage, loans, etc.



# What a Low Credit Score Costs you



**New Home: \$250,000/30 Year Fixed Rate Mortgage**

Jane's Credit Score

**730**

Interest Rate.....**2.75%**  
Payment.....**\$1,021**

Total Interest Paid  
**\$117,417**

Total Payments:  
**\$367,417**

John's Credit Score

**599**

Interest Rate.....**6.5%**  
Payment.....**\$1,580**

Total Interest Paid  
**\$318,861**

Total Payments:  
**\$568,861**

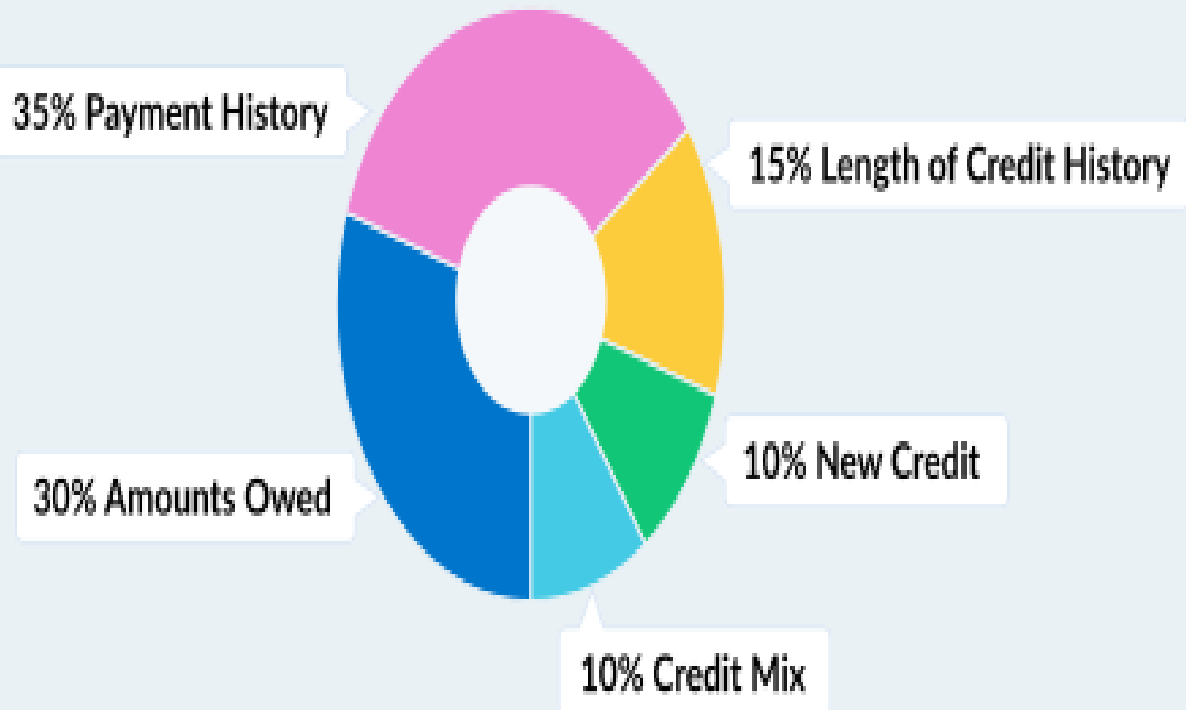
A low score can cost you:

**\$201,444 MORE**

**For exact same home & price!**

Cleaning up your credit will lower your bills and can save  
hundreds of thousands of dollars!

# How Credit Bureaus Determine your Credit Score



## Your Behavior Effects Your Credit Score



### Do you pay your bills on time?

Payment history is a major factor in credit scoring. If you have paid bills late, have collections or a bankruptcy, these events won't reflect well in your credit score.



### Do you have a long credit history?

Generally speaking, the longer your history of holding accounts, the more trusted you will be as a borrower.



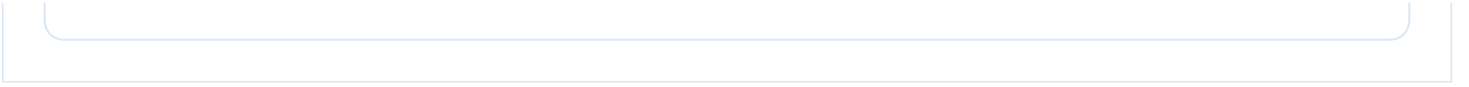
### Have you applied for credit recently?

If you have many recent inquiries this can be construed as being negative by the bureaus. Only apply for credit when you really need it.



### What is your outstanding debt?

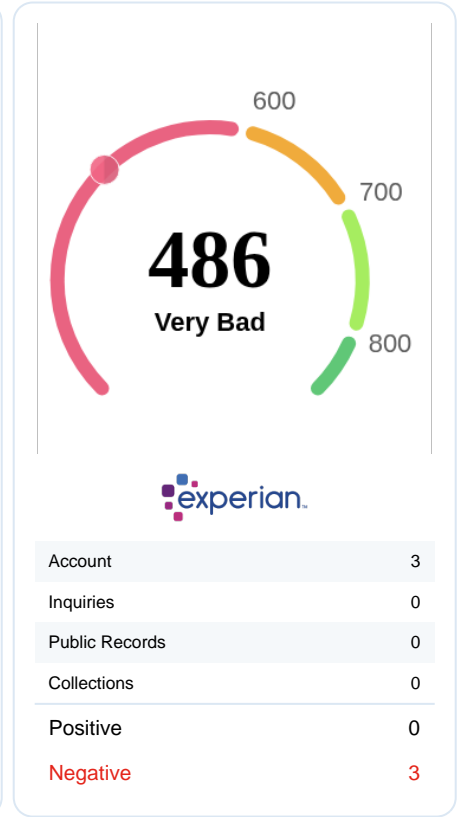
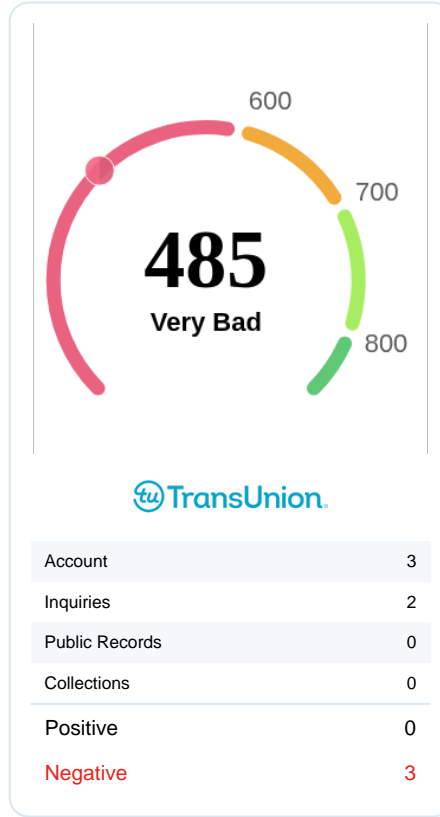
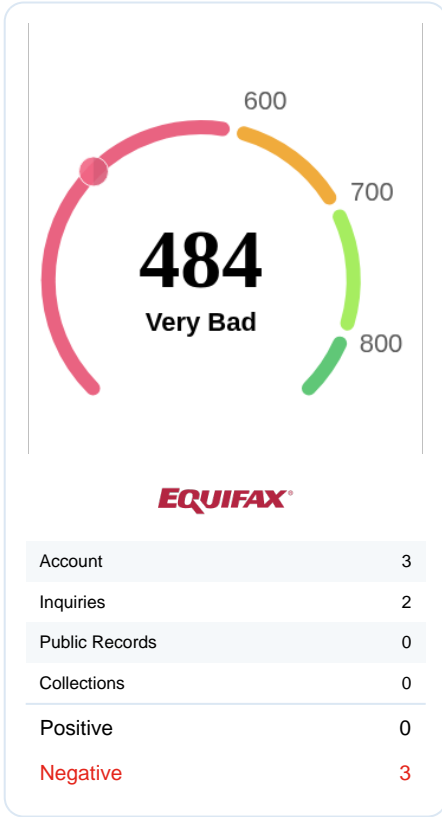
It is important to not use all of your available credit. If all of your credit cards are maxed out, your scores will reflect that you are not managing your debt wisely.



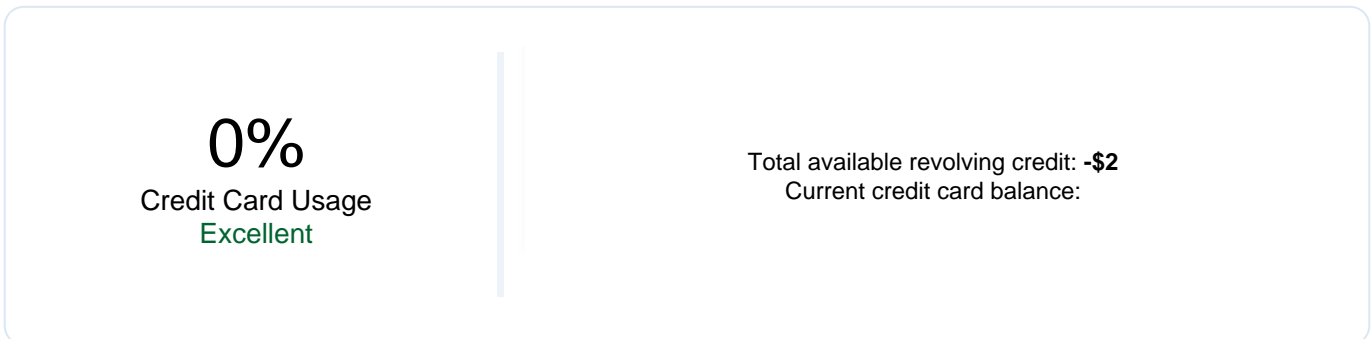
# Your Credit Scores and Summary

These scores were reported by CreditHeroScore on 04/24/2026. Reports and scores refresh monthly.

We have analyzed your credit reports from the three major bureaus. Here are our findings:



Maxing out your credit cards will lower your score. If you pay balances down to below 30% of your available credit limit of each card, that will increase your score.



## It Is Important To Keep Your Credit Monitoring Account Active Throughout The Credit Repair Process

Credit scores vary depending on where you get them because there are dozens of credit scoring models that may calculate your score differently. Maintaining this one (1) credit monitoring account that is compatible with our software gives us a baseline with all 3 bureaus to accurately see changes as they happen.

# Derogatory Summary

We analyzed all the items on your reports to determine which accounts are negatively impacting your score. Here are our findings:

	<b>EQUIFAX®</b>	<b>tu TransUnion.</b>	<b>experian.</b>
Delinquent	3	1	3
Derogatory	3	3	3
Collection	0	0	0
Public Records	0	0	0
Inquiries (2 years)	2	2	0

# Derogatory Items

**3**

Delinquent or derogatory items

Recent late payments, collections, and other derogatory items within the last 6 months will hurt your credit score more than older inactive accounts. Accounts within the last 24 months carry the second most weight. It is crucial to pay all bills on time and never miss payments.

Account Name	<b>EQUIFAX®</b>	<b>tu TransUnion.</b>	<b>experian.</b>	Issue
CREDIT ONE BANK NA	Negative	Negative	Negative	Was 30 days late 03 time(s). Was 60 days late 02 time(s). Was 90 days late 05 time(s).,Was 30 days late 03 time(s). Was 60 days late 02 time(s). Was 90 days late 06 time(s).,revolving,30 days late,60 days late,90 days late,delinquent,past due
NAVY FEDERAL CR UNION	Negative	Negative	Negative	Was 30 days late 01 time(s). Was 60 days late 01 time(s). Was 90 days late 03 time(s).,Was 30 days late 01 time(s). Was 60 days late 01 time(s). Was 90 days late 07 time(s).,installment,30 days late,60 days late,90 days late,charged off,unpaid,unpaid balance reported as a loss,reported as a loss

APPLE CARD/GS BANK USA

  
Negative

  
Negative

  
Negative

Was 30 days late 02 time(s). Was 60 days late 02 time(s). Was 90 days late 05 time(s).,Was 30 days late 02 time(s). Was 60 days late 02 time(s). Was 90 days late 10 time(s).,revolving,30 days late,60 days late,90 days late,charged off,unpaid,unpaid balance reported as a loss,reported as a loss

# Public Records

**Zero**  
Public Records

Public records include details of court records, bankruptcy filings, tax liens and monetary judgments. These generally remain on your Credit Report for 7 to 10 years.

Account Name

**EQUIFAX**

**tu** TransUnion.

**experian.**

Issue

No Record Found.

# Inquiries

**4**  
Inquiries

Each time you apply for credit it lowers your score. For that reason we ask during credit repair that you do not apply for anything.

Account Name	<b>EQUIFAX</b>	<b>tu</b> TransUnion.	<b>experian.</b>	Issue
LITHIAM/DR	<b>X</b> 2024-11-09	—	—	Inquiry
ONEMAIN	—	<b>X</b> 2024-10-04	—	Inquiry
ONEMAIN	<b>X</b> 2024-10-04	—	—	Inquiry
CREDITONEBK	—	<b>X</b> 2024-09-26	—	Inquiry

## We Are Experts In Disputing The Errors On Your Report That Lower Your Score.

While we cannot promise to remove all of the negative items on your report, we do know how to use the law in your favor and we have an awesome track record.

### Our Plan Of Action

The credit system is flawed, and nearly 80% of all reports have errors that can lower your score. But you have rights and we know how to use them to your benefit! The law gives you the right to dispute any item on your credit reports. And if those items cannot be verified, they must be removed. So we will write many letters to the bureaus. If they can't prove it, they must remove it! And we are very good at this!

Here's what you can expect with your selected plan:

#### For Standard Clients (\$99/month):

- In-depth credit analysis
- Disputes for **3-5 accounts** at a time
- Credit monitoring portal access
- Quarterly consultations with a Credit Specialist
- Educational resources to build strong credit habits
- Limited online support with money-back guarantee

#### For Plus Clients (\$179/month):

Includes everything in **Standard**, plus:

- **Unlimited disputes** for faster progress
- **Inquiry removal** for a cleaner credit profile
- A **Personal Credit Assistant** for ongoing, direct communication

- Faster responses and monthly support check-ins

### For VIP Clients (\$349/month):

Includes everything in **Plus**, plus:

- **Certified Dispute Letters** sent with tracking for maximum impact
- **One Primary Tradeline** to help build thin credit profiles
- A **Personalized Plan** tailored to your specific financial goals
- **VIP priority service and support**, including a detailed approval strategy
- Weekly updates and strategy calls to accelerate your results



### Your Part In The Process

#### Your Next Steps

- 1 Log Into Your Secure Client Portal. We will email you the login details.
- 2 Watch our 2-minute video.
- 3 Provide a copy of your Photo ID and a copy of the top section of a recent utility bill (or an insurance statement or some other bill) as proof of your current address to include with our letters to the credit bureaus. Take a picture of these on your phone and upload them to us in your client portal.

## How You Can Speed Up The Process

- 1 Stop applying for credit (each time you do it lowers your scores)
- 2 Do not close any accounts (this also lowers your score)
- 3 Pay your credit cards down to below 30% of the available credit line. This will make a huge positive impact on your credit score.
- 4 Never spend more than 30% of the available credit line, even if you pay the balance off in full each month.
- 5 Pay your bills on time! One missed payment will lower your score dramatically and undo all the work we are doing.
- 6 Keep your credit monitoring account active throughout the credit repair process, so we can see the changes to your accounts and scores. Your score will never suffer if you're ordering your own reports. Be sure to let us know your login details to the credit monitoring account. You can add those in your client portal.
- 7 Most importantly, We'll be sending many letters to the bureaus. Be sure to open all of your mail and forward the replies here to us. This can be as simple as taking a photo with your phone and uploading it to your portal (or attaching to an email).



## This Process Takes Time

Remember, it has taken you years to get your credit into its current state, so cleaning it up will not happen overnight. We cannot dispute everything all at once, or the credit bureaus will reject the disputes by marking them as "frivolous," so we must do this carefully and strategically. It takes 30 to 45 days for bureaus and creditors to respond to each letter, and even more time for changes to reflect on your reports. A difficult item may take multiple letters to multiple parties, so patience is key. Thanks to technology (and by logging into our client portal), you'll receive real-time updates of the work we're doing every step of the way.

By following our program and our advice, your credit will improve - and along the way, we'll teach you how to maintain your excellent credit long after our work is done.

## So Let's Get Started!

How do we do that? Just reach out to us, so we can complete your signup process and activate your client portal access (if we haven't already).



Throughout this process, our contact information is always on our website and in our emails. You can also send us secure messages in your portal. We want to hear from you and we are eager to help. Once the credit repair process has begun we will also be sending you progress reports and updates every step of the way.

We appreciate that you choose us. We look forward to working with you to improve your credit and your financial future!

**Email:** [info@jaxxcredit.com](mailto:info@jaxxcredit.com)

**Website:** [www.jaxxinc.com](http://www.jaxxinc.com)