

Seminar and Workshop Information

Seminars - Learn the basics of:

- Understanding a Credit Report
- What the Fair Credit Reporting Act and the Fair Debt Collection Practices Act mean to the consumer.
- Creating a basic budget
- Understanding how the Credit Bureaus, Creditors and Debt Collection Agencies work.

Workshops - 4 hours detailed information on:

- Reading a Credit Report
- Why is the "Initial Delinquency" date so important.
- What does "Aging" an account mean
- The Fair Credit Reporting Act,
- The Fair Debt collection Act
- Learn when a judgment is not a judgment.
- Car Repossessions and the Law
- How to Negotiate Debts (even with no money)
- What is the Statute of Limitations and why you Care
- How to Correctly dispute information on your Credit Report
- How to handle Collection phone calls
- Small claims court - Why it can work for you.
- Plus much much more !!!!

To find out more details:

Visit our Website

www.restoreyourscore911.com

Or Call

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RestoreYourScore911

*Your
Credit
Education
Advocates*

Americans use credit every day, yet most people know nothing about the credit system and how it works. This ignorance often destroys lives, marriages, and careers. Most consumers are “punished” with high interest rates often costing them thousands of dollars over their lifetime. According to the Public Interest Research Group’s sixth annual Study of Credit Report Accuracy and Privacy Issues (2005), seventy percent of credit reports contain errors “that could cause the denial of credit, a loan, or even a job.” Because Americans use credit *daily*, the problem is epidemic and affects every consumer.



The President of the United States addressed the problem by declaring “National Credit Awareness Month” in February of 2004.

Our company

RestoreYourScore911

has addressed the problem with *the only real solution:*

Knowledge !!!!!

RYS911 is a Florida-based educational enterprise founded to shatter credit ignorance and let people regain control of their financial lives. We are *not* a “credit repair” service; we are credit educators. Only consumers themselves can truly improve their credit worthiness. The real problem is lack of knowledge.

**Knowledge is the Key
Get out of Credit Prison !!**

Educational Program

RYS911’s Unique Educational program is the answer. We publish and teach previously unavailable information that shows how to manage credit and financial issues, and how to solve personal credit problems once and for all. This is inside information that credit bureaus and lenders have spent millions lobbying to keep secret. **RYS911** reveals everything!

Personal financial problems result in billions of dollars in business losses yearly in the form of lost man hours, sick days, workman’s compensation, decreased production and low morale. Credit is the dominant measure of consumers today. Credit and financial-related stress is also the leading cause of marital problems and divorce. **RYS911** teaches the skills and insights needed to “lift the veil” of secrecy about Credit, and let people retake control of their lives.

Education - Not Repair

Credit Education, focused on practical “How-To” specifics, is the obvious answer - but until now it did not exist. Credit “counselors” and “credit repair” services address only *symptoms*, not the underlying problem of credit ignorance. These options leave consumers just as vulnerable, and in many cases *worse-off financially* than before.

Make no mistake, the life of every American is affected every day by credit issues. When it comes to credit knowledge,

we teach the only authoritative credit education and training program in existence today:

Our programs *empower* people with the knowledge they need to solve their credit problems, stay out of debt along with teaching positive financial skills.

In plain English, our unique **Credit Awareness** programs teach...

Credit Scoring, Reporting, and Rebuilding -- Fundamentals and Case Study Specifics

Debt Collection and Negotiations
Legal Rights and Practices

Laws and Acts about Credit Reporting, Restoration, and Debt Collection.

How-to Skills and Practical Strategies for managing credit, creditors and credit problems.

Custom Program

Life is hectic and not everyone has time to dedicate to this process. For those people we can custom tailor a program to assist them. Items may include but are not limited to:

- Reviewing their existing credit situation.
- Disputing incorrect information being shown on their credit report.
- Building good credit
- Creating a realistic budget