

Welcome to Sterling Credit Group!

This is an outline of what to expect and do throughout the process. If you DO NOT understand ANY of the information stated below, please contact our office so we can explain in more detail. 214.592.8820

Congratulations on becoming a valued client of one of the nation's premier credit restoration companies. Getting your credit score back on track will change your life. Sterling Credit Group (SCG) has been in business for nearly 18 years and have helped over 60,000 clients improve their credit scores an average of 120-200 points.

First Steps

We will immediately order your Experian, Equifax and Transunion credit reports. If we're unable to order any of your credit reports, we will contact you immediately by phone. You will receive them at your mailing address in 10-12 days. The credit bureaus use unmarked envelopes that look like junk mail so please check your mail carefully. It is important to check all your mail during the credit repair process.

Once you receive your credit reports or any other correspondence from the bureaus, immediately forward these documents to our Corporate Office. There are three options: Fax to 903-337-1714, scan and email to customerservice@sterlingcreditgroup.net, or mail to Sterling Credit Group, 2511 W. Morton St., Suite 103 Denison, Texas 75020. Forwarding your credit reports is the most important part of the credit repair process. Without this information we cannot move forward.

Be Alert – Not Alarmed

You may receive a letter from Experian stating that they have received a suspicious request. Transunion may send out a letter stating they have already proved the validity of the debt. Equifax may send out similar letters. Please understand these are all standard form letters (stall tactics). It is important not to respond to any correspondence from the credit bureaus. Simply forward the reports/letters to our home office in one of the three methods previously mentioned.

Keep It Moving

If we do not receive all three credit bureau reports our system will automatically email you requesting these items. If you do not respond to our automatic email we will then attempt to contact you by phone or text. It is imperative to respond and contact us back immediately!

The Process Begins

As soon as we receive your credit reports, we will begin our disputing process. Every 36 days you will receive updated credit reports. Any negative items that have not been removed they will be disputed again. Removing negative items from your credit reports is an ongoing process. Best results will occur within three to six disputes. Our goal is to have your credit reports repaired as quickly as possible.

The Credit Bureaus Do Not Forward Mail

You must notify SCG immediately with any change of address. Notification allows us to update your information with the three bureaus and to have your reports and updates re-routed to your new address.

Do's and Don'ts

Do not close any open accounts. Do not talk or make arrangements to settle a debt with any creditor. Do not tell creditors or the credit bureaus that you are working with a credit repair company. In most cases, settling an old debt will hurt instead of help your credit score. If your score goes down at any time while we are working for you, something negative has happened on your end. It is important to remember when negative items are removed your credit score will improve. However, if a new negative item(s) appears or a balance increases, your score will decrease.

If you need to check your credit score during our credit repair process, please contact SCG. Having someone, other than yourself, check your credit will lower your score. Call SCG with any additional questions: 214-592-8820.

Improve and Educate

Our goal at SCG is to remove your inaccurate, negative information and to educate you on how to maintain your credit profile. For more information and tips on how to maintain your credit scores please visit our website at: www.sterlingcreditgroup.net.

Getting Started

We will need copies of the following:

Driver's License

Social Security Card

Two Current Bills

These bills will serve as proof of residence i.e. home utility bills such as electric, water, gas, cable, internet and/or home phone bills. Other acceptable items include AT&T/Verizon bills, bank statement and/or a paystub dated within the past 45-60 days. You may fax these items to 903-337-1714, or email them to customerservice@sterlingcreditgroup.net, or mail them to SCG. We accept picture copies via text of your driver's license and social security card to 903-892-3434. All other documents will need to be scanned and emailed, faxed or mailed.

Payments

Our agreement is for one (1) full year. We have payments set up for six months so you receive the next six months for *free*! If you need to make any changes on your payment dates please contact our office, 214-592-8820. Our Finance Company will work with you should any unexpected events occur.

Things To Know

If you do not hear from us that means everything is going as planned. If you do receive a phone call, text message and/or email, please contact us as soon as possible. Something could be needed for us to continue to work on your file.

For security purposes we will need written authorization to speak with anyone other than you, our client, concerning your credit file. Please fax, email or mail written authorization to our corporate office.

Please be aware that we do have a 72 hour cancellation notice from the time you sign your agreement.

If you have any questions or concerns feel free to contact our office during regular business hours. Office hours are Monday through Thursday 8:00 A.M. to 5:00 P.M. CST., and 8:00 a.m. to Noon on Fridays, 214-592-8820. Anyone in our office can assist you.

All of us at SCG look forward to working you.

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We not only repair your credit! We repair your life!