derogatory items and inquiries from their credit reports. From bankruptcies to charge-offs to tax liens, we have challenged virtually every credit problem under the sun and our deletions from your credit reports are permanent."

d. "We stand behind our work with 100% guarantee. (*sic*)"

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e.

- "Another factor that sets us apart is the priceless relationships we have with every creditor, collection company, public records provider and credit bureaus. We deal directly with these
 - institutions in order to erradicate the problem at the source

the consumer's bank account or by check or credit card. The fee is required to be
paid before the promised credit repair services are commenced.

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