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Fix Your Credit Fast and Get Rid of Your Bad Credit and Debts Forever

Hey listen up, give me a minute and I will change your credit situation like you will not believe.

Those credit bureaus destroy peoples lives. They track everything about everyone and they don't let people know how they are calculating scores. It's so stupid. They sell your information to everyone willing to pay. They tell everyone they can't change their scores. They tell you to just forget about that house or car or better job. Or they make you pay crazy interest rates.

Well it's your lucky day. You are about to get the help and insider information to boost your fico score through the roof.

Good credit is essential in America today, and there is a network of credit reporting agencies that keep track of your current credit rating and check your credit worthiness every time you apply for a loan, credit card or any other type of credit. If you feel overwhelmed and confused by your credit situation, then Vision's credit repair service and system will amaze you.

Here are 3 good reasons to believe what I say:

One: I've been in the business of Working with credit for a long time. Many bankers and even credit bureau professionals do not know many of these techniques that Vision Global Capital uses.

Two: I am not asking you for Some large investment that is going to make me rich and you poor.

Three: I hate the credit bureaus. They track our every move, they should be illegal. This is why I have spent so much time learning all the secrets.

What hurts your credit scores most?

Whether you authorize your credit to be pulled when applying for a new credit card, pay off some old collections you don't even recognize, or see 30-day late payments showing on your credit report, your scores will be adversely affected.

- Do you carry over credit card balances regularly?

- Insurance didn't pay one of your medical bills, but you didn't even realize it?
- Was your credit card or mortgage payment sent to the wrong address and lost?
- Roommate didn't pay the electricity bill you co-signed for?
- Can't get a credit card no matter how many you apply for?

There are five general factors that go into determining your credit score:

- The largest is the payment history that you currently have. This includes such things as payments that you have missed or fallen behind on, times that your debts have been sold to collection agencies, and any public records such as judgments or bankruptcies that you have experienced. These accounts all affect your report in different ways, but combined they are worth about 35% of your overall credit score.
- The use of your revolving credit has a large affect on your score. If you use over one-third of your available limit on any given card, your score will decrease substantially. A credit score can be raised dramatically by simply transferring some balances to even them out. This factor affects 30-35% of your total credit score.
- The third factor is the length of your credit history. The longer you have had access to your credit, the higher your score will be. In addition to this, the longer it has been since you experienced any credit problems, the better off your score will be. If you have had open revolving accounts for 20 years, your score will be much higher than if you are just beginning your life in the credit world. The dates of last action also have an affect on this portion of your score. By paying off an old collection you may think that you are doing your score some good, but by moving the last action date to the present, the 15% of your score dependant on the length of your history will drop drastically.
- Factor four is worth about 15% of your score. This focuses on the way you use your credit. Included in this factor are things like the number of open accounts that you have, the risk that is associated with each account, and the ratio between revolving accounts (i.e. credit cards) and installment accounts (i.e. loans) that you have.
- Finally, your use of new credit affects approximately 10% of your score. Things like accounts that are too new to rate and credit inquiries show possible creditors that you are currently applying for a lot of cards or loans and could be a credit risk. Your score will be lowered by this, and subsequently you will be denied for new cards or receive loans at ridiculous interest rates.

Everything from the age of an account to the amount owed on an account has an effect on your score; Vision Global Capital has the experts to help you make the best of every bit of information on your report.

Whether you are wondering what new cards you can apply for or you want to know how to

handle paying off your old collections, Vision Global Capital has a personalized solution for you.

What helps credit scores?

When a problem arises on your credit report you have options:

- You could wait 7-10 years, at which point the items may fall off your report "naturally" via limitations.
- You can enter the complex "dispute process" yourself and attempt to deal with the credit agencies on your own.
- You can hire a professional credit repair firm to do the heavy lifting for you.

The first option, waiting for years and years, is not much of an option at all.

None of us can afford to put our lives on hold until the credit bureaus decide to purge information from your record. Besides, most credit problems are the result of the bureaus' mistakes - why should you have to wait for years because a faceless "someone" made an error on your report?

The second option, fixing it yourself, also has its problems.

On paper, the credit repair process is very simple. The Fair Credit Reporting Act outlines the specific channels and guidelines that govern the process and the credit bureaus themselves have internal credit repair mechanisms that allow consumers to challenge items on their own.

Unfortunately, the theoretical framework of the system and the actual practice of credit repair are very different. In a perfect world, consumers could count on the credit bureaus to participate in the process according to the letter of the law. They could expect that every investigation request would be answered. They could expect to receive prompt, first call resolution to their problems. They could expect to reach sympathetic and professional customer service representatives who would quickly and helpfully point them in the right direction.

As anyone who has ever attempted any form of credit clean-up will emphatically tell you, this is not the way the system operates. At best, attempting credit repair on your own can be time-consuming and frustrating. At worst, inexperienced Credit correction can worsen the situation by resulting in the deletion of meaningless or sometimes positive credit items.

The third option is to use an experienced advocacy firm of professionals.

Vision Global Capital's techniques are not only designed to replace the stress that consumers will run into when they attempt to the repair process on their own, but to also outperform other firms that may offer similar services. Listed below are the key ingredients that make up the

Vision Global Capital winning formula.

Credit problems are different for everyone. There is no cookie cutter approach that will yield optimal results. With that in mind we put the greatest emphasis on consultation and understanding your needs and to tailor make a plan to address your problems.

Immediate Action

When your financial life has been ambushed by unexpected credit problems, you need to get results fast. Vision Global Capital tries to deliver fast results so we begin work immediately, and we'll initiate the dispute process within 24 hours of sign-up.

Other "credit repair factories" who service tens of thousands of clients every day can never hope to achieve this level of efficiency, simply because they deal in such tremendous volumes of clients.

Complete Credit Report Analysis

There are literally thousands of factors that affect a credit score.

Derogatory information like late payments, collections, liens, bankruptcies, charge-offs, repossessions, and foreclosures affect 35% of your report. Most firms, including Vision, will aggressively work to remove items like these from your credit report.

However, Vision Global Capital Seeks to improve the other 65% of your score as well.

Although bigger negative items tend to steal most of the spotlight in credit report repair, it is very possible for a combination of "smaller" issues to create a sizable impact on your score as well. Issues such as account mix, revolving balances, length of credit history, use of credit, and number of credit inquiries also affect your score and need to be addressed.

STEP 1. Account Setup

You will read over and sign the necessary paperwork to get started and pay Vision Global Capital a membership fee of \$500.

STEP 2. Credit Reports and Analysis

Your Service representative will Contact you to obtain your credit reports and Speak with you about your unique credit situation and mutual expectations.

STEP 3. Work and Results

After initial consultation, we get to work improving your credit reports with the credit bureaus. You will see the first responses from the credit bureaus in the mail after 30-45 days. As you receive new information or reports from the credit bureaus, please quickly forward that along to Vision Global Capital so that we can keep your account updated.

STEP 4. Better Credit, Easier Life

Each subsequent cycle of work yields additional credit improvements and means you're that much closer to your personal and financial goals.

As long as you're not currently missing payments you owe, we CAN HELP!

Budget tight? No problem, we'll work to help get you through repair and back on top.

If you are ready for change and ready to begin service then contact the representative that gave you this to read or spoke with you to get your necessary paperwork for start up. After the agreement is signed, for quickest service, return it to the representative that gave it to you along with your one time payment , or you can mail the signed agreement to Vision Global Capital along with a check or money order made out to Vision Global Capital at the address above. As soon as the signed agreement and payment is received or payment arrangements have been made and agreed to, the process will begin!