



 Awards for
Excellence
2023 WINNER



Speedy Credit Repair, Right at Your Fingertips

Give your clients access to the expert credit repair solutions they deserve with Cut Up Debt.



Looking for a credit restoration team you can **trust**?

You're not alone.

Across the country, countless home sales, auto loans, and other big-ticket transactions are being held up by the customer's credit rating. Credit restoration companies can help with this, but most will stretch out the process to maximize their profits and make the referral partner wait to close deals.

We do things differently at Cut Up Debt.

Raise scores **100+ points in a matter of months.**

Since 1993, our trusted credit restoration experts have provided speedy credit restoration strategies tailored to each client. Our work typically leads to credit scores of 700+, making it easier for lenders to confidently finalize loans.

Our **services.**



Credit Restoration

We work closely with clients to raise consumer credit scores on Equifax, Experian, and TransUnion quickly and cost-effectively.



Credit Coaching

Leveraging 25+ years of relevant industry experience, we help clients understand how the decisions they make will impact their credit.



Credit Building

One of the best ways to boost a sub-optimal credit score is by building good credit. Our reputable credit professionals know just how to do that.



FICO Score Analysis

In addition to in-depth, personalized analytical reports on each borrower's FICO score, we provide strategic guidance moving forward.



Ready to discover what **Cut Up Debt can do for you and your clients?**

Call **(903) 882-3328** to schedule a meeting with our Partner Relations team today. We would love to discuss how Cut Up Debt can help you and your clients find solutions and build a more prosperous future.




Experience the proven Cut Up Debt advantage.

For over 25 years, our team of credit professionals has provided potential buyers with in-depth financial reviews, expert one-on-one consultations, and personalized action plans for improving and optimizing consumer credit.

Your clients deserve better than a long, drawn-out, and expensive process that may not even get the desired results. In an industry plagued with dishonest, fly-by-night actors, we take pride in improving credit quickly, efficiently, and ethically.

If you are still not convinced, we challenge you to find a similar company anywhere in America with a better reputation than ours.


Your clients trust you, and we have proven you can trust us.



“Before contacting Cut Up Debt I felt completely lost in knowing what the best measures were to improve my credit in preparing to purchase a new vehicle. The consultation and analysis over the phone with Kyle of my credit report was vastly different than other companies I had contacted. He immediately gave me the right information that was necessary to see an improvement in my score, he walked me through everything I needed to know and was completely transparent about what to expect in resolving my debt and improving my credit.

Kyle was so incredibly helpful and went above and beyond in explaining the most logical way to clean up my credit. I felt complete confidence in entrusting them to help. Very grateful to have found Cut Up Debt. Thank you and continue all the wonderful work!”

-Soleil



“I chose to contact Cut Up Debt due to the company’s A+ rating with the Better Business Bureau. After speaking with Kyle, it was clear why Cut Up Debt received that rating. Kyle not only was extremely informative about the services provided by his company, he also took the time to educate me about the credit reporting process. Kyle discussed my debt challenges with concern and professionalism. Cut Up Debt is a reputable, dependable company that conducts business with the highest degree of integrity.”

-Bonnie

Our results.

Alexus **Duration:** 8 months **Average Improvement:** 77

| | Date | Equifax | Experian | TransUnion |
|----------------------|----------|------------|------------|------------|
| Initial Score | 6/16/22 | 556 | 565 | 550 |
| Improvement | | 76 | 91 | 65 |
| Score History | 1/31/23 | 632 | 656 | 615 |
| | 12/28/22 | 636 | 642 | 665 |
| | 11/29/22 | 632 | 645 | 626 |
| | 10/24/22 | 632 | 630 | 617 |
| | 9/14/22 | 620 | 614 | 617 |
| | 8/8/22 | 615 | 607 | 605 |

Monte **Duration:** 6 months **Average Improvement:** 58

| | Date | Equifax | Experian | TransUnion |
|----------------------|---------|------------|------------|------------|
| Initial Score | 4/4/22 | 546 | 582 | 583 |
| Improvement | | 62 | 61 | 51 |
| Score History | 10/2/22 | 608 | 643 | 634 |
| | 8/30/22 | 598 | 632 | 630 |
| | 7/25/22 | 590 | 596 | 605 |
| | 6/9/22 | 568 | 592 | 601 |
| | 4/27/22 | 546 | 582 | 583 |

Lane **Duration:** 2 months **Average Improvement:** 65

| | Date | Equifax | Experian | TransUnion |
|----------------------|--------|------------|------------|------------|
| Initial Score | 6/9/22 | 678 | 663 | 6711 |
| Improvement | | 65 | 65 | 66 |
| Score History | 8/4/22 | 743 | 728 | 737 |
| | 7/1/22 | 741 | 727 | 735 |
| | 6/9/22 | 678 | 663 | 671 |

Fabiola **Duration:** 3 months **Average Improvement:** 128

| | Date | Equifax | Experian | TransUnion |
|----------------------|---------|------------|------------|------------|
| Initial Score | 11/4/21 | 635 | 599 | 603 |
| Improvement | | 102 | 130 | 152 |
| Score History | 2/8/22 | 737 | 729 | 755 |
| | 1/7/22 | 676 | 668 | 654 |
| | 12/8/21 | 661 | 629 | 633 |
| | 11/6/21 | 635 | 599 | 603 |

Our results.

Danielle **Duration:** 10 months **Average Improvement:** 116

| | Date | Equifax | Experian | TransUnion |
|----------------------|----------|------------|------------|------------|
| Initial Score | 3/25/21 | 524 | 497 | 481 |
| Improvement | | 107 | 113 | 128 |
| Score History | 1/15/22 | 631 | 610 | 609 |
| | 12/16/21 | 566 | 596 | 567 |
| | 11/9/21 | 531 | 530 | 512 |
| | 9/16/21 | 510 | 514 | 488 |
| | 8/11/21 | 510 | 514 | 485 |
| | 7/6/21 | 505 | 511 | 482 |

Emily **Duration:** 7 months **Average Improvement:** 100

| | Date | Equifax | Experian | TransUnion |
|----------------------|---------|------------|------------|------------|
| Initial Score | 4/8/21 | 541 | 534 | 529 |
| Improvement | | 94 | 101 | 106 |
| Score History | 11/7/21 | 635 | 635 | 635 |
| | 10/1/21 | 635 | 635 | 635 |
| | 8/26/21 | 612 | 612 | 612 |
| | 7/22/21 | 612 | 612 | 612 |
| | 6/19/21 | 611 | 611 | 611 |
| | 5/20/21 | 611 | 609 | 611 |

Danny **Duration:** 7 months **Average Improvement:** 76

| | Date | Equifax | Experian | TransUnion |
|----------------------|---------|------------|------------|------------|
| Initial Score | 4/8/21 | 541 | 534 | 529 |
| Improvement | | 75 | 76 | 76 |
| Score History | 11/7/21 | 616 | 610 | 605 |
| | 10/1/21 | 616 | 610 | 605 |
| | 8/25/21 | 615 | 609 | 604 |
| | 7/24/21 | 615 | 609 | 567 |
| | 6/21/21 | 540 | 533 | 528 |
| | 5/20/21 | 544 | 535 | 532 |

Sonja **Duration:** 6 months **Average Improvement:** 92

| | Date | Equifax | Experian | TransUnion |
|----------------------|---------|------------|------------|------------|
| Initial Score | 4/26/21 | 563 | 563 | 562 |
| Improvement | | 92 | 92 | 93 |
| Score History | 10/2/21 | 655 | 655 | 655 |
| | 8/10/21 | 655 | 655 | 655 |
| | 7/7/21 | 655 | 655 | 655 |
| | 6/4/21 | 566 | 564 | 564 |
| | 5/7/21 | 563 | 563 | 562 |

Our results.

Thomas **Duration:** 4 months **Average Improvement:** 98

| | Date | Equifax | Experian | TransUnion |
|----------------------|--------|------------|------------|------------|
| Initial Score | 2/1/21 | 563 | 565 | 570 |
| Improvement | | 97 | 105 | 93 |
| Score History | 6/7/21 | 660 | 670 | 663 |
| | 5/7/21 | 659 | 663 | 650 |
| | 4/2/21 | 647 | 653 | 645 |

Summer **Duration:** 4 months **Average Improvement:** 88

| | Date | Equifax | Experian | TransUnion |
|----------------------|---------|------------|------------|------------|
| Initial Score | 2/1/21 | 582 | 596 | 584 |
| Improvement | | 94 | 80 | 89 |
| Score History | 6/4/21 | 676 | 676 | 673 |
| | 5/5/21 | 652 | 637 | 637 |
| | 3/31/21 | 663 | 635 | 644 |

Nicole **Duration:** 6 months **Average Improvement:** 74

| | Date | Equifax | Experian | TransUnion |
|----------------------|----------|------------|------------|------------|
| Initial Score | 10/22/19 | 560 | 552 | 554 |
| Improvement | | 53 | 101 | 69 |
| Score History | 4/26/20 | 613 | 653 | 623 |
| | 2/25/20 | 622 | 661 | 632 |
| | 1/20/20 | 604 | 643 | 612 |
| | 12/6/19 | 625 | 653 | 638 |

Jamie **Duration:** 3 months **Average Improvement:** 110

| | Date | Equifax | Experian | TransUnion |
|----------------------|---------|------------|------------|------------|
| Initial Score | 4/11/19 | 614 | 590 | 590 |
| Improvement | | 88 | 121 | 121 |
| Score History | 7/5/19 | 702 | 711 | 711 |

There's a **smarter** way to restore consumer credit.

Call **(903) 882-3328** to discover how our trusted, affordable, and speedy credit repair services can convert loan turn-downs into approved buyers and add money to your pockets.

Recognized **excellence.**

We are proud to be an A+ Rated Better Business Bureau Accredited Business, recipient of the BBB Award for Excellence, and certified by the Organization of Compliant Credit Account Managers.



CREDIT REPAIR WORTHY OF YOUR CLIENTS



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