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**T-M-T
Services
International,
LLC (TMTSI)**

*Our Positive Perception Is Always Better
Than Anyone's Unsure Prediction*



**PERSONAL
&
BUSINESS
CREDIT
EDUCATION
&
RESTORATION**

Educate on the pitfalls of negative credit and debt collectors

To leverage credit to build personal & business assets, not liabilities

To empower people to navigate their finances confidently

Restore the American economy by restoring the credit of American people



MISSION



FACTS



CREDIT REPORTING COMPANIES (CRCs)





THE FAIR CREDIT REPORTING ACT (FCRA)



THE FAIR CREDIT REPORTING ACT (FCRA)





Bill of Rights



Congress of the United States,
Began and held at the City of New York, on
Wednesday the fourth of March, one thousand seven hundred and eighty nine.

We the Congress of the United States do hereby declare that every individual born in the United States is entitled to the same rights and privileges of citizenship as are enjoyed by the citizens of the United States, and that every individual born in the United States is entitled to the same rights and privileges of citizenship as are enjoyed by the citizens of the United States.

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THE FAIR CREDIT REPORTING ACT (FCRA)



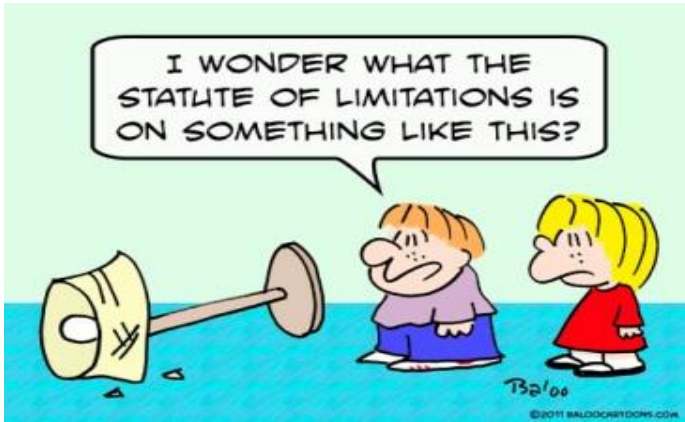
THE EQUAL CREDIT OPPORTUNITY ACT (ECOA)



"Human body cells replace themselves completely every seven years' — *that* explains the statute of limitations."



STATE STATUTE OF LIMITATIONS

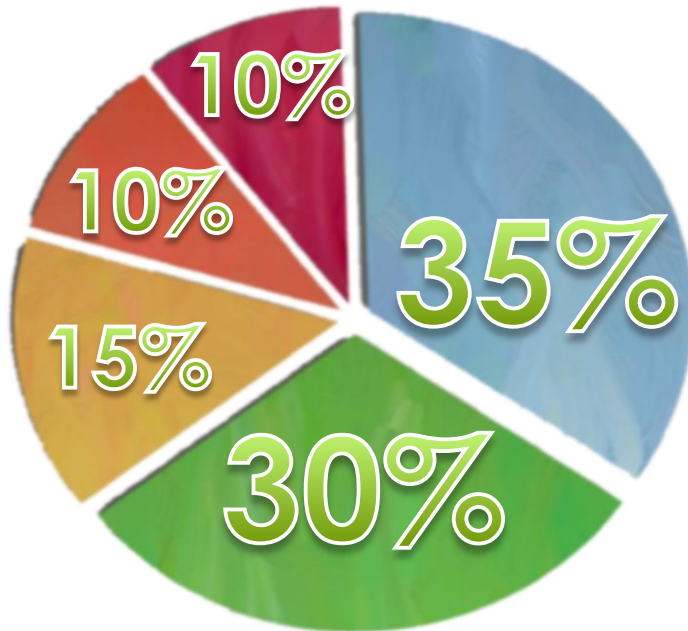


STATE STATUTE OF LIMITATIONS










FICO CREDIT SCORE

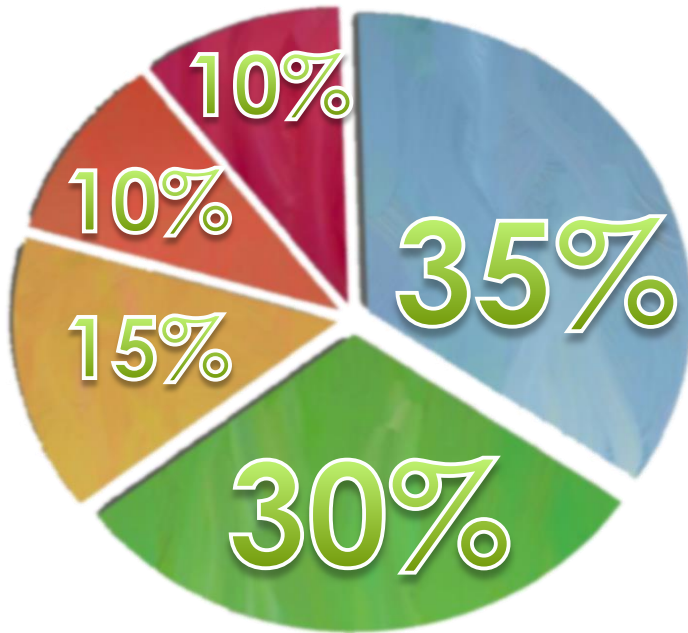


5 KEY COMPONENTS OF THE CREDIT SCORE

-  **Paid as agreed or 0 balance**
-  **Balance vs. credit limit**
-  **Length of credit history**
-  **Type of credit**
-  **Credit Inquiries**



FICO CREDIT SCORE



Example: Revolving Sears account affect your credit score by 50%

Example: Capital One credit card account affects your credit score by 30% - 75%

Example: New mortgage or car loan can affect your score by 10% - 25%



FICO CREDIT SCORE



BUSINESS CREDIT SCORE

BAD



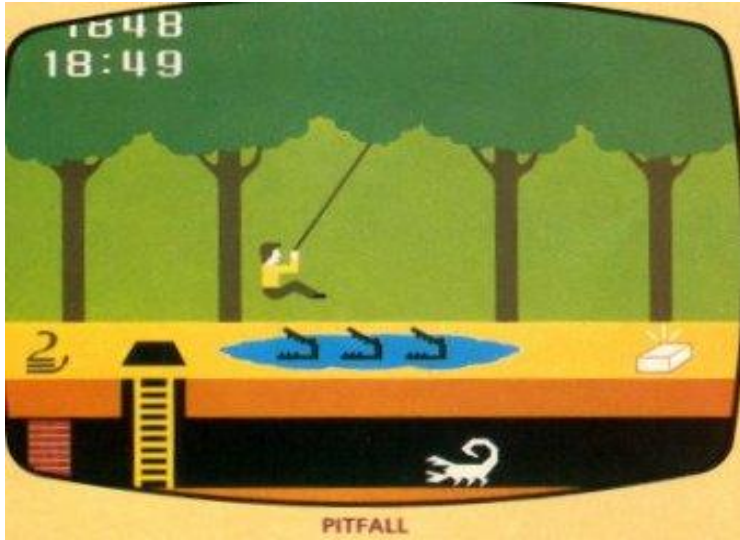
In most emerging markets,
fewer than 1 in 5



adults have access
to mainstream and
affordable credit.



THE CREDIT PROBLEM



CREDIT PITFALLS





CREDIT PROFILE COMMON ERRORS



CREDIT RESTORATION

Credit Score

- Excellent
- Average
- Poor

CREDIT SCORE

720-850

700-719

675-699

620-674

560-619

500-559



**PROPERLY
INCREASE
YOUR
CREDIT
SCORE**

CREDIT REPORT

- Excellent
- Very Good
- Good
- Average
- Poor



PROPERLY ESTABLISHING CREDIT



**"If an invoice is due in 30 days, we pay it in 60 days.
If it's due in 60 days, we pay it in 90 days. If it's
due in 90 days, then they probably don't
need the money anyway."**



**"...if you have already sent us your payment,
please accept our apology for the death threat
and warm wishes for the holiday season."**



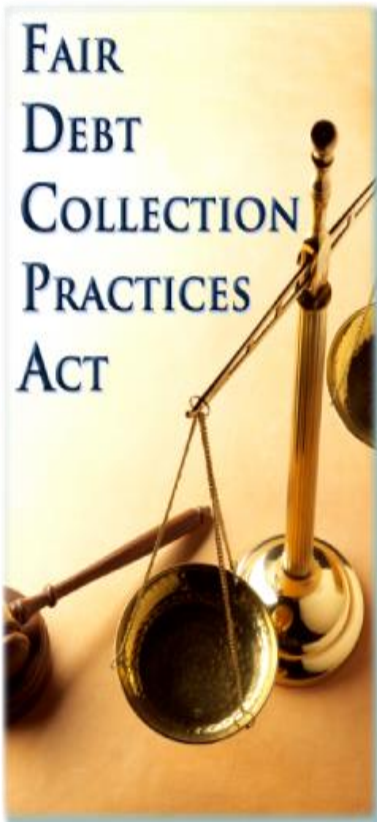
DEBT COLLECTING



DEBT COLLECTION COMPANIES

There is an estimated 1 in 3 U.S. adults are so far behind on some of their debt payments that their account has been put in collections.

-Urban Institute

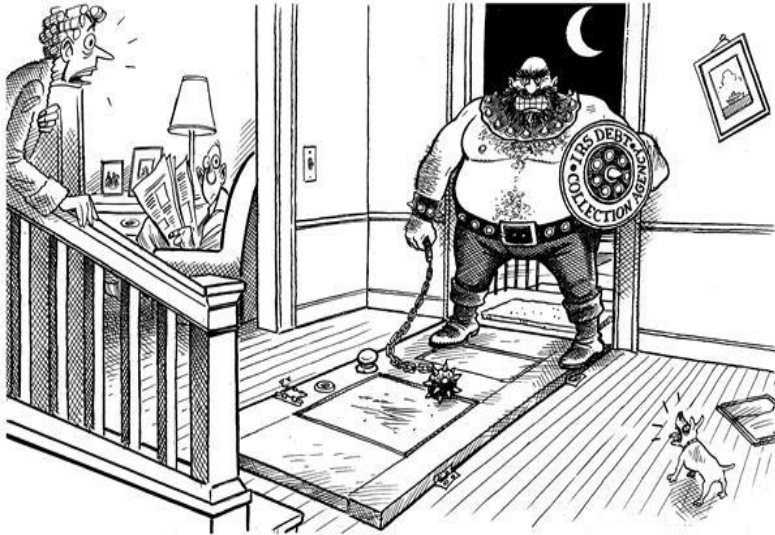


FAIR
DEBT
COLLECTION
PRACTICES
ACT



FAIR DEBT COLLECTIONS PRACTICES ACT (FDCPA)





"HONEY, WHAT'S THE PENALTY FOR LATE PAYMENT OF TAXES!?"

JUST LIKE THE GOOD OLD DAYS...



1809

2009



ABUSIVE DEBT COLLECTING



Consumer Financial Protection Bureau Files Suit Against Debt Collection Lawsuit Mill, Frederick J. Hanna & Associates

- Violated the FDCPA, Dodd-Frank Wall Street Reform and Consumer Protection Act
- Filed 350,000 lawsuits in GA alone
- Collected millions of dollars each year from consumers who may not have actually owed the debts or owe the amounts claimed
- Intimidated consumers with deceptive court filings
 - Supposedly 1 attorney signed over 130,000 debt collection lawsuits over a 2-year period
- Introducing faulty or unsubstantiated evidence
- Consumers who retained attorneys were almost 4x more likely to have their cases dismissed

ABUSIVE DEBT COLLECTING



Debt Collector Owes Over \$33K for Making Woman's Life 'Hell'

- Debt Collector “John Anderson” supposedly one of the best debt collectors in the world
- Called a California woman several times a day over \$350 in late payments for a used car
- Suggest himself as a private investigator, called her boss and released info she owed a debt
- Made remarks about her weight & how she lived
- Texted her 15x times a day



ABUSIVE DEBT COLLECTING



U.S. says debt collector cheated 6,000 people in scheme

- William Scott & Associates, LLC wrongly threatened people with arrest using aliases
- Owned by John Williams of Norcross, GA who operated a new debt collection business after FBI conducted a search of his offices in May 2014
- Charged with conspiracy to commit wire fraud & a multi-million dollar scam
- Employees read from scripts containing official legal language to sound convincing
- Told victims the “national check fraud center” filed complaints against them and they face jail time
- U.S. v. Williams Scott & Associates, LLC, U.S. District Court, Southern District of New York, 14-mj-2546



ABUSIVE DEBT COLLECTING



FTC Stops Abusive Debt Collection Operation That Threatened Consumers with Legal Action and Arrest for Not Paying 'Phantom' Debts

- Pinnacle Payment Services, LLC used fictitious names and threatened consumers into paying debts they may not have owed
- Barred from debt collection activities and owe a \$9.3 million judgment
- Threatened consumers with closing their bank accounts, garnishing wages, facing felony fraud charges
- Operated out of Atlanta and Cleveland using fictitious business names that implied an affiliation with a law firm or a law enforcement agency



ABUSIVE DEBT COLLECTING



DEALING WITH DEBT COLLECTORS

**Restore American Credit by
RESTORING YOUR CREDIT
who make America work. If you
are hurting financially and cannot
borrow due to bad credit, our
mission is to help
you regain your rightful place in
AMERICA.**



**T-M-T
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