

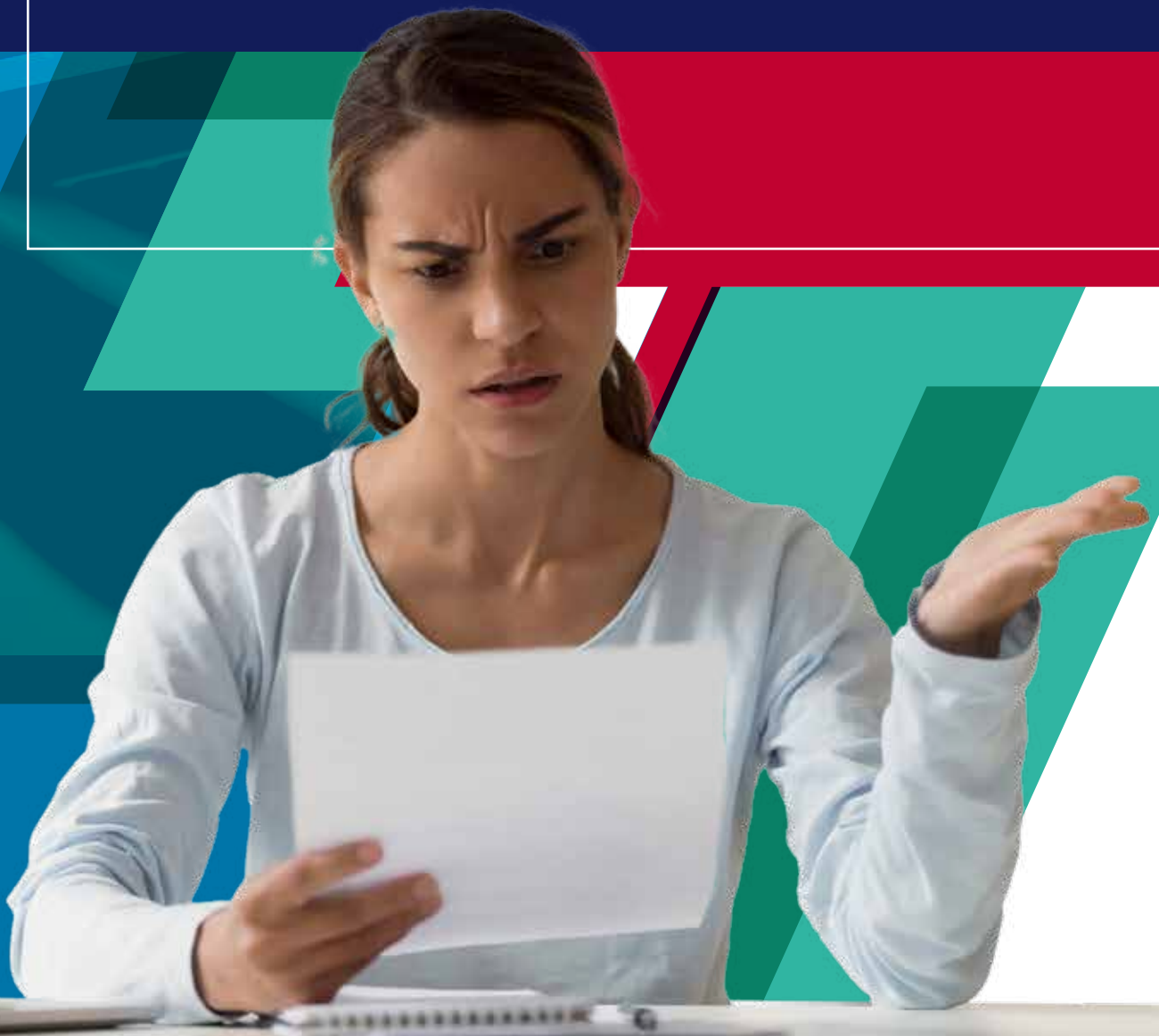
# Credit Ch

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FAIR CREDIT ATTORNEYS™

SAFE • ACCURATE • PERSONALIZED

Don't let **errors** on your credit report keep you from getting the credit you deserve.





# Introduction

Together Richard Doherty & Jim Smith have over 50 years of experience.


FCA attorneys have decades of experience in consumer protection laws and have helped consumers to recover millions of dollars.

Our lawyers help clients with issues involving all types of inaccurate consumer reporting, from inaccurate credit reports to erroneous employment background checks, we are the attorneys who can help you clear up any discrepancies.




### Strong Advocacy

Attorneys skilled at tenacious advocating for their clients in the courtroom.



### Thorough Preparation

Conduct thorough investigations, gather and review evidence, prepare strong arguments in court.



### Legal Knowledge

Attorneys with deep legal knowledge and expertise in the Fair Credit Reporting Act.

We work with Consumers, Attorneys, Mortgage Brokers & Credit Repair Specialists.

## NO UPFRONT COSTS

to our litigation clients and we only get paid if we **succeed** in rectifying errors on your consumer reports.



CREDIT REPORT ERRORS



EMPLOYMENT BACKGROUND CHECKS



TENANT SCREENING REPORTS



IDENTITY THEFT



BANKRUPTCY REPORTING ERRORS



# Meet The Team

Together Richard Doherty & Jim Smith have over 50 years of experience.



## Richard Doherty

Richard has over 20 years of experience in both State and Federal Court, has litigated cases through trial and subsequent appeals and has argued before a multitude of courts, including the Judicial Panel on Multidistrict Litigation. He has extensive experience in with consumer protection, employment, and civil rights statutes and particularly enjoys helping and prospective homeowners with credit issues, real estate matters and estate planning.

### Education:

The John Marshall Law School – J.D. – 1994

### Law School:

University of Illinois/Chicago

### Bar Admissions:

State Court Admissions:  
Illinois and Wisconsin

### Federal Court Admissions:

United States Court of Appeals: 7th Circuit; 9th Circuit

### District Courts:

Northern District of Illinois  
Central District of Illinois  
Southern District of Illinois  
Eastern District of Wisconsin  
Western District of Wisconsin  
Eastern District of Missouri



## Jim Smith

Jim has 18 years of experience in both State and Federal Court, has litigated cases through trial and subsequent appeals and has argued before a multitude of courts, including the Judicial Panel on Multidistrict Litigation. He has extensive experience with consumer protection litigating cases regarding unfair credit reporting, fraud, unjust enrichment, and breach of contract issues.

### Education:

University of Illinois/Chicago  
J.D. – 2005

### Bar Admissions:

State Court Admissions: Illinois

### Federal Court Admissions:

United States Court of Appeals: 7th Circuit; 9th Circuit

### District Courts:

Arkansas Western District Court | Colorado District Court | Florida Middle District Court | Georgia Northern District Court | Illinois Central District Court | Illinois Northern District Court | Indiana Northern District Court | Indiana Southern District Court | Kentucky Western District Court | Michigan Eastern District Court | Michigan Western District Court | New York Eastern District Court | New York Southern District Court | Tennessee Middle District Court | Texas Western District Court | Wisconsin Eastern District Court

## Siblings Carl & Carla

FCA can remove mixed files from credit reports.



Siblings Carl and Carla both received their Social Security numbers at the same time, and are identical with the exception that Carl's ends with a 2 and Carla's ends with a 3. Carl has always safeguarded his credit by paying bills on time; Carla ... not so much.

When Carl found his dream home and applied for a mortgage he was denied due to late payments and chargeoffs on multiple accounts. When he examined his credit report, the negative accounts were not his! The negative accounts were his sisters! Carl protested to the furnishers, to no avail. He submitted online disputes to the credit reporting agencies, but his sister's negative accounts remain mixed on his credit file.

*A friend recommended Fair Credit Attorneys to Carl. We examined his reports and drafted dispute letters sent via certified mail to the credit reporting agencies. When the reports remained unchanged, we represented Carl when he went to Court to challenge the negative entries on his credit reports. Within 90 days after filing suit, the negative entries disappeared from Carl's credit reports. All the costs and attorneys' fees for Carl's case were paid by the credit reporting agencies. Moreover, Carl ended up money.*

## Kathy's Husband Case

Misleading entries on credit reports should be corrected.



When COVID took Kathy's husband from her family, they were emotionally devastated. Her husband had been their rock and the family breadwinner who handled all the finances. The family attorney who handled her affairs advised her to refinance the mortgage on the family home to obtain more manageable monthly payments. But Kathy was turned down for a mortgage based on negative entries on her credit report. On closer examination, no payments had been made on several of her husband's credit accounts on which she had been listed as an authorized user. Kathy had no obligation to pay on those accounts. Kathy and her attorney realized they needed expert assistance and the family attorney called Fair Credit Attorneys for help.

*FCA drafted professional dispute letters sent via certified mail to the credit reporting agencies. When the negative entries remained on Kathy's credit reports, FCA got to work and filed suit at no cost to Kathy. A few short months later, FCA had the misleading entries removed from Kathy's credit reports and she was able to refinance the family home filled with memories of her late husband. All the costs and attorneys' fees were paid by the defendants in Kathy's case, and she ended up with a couple of thousand dollars, as well.*

## Steve's Rebuild Life After Divorce

FCA helps to remove fraudulent items from credit reports.



Steve went through a difficult divorce from his troubled wife. After moving out to an apartment he began to look for a home to rebuild his life. When a mortgage broker checked his credit, Steve was shocked to see several accounts listed which were not his; none of them had on time payments. In fact, they all were charge offs and collections.

The mortgage broker knew what to do: he called Jim Smith at Fair Credit Attorneys. Jim reviewed the file and professionally drafted dispute letters sent to the credit reporting agencies via certified mail. The disputes removed some – but not all – of the fraudulent entries. FCA then paid the costs to file suit on Steve's behalf. In a fight that took several months, crafting fake IDs with his picture and name, and opening the many delinquent credit accounts listed on Steve's credit reports.

*FCA was able to get every single fraudulent item removed from Steve's reports, with all the costs and attorneys' fees for the case paid by the defendants. Steve even ended up with extra money in his pocket, to boot.*

## Donna and False Eviction on Report

FCA helps to remove dismissed judgments from credit files.



After graduating from college, Donna was ready to move to Chicago and pursue her dream job. She retained an apartment hunting service and applied for employment in her chosen career. One problem: both the apartment service and prospective employer background checks showed an erroneous eviction case that reflected poorly on her. The problem? The court case had been dismissed, was supposed to be purged from the public record, and was never Donna's fault!

*Donna could not get housing, or a job with that court case on her file. Luckily, the apartment rental service knew that FCA had the expertise and resources to help Donna get back on her feet. FCA reviewed the reports, pulled the original court records, drafted expert dispute letters to the credit reporting agencies and was able to get two of them to removed the negative entry. When the third agency refused to remove the entry, FCA filed suit on Donna's behalf. Within 3 months, FCA had the erroneous entry finally removed and settled Donna's case with the defendant paying the costs and attorneys' fees. Donna received monetary damages to boot. Today, Donna happily comes home from her dream job into her own apartment.*




**Kathleen S**

*Choosing the Fair Credit Attorneys to assist me during one of the most stressful times of my life was the best decision that I've ever made. They worked extremely hard on my case and provided me with the greatest possible outcome when I felt things were hopeless. They have given me the opportunity for a fresh, new start and I am forever grateful. Hands down, the best attorneys to work with.*






**Aidan A**

*Seriously could not have asked for better support through my whole process. Rich was absolutely amazing and truly did the most to help me navigate through a very tough time. Fair Credit Attorneys not only cares about getting their clients out of a bad situation, but take the time to truly get to know you as well and take every little detail into account. I cannot thank them enough!!!*






**Liz C**

*Jim and his team are AMAZING! I had refinanced my house over two years ago to discover later that the lender/title reps didn't ensure that the pay off amount was correct and it ended up being short. Needless to say, this was not a reflection on my credit use. Jim was diligent in getting the derogatory item off all credit reports and even off the records of the lender that originally reported it. He had great communication and was always prompt and professional. I am beyond grateful for his efforts.*






*Some consumers end up paying thousands of dollars to Credit Repair Organizations that issue ineffective dispute letters to credit reporting agencies in an effort to improve a consumer's credit score.*

**We Charge Flat Fees of Only \$99 - \$250**  
*and we can sometimes recover up to \$1,000 in statutory damages.*

## Path to Success

### Where It Starts

1

we need to be careful not to say things like "raise that credit score". It could potentially trigger the application of credit repair organization laws that do not apply to our law firm. We rectify errors.

### Contact FCA Flat Fees

2

We are attorneys who charge a flat \$99 or \$250 fee for pulling and analyzing your credit reports and then, if necessary, sending targeted dispute letters to the credit reporting agencies in an effort to remove inaccurate items from a consumer's credit report.

### File a Dispute or Lawsuit

3

If the dispute letters are not effective, most times we are able to file a lawsuit on the consumer's behalf and have the inaccurate reporting corrected. But you don't pay us any more up-front costs. Moving forward, we only get paid if we are successful.

### Errors Are Rectified!

4

Obtain up to \$1,000 in damages for the consumer and get the \$250 initial fee returned as well.



# We Work With Credit Repair Specialists

## How can Fair Credit Attorneys help you?

The credit repair business is under attack because of companies who make fake promises to artificially boost people's credit scores. That's a real problem. Not just for the consumer. But for credit repair specialists who understand the complexities of credit and have a legit desire to help consumers dig out of a credit mess. This storyline is so powerful that even the Federal Trade Commission encourages consumers to avoid credit repair specialists so that the consumer can repair their own credit. That's a dangerous recommendation. Consumers should seek out credit repair specialists who care about legally helping consumers. We do! And consumers should too.

At FCA we have 50 years of legal experience. We've litigated against Fortune 100 companies in complex litigation. We feel very comfortable saying that understanding a credit file is hard. And then understanding what is or isn't accurate in a credit file is even harder. And to competently rectify errors on a credit report takes significant time. Some (likely most) consumers do not have the combination of knowledge and time to fully understand their credit file. They need help!

We work with Credit Repair Specialists when the credit bureaus fail to assure the maximum possible accuracy in credit reports. Sometimes, it will take a federal lawsuit to rectify errors even when the credit specialist gave their best effort.

If dispute letters have already been sent, we offer free consultations. We do not charge any upfront fees or costs if pre-litigation work is not needed. So, our clients do not pay us out of pocket. At the end of the litigation, it is our goal to rectify all errors and get the consumer compensated for any damages incurred. Statutory maximum is \$1,000.

We cannot form a partnership with credit repair specialists. Ethical rules prevent us from giving anything of value to a credit repair specialist for recommending our services. But we can enter non-exclusive, mutual reciprocal referral relationships with credit repair specialists. It is possible for a credit repair specialist to be compensated from client recoveries for the unique work it provided that contributed to the success of any legal action pursued by Fair Credit Attorneys.

Contact us to further to discuss how we can help your clients. And whether it is possible for you to be compensated for future client recoveries.





# We Work With Attorneys

## How can Fair Credit Attorneys help you?

At FCA we have 50 years of legal experience. We've litigated against Fortune 100 companies in complex litigation. We feel very comfortable saying that understanding a credit file is hard. And then understanding what is or isn't accurate in a credit file is even harder. And to competently rectify errors on a credit report takes significant time. Some (likely most) consumers do not have the combination of knowledge and time to fully understand their credit file. They need help!

Congress enacted the Fair Credit Reporting Act because the credit bureaus "have assumed a vital role in assembling and evaluating consumer credit and other information on consumers" and there is a need to ensure they "exercise their grave responsibilities with fairness, impartiality, and respect for the consumer's right to privacy." As a result, whenever the credit bureau prepares a consumer report they must assure "maximum possible accuracy of the information" contained therein.

These same rules apply to companies that prepare employment background checks and tenant screening reports.

The Fair Credit Reporting Act contains a fee-shifting provision. As a result, we will not charge your clients any upfront fees or costs for litigation work. We may charge a \$99-\$250 pre-litigation fee if there is significant work that needs to be done to determine if litigation is appropriate.

In a short time, we have recovered over 1 million dollars in damages for our clients. And we file new lawsuits every month. When those clients come from other attorneys, we happily share our attorneys' fees with them.

Contact us further to discuss how we can help your clients. And what our fee-split agreement is when our clients come from other attorneys.



# Mortgage Professionals

## How can Fair Credit Attorneys help you?

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We work with Mortgage professionals when the credit bureaus fail to assure the maximum possible accuracy in credit reports. Sometimes, it will take a federal lawsuit to rectify errors so that consumers can obtain the best mortgage product and rates.

If dispute letters have already been sent, we offer free consultations. We do not charge any upfront fees or costs if pre-litigation work is not needed. We litigate the claims on a contingency fee basis. So, our clients do not pay us out of pocket. At the end of litigation, it is our goal for litigation work to rectify all errors and get the consumer compensated for any damages incurred.

Many clients have been able to use their damage award to increase their downpayment on a new home. We understand that time is of the essence when it comes to closing on a mortgage. But sometimes, the best route is to rectify damaging credit errors before the mortgage docs are signed.

We cannot form a partnership with mortgage professionals. Ethical rules prevent us from giving anything of value to a mortgage professional for recommending our services. But we can enter non-exclusive, mutual reciprocal referral relationships with mortgage professionals. It is possible for a mortgage professional to be compensated from client recoveries for the unique work it provided that contributed to the success of any legal action pursued by Fair Credit Attorneys.

Contact us to further to discuss how we can help your clients. And whether it is possible for you to be compensated for future client recoveries.



## How can Fair Credit Attorneys help you?

At FCA we have 50 years of legal experience. We've litigated against Fortune 100 companies in complex litigation with millions of dollars at stake. Perhaps the most important area of our litigation concerns clients whose identities were stolen.

Identity theft is on the rise! There is an identity theft every 22 seconds. Both in incidents and in losses. In 2023—so far—the FTC received 5.7 million total fraud and identity theft reports, 1.4 million of which were identity theft cases. Government Documents or Benefits Fraud tops the list of identity theft types with nearly 400,000 reported cases. The median loss of fraud cases for victims is about \$500. Total losses are around \$10.2 billion!

Identity thieves target all people, including smart, capable, wealthy people.

If your client has experienced identity theft, call us. We can help you help your clients as a courtesy. Teach you the immediate action steps your client should take. Or we can implement our own identity theft protocol directly with your client and set your client up for monthly monitoring for a low cost. The total cost will depend on the work necessary to review and/or unwind the identity theft in place.

Contact us further to discuss how we can help your clients. Even if your client has not yet experienced identity theft, they may be interested in tips to guard against identity theft and set themselves up to monitor their credit files going forward.



# We Can Help You or Family Members

## How can Fair Credit Attorneys help you?

At FCA we have 50 years of legal experience. We've litigated against Fortune 100 companies in complex litigation. We feel very comfortable saying that understanding a credit file is hard. And then understanding what is or isn't accurate in a credit file is even harder. And to competently rectify errors on a credit report takes significant time. Some (likely most) consumers do not have the combination of knowledge and time to fully understand their credit file. They need help!

Additionally, identity theft is on the rise! There is an identity theft every 22 seconds. Both in incidents and in losses. In 2023—so far—the FTC received 5.7 million total fraud and identity theft reports, 1.4 million of which were identity theft cases. Government Documents or Benefits Fraud tops the list of identity theft types with nearly 400,000 reported cases. The median loss of fraud cases for victims is about \$500. Total losses are around \$10.2 billion!

For a low up-front cost, we can review your credit file with you. Identify errors in your credit file and work with you to rectify those errors, if necessary. The cost could be as low as \$99 depending on what a review of your credit file shows. If you do not have any errors in your credit file, we can provide the names of other credit specialists that you may consider contacting. We don't offer credit repair. We only help to rectify errors. But we have vetted several groups across the nation who have proven to us that they are thoughtful and are in business to help consumers. We would be happy to offer those introductions.

If you know you have errors on your credit file. And you have already tried to rectify those errors on your own, we may be able to help by filing a Fair Credit Reporting Act claim on your behalf. If that's the case, we will not charge you any upfront fees or costs. We litigate the claims on a contingency fee basis. You do not pay us out of pocket. At the end of the litigation, it is our goal to rectify all errors and get You compensated for any damages incurred. Statutory damages are \$100-\$1000 and could include more if you're able to prove additional damages.





*Thank You*

**WE LOOK FORWARD  
TO HEARING FROM YOU!**

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