

Participant Name: Terrilyn & Osie Moore  
Consultation Advisor(s): Matthew Roberts & Tammy Roberts  
Consultation Topic: Credit/Other...  
Consultation Type: by Phone/Email

Consultation Date: 9/02/16

### **Recap of the consultation**

You indicated that you terminated your full time position and are earning approximately \$1,200/mo at this time. We confirmed this was not enough income to support the purchase of a home in consideration of your current car payment of \$388/mo for your Nissan. Your engagement with Lexington Law helped your score to go up to where it needs to go but you do not have the income. On the other hand, your husband's credit is low, but he has the income you would need to qualify.

### **Credit Profile**

Terrilyn Moore

- 745 - Equifax
- 741 - Experian (mid)
- 731 - TransUnion

You have only one negative item remaining on your credit profile, premier bank. I agree with the plan to terminate Lexington Law and encourage you to have Osie sign up to remove the numerous negative items on his credit profile.

You need to keep your student loans in forbearance/deferred or paid if they come out of that status. Continue to pay your revolving tradelines USAA & GBS First Electronic on time.

Osie Moore

- 584 - TransUnion
- 556 - Equifax (mid)
- 496 - Experian

Osie needs to have Lexington remove all of his collections (see credit report). He also needs them to remove that judgment showing \$8,647. He would also need to keep his student loans either deferred or paid if they come out of that status.

### **GFC & Future Consultations**

I went back and reviewed previous consultations and we discovered that your gfc balance is \$2,000 and you have not made a payment in a long time. You were supposed to have started ACH payments but kept deferring that.

You are grandfathered into the old plan of saving toward \$5k versus the new plan whereby all participants are to save \$10k. You have \$3,000 to go. If you would like to continue receiving consultations from us and plan on finishing the program in the future you will need to start making gfc payments. This will be the last consultation we provide until you guys start up the ACH payments.

### **Next Consultation**

1. Review Goaltracker
2. Review gfc balance
3. Complete Budget & initiate new ACH payment plan
4. Affirm access to the Backoffice and information thereof
5. Affirm setup of the Lexington Law account for Osie