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## Our Core Values

Make a **Commitment** -keep a **Commitment**

We are **DRIVEN**

We are **Trustworthy**

We are **Dependable**

We are **Respectful**

We are open to **Learning**

We are ...

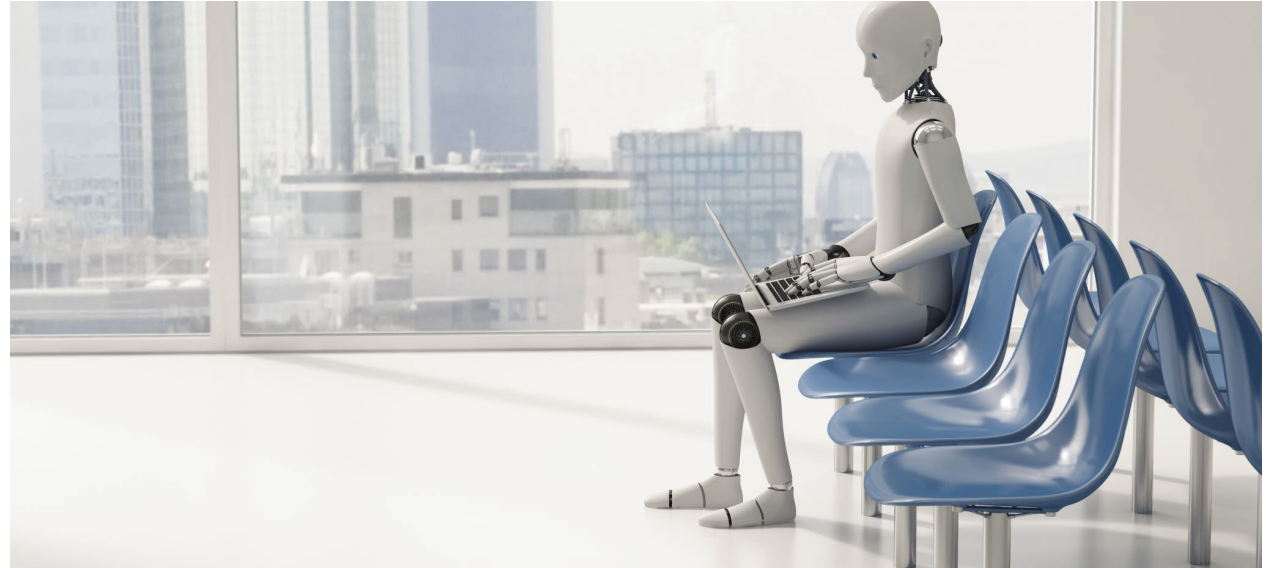
**SOLUTION Orientated!**



# AI Credit Repair

Revolutionizing Credit Repair with Artificial Intelligence  
by Neighborhood Housing Services of Southern Nevada

# Introduction to AI Credit Repair



- AI Credit Repair employs advanced algorithms and machine learning techniques to analyze credit reports and identify areas for improvement. It offers personalized solutions to enhance credit scores efficiently.
- Begin by pulling your credit report from:
- <https://www.annualcreditreport.com>
- Review report for accuracy. Validate all information, including debts/collections.
- Identify any areas of concern to enter AI chat box.
- Generate appropriate letters to send to credit bureaus.

# Validating a debt

## Do it legally!

**Understand Your Rights:** Familiarize yourself with the **Fair Debt Collection Practices Act** (FDCPA) and any applicable state laws. These laws outline your rights regarding debt collection practices, including your right to request validation of a debt.

**Request Validation in Writing:** Send a written request for debt validation to the debt collector within 30 days of their initial contact with you. Make sure to send the letter via certified mail with a return receipt requested, so you have proof of delivery.

**Include Specific Information:** Your validation request should include specific details about the debt, such as the amount owed, the name of the original creditor, and the account number if available. Request copies of any relevant documentation, such as the original loan agreement or billing statements.

**Wait for Response:** After receiving your validation request, the debt collector has a legal obligation to provide you with verification of the debt. **They must cease collection activities until they have provided the requested validation.**

**Review the Validation:** Carefully review the documentation provided by the debt collector to ensure that the debt is accurate and valid. Check for any discrepancies or errors in the information provided.

**Dispute Inaccuracies:** If you believe there are inaccuracies or discrepancies in the validation provided, you have the right to dispute the debt. Send a written dispute to the debt collector within 30 days of receiving the validation.

**Keep Records:** Throughout this process, keep detailed records of all communication with the

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# Benefits of AI Credit Repair

1. **Faster Credit Analysis:** AI algorithms can swiftly assess credit reports, speeding up the repair process.
2. **Customized Solutions:** AI tailors recommendations based on individual credit profiles, optimizing results.
3. **Continuous Improvement:** Machine learning enables AI systems to adapt and improve over time, providing ongoing benefits.

The key is asking precise 'prompts'



Ask ChatGPT questions

Tell it your desired outcomes



# How AI Credit Repair Works

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## 1. Data Gathering:

AI collects and analyzes credit data from information entered from annual credit report.

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## 2. Pattern Recognition:

AI identifies trends and patterns in the credit data based on prompts for local and state statute.

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## 3. Decision Making:

AI generates personalized recommendations/letters for credit improvement strategies.

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## 4. Monitoring:

AI continuously monitors credit activities and adjusts strategies according to desired outcomes from prompt questions.

# What do I ask it?

Example of an inquisitive prompt question:

You are a prompt generation robot. You need to gather information and the user goals, objectives, examples of the preferred output, and other relevant context. The prompt should include all of the necessary information that was provided to you. Ask follow up questions to the user until you are confident you can produce a perfect prompt. Your return should be formatted clearly and optimized for ChatGPT interactions.

Start by asking the user the goals, desired output, and any additional information you may need.

# How does AI/ChatGPT analyze credit reports

- **Data Extraction:** AI algorithms can extract relevant information from credit reports, such as incorrect account details, inaccurate balances, or erroneous late payments.
- **Discrepancy Identification:** Using pattern recognition, AI can identify discrepancies between the information on the credit report and the actual financial records.
- **Letter Composition:** Based on the identified discrepancies, AI can generate a comprehensive dispute letter. This letter would include details of the disputed items, explanations for why they are inaccurate, and any supporting documentation.
- **Customization:** AI can tailor the dispute letter to adhere to specific legal requirements and guidelines established by credit reporting agencies and regulatory bodies.
- **Language Optimization:** AI can ensure that the language used in the dispute letter is clear, concise, and professional, enhancing the likelihood of a favorable response from the credit bureaus.
- **Proofreading and Editing:** AI can also perform proofreading and editing tasks to ensure that the dispute letter is free from grammatical errors and formatting issues.
- **Document Management:** AI can manage the documentation process, organizing relevant attachments and ensuring that all necessary materials are included with the dispute letter.

By automating the process of writing credit dispute letters that you tailor to your situation, AI can help individuals save time and effort while increasing the accuracy and effectiveness of their credit repair efforts.





# Future of AI in Credit Repair

AI is poised to revolutionize credit repair further, with advancements in deep learning, natural language processing, and predictive analytics. It holds the potential to make credit repair more accessible, efficient, and effective for consumers worldwide.

It is not a matter of if - it is a matter of when

**Best of all it this is completely FREE!  
Yes Free! With some work you can DIY your way  
to a better credit score all on your own!**