

Credit Justice Services

Since opening in 2004, Credit Justice Services (CJS) has served more than 17,000 clients. The company's success relies on offering consumers a tested and true way to repair their credit.

The Company

CJS spreads its message and services out of its headquarters in Jacksonville, Fla., through a network of 65 Account Executives (AEs) and more than 6,100 Certified Credit Consultants (CCCs) across the United States.

The corporate management consists of Douglas Muir, chief executive officer; Carl Soto, corporate counsel; Alfredo Jimenez, chief financial officer; and Valeria Bisenti, vice president of customer relations. There are also several legal assistants and other support staff who work with the AEs and CCCs to serve clients around the United States, Puerto Rico, St. Croix and St. Thomas.

A CCC is an independent contractor who provides credit-repair consulting services to clients using CJS-approved materials. A CCC is not an employee of CJS, but he or she receives a 40-percent commission for every client he or she services. CCCs also earn the loyalty of a happy customer with a better interest rate.

An AE is a full-time agent of CJS with specific production levels he or she is required to meet. AEs receive a 20-percent override on all CCCs they personally sign up, and they can also earn a 40-percent commission on all personal business. This position is only offered by the corporate management and only CCCs may apply.

The Process

CJS has trademarked its repair process called **The 75-Day Credit Makeover™**. First, a company representative meets with the client to review his or her credit reports from all three bureaus. The client identifies inaccurate information and then CJS prepares three rounds of personalized letters challenging the accuracy of negative trade lines. CJS then sends these letters to the client so he or she can personally read, sign and mail the letters to the credit bureaus directly. All of this takes place within 75 days.

This is what makes CJS unique. CJS is the only credit repair company in the United States that has the consumer sign and send out the dispute letters on their own behalf. The transparency of the process and the structured time-plan helps consumers repair their credit within a short period of time. And the average CJS client sees a credit score increase between 50 and 100 points.

The credit repair company also offers debt negotiation through its in-house legal department. Attorney Carl Soto personally takes on creditors and debt collection agencies, which results in CJS clients no longer receiving harassing calls from collection agencies.

CJS can also help its clients with identity theft, which is the most rapidly growing criminal act in the United States. More than nine million people reported having their identities stolen in 2006, but there were fewer than 70,000 convictions. CJS provides ways to monitor and protect its clients' identities.