

Company Fact Sheet



Leaf Credit Solutions

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Company Overview

Established in 2006, Leaf Credit Solutions is a national credit solutions firm based in Bloomfield, N.J. The company provides affordable professional credit improvement services to both individual consumers and business clients. LCS' overriding goal is to help people raise their credit scores, obtain financing at lower interest rates and increase their amount of available credit. The firm's services are backed by a strict commitment to excellent and a money-back guarantee.

Products/Services

LCS offers a wide range of services for individuals, including credit repair, credit building, credit inquiry removal and debt settlement/negotiation. In addition to helping people improve their credit, LCS also focuses on educating consumers so they can maintain a good credit history. Hence, the company provides a variety of helpful tools, such as a family finance planner, budget calculator and other resources.

Businesses can leverage LCS' business credit and funding development program. Aptly named Business Credit Asset™, the program helps companies establish a credit history and enhances their ability to obtain credit lines, investment capital and other funding solutions. LCS gives business clients a user-friendly platform where they can log in and take all the necessary steps to build business credit. The system allows users to track their progress, get real-time updates on their credit file and receive advice on how to best capitalize on their business credit to secure cash and trade credit for their enterprise.

Approach to Doing Business

LCS goes above and beyond to assist its clients with addressing credit issues. The firm's financial experts custom design a strategy for each client's situation. Some of the tactics they employ include applying strategies to secure major-purchase approvals, using techniques and tools to double clients' available credit within 24 months and challenging collection agencies to operate within legal limits. LCS also applies goodwill interventions, account investigations, and debt validation services to optimize clients' results.

LCS relentlessly disputes every negative piece of information on a client's credit report, including anything that is inaccurate, misleading or unverifiable. It requires credit bureaus to comply with four main federal statutes: the Fair Credit Reporting Act, the Truth in Lending Act, the Fair Debt Collection Practices Act and the Fair Credit Billing Act. While most credit companies address only about a third of what affects their clients' credit scores, LCS attacks 100 percent of the influencing factors. In fact, the company applies advanced dispute tactics that are not utilized by 95 percent of other credit repair companies. As a result, average credit score of LCS' clients rises as much as 150 points within the first 60 to 90 days of using its services.

Senior Leadership

LCS operates under the ownership and leadership of CEO Aazim Sharp, an accomplished entrepreneur and ardent consumer-rights advocate. With 15 years of experience as a business owner and seven years in the finance and credit law/repair industry, Sharp applies advanced analytical skills to achieve favorable results for his clients. He has an impressive record of helping people enhance their credit history, access to credit and overall financial well-being.

A talented author and orator, Sharp strongly believes education is a critical factor in helping people improve their credit. He disseminates a message of hope and empowerment through print and audio resources that present proven tactics for building perfect credit. He also encourages financial discipline through advanced budgeting and saving methods.

Sharp has a broad range of professional experience that includes serving as the head of operations at Steeplegate Homes, a New Jersey real estate development company. Within the credit industry, his expertise encompasses credit repair, credit building, credit inquiry removal, debt settlement/negotiation and interest rates. Sharp also specializes in raising clients' credit scores so they can qualify for lower-interest loans and consults with professionals in the real estate, mortgage and financial industry to help their clients gain approval for favorable financing.