

General Unacceptable Rules

Any secured and collateralized debt

Foreign debt

Repossessed automobiles are acceptable only with proof of the deficiency letter.

Debt under an EIN number (business account / business credit cards, for example). ◦ If it is a credit card used for certain business expenses, yet it's under an individual's social security number, that is acceptable.

Authorized users' accounts cannot be enrolled.

Our company does not accept any unsecured loans / creditors if the interest rate is above 99%.

Our company accepts medical debt however we require a statement of the current collection company if it's not on the CR and/or the most recent statement from the original creditor showing name, date, balance, and portion of account number

Unacceptable Debt Types

Any debt less than \$250

Active Litigation

Agricultural Loans

Any loan with House or Land as collateral

Secured Home Improvement Loans

Construction Loans

Attorney Fees

Back Rent

Back Utilities

Bail Bonds

Business to Business Loans

Vehicle loans (Including Car, Truck, Van, Motorcycle, Jet Ski, Boat, ATV)

Casino Debt/Gambling debt

Check Cashing Establishments

Child Support

Current Cell Phone Debt

Unacceptable Debt Types

Daycare Bills

Future Income Agreements

Homeowners Association Fees (HOA)

Income Share Agreements

Insurance Policies (e.g. Auto, Medical, Home)

International Creditors

Judgments

Lease to Own/Rent-a-Center Bills

Military Cards/Loans (e.g. AAFES, STAR, etc)

Overdraft fees

Pension Advances, 401K, Accounts tied to a

Speeding Tickets and/or Fines

Student Loans (Only If Federal)

Taxes

Timeshare & Abandoned Timeshares