**{0:00:00 0:00:52}**

### Emma

So Jude, what I would like for you to do is to see if you can give an introduction to my viewers as to how you got started, who you are, and how you got started in the business?

### Jude

Well, the way we got started in this business was… I was in the car business for seven years and dealt with credit every day. A lot of people would come in the door, 60% or more that couldn't buy a car. If they could, they were paying an excess of 20% interest which raising their interest rate would almost make their payment where they couldn't make it. It makes it almost unreachable for them. They want to try to make it because they needed the car, but that amount was out of their budget.

### Emma

Yes.

**{0:00:54 0:01:32}**

### Jude

So, doing consulting work in Huntsville, Alabama, I was doing consulting work for a car dealership that did over 300 used cars a month in my… Now, that may not seem a lot to people who aren't in the car business, but that's a very very huge number.

### Emma

Yes.

### Jude

They were selling at almost 80 to 90 a month, but that 300 just from credit repair. So, I learnt about it in Huntsville, Alabama, brought down to Texas almost eight years ago. We have been a very very strong company since then.

**{0:01:33 0:02:01}**

### Emma

Okay. So, we're just going to go straight into the interview and questions. Right now, we all see what's going on in the economy, and I just wanted you… We'll just give the listeners some reasons why it's very important for them to get a credit fixed in this economy that we are facing.

### Jude

Well, more and more every day, credit score has everything to do with just everyday life.

### Emma

Yes.

**{0:02:03 0:02:56}**

### Jude

Buying a home, buying a car, buying braces for your children… interest. A banker told me this one time. He told me interest was like cancer. It would finally eat you alive which is a real story, and your credit score has everything to do with being able to buy…

### Emma

Yes.

### Jude

…plus every term has everything to do with interest rate. Credit card companies almost made 40 more percent on their money last year on late fees alone. Plus the interest rate that they charged, it almost makes the economy and the way that things are run nowadays, it almost makes it impossible without good credit score to be able to survive unless you're just going to pay cash.

### Emma

Yes.

**{0:02:57 0:03:28}**

### Jude

Some people have paid cash for years, but at this point in time, they just want to get back on their feet to become a part of the society and be able to buy what they need to buy.

### Emma

Yes. I mean, especially with what's going on right now where banks are just tightening up on credit, even those with the best credit scores find it very difficult, talk less of those who don't even have credit or even have great credit yet.