



Lexington Law

INFLUENCER MEDIA KIT

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Who is Lexington Law?

Lexington Law is a trusted leader in credit repair. As a law firm, actual lawyers drive our credit repair process and will intervene on client cases when the need arises.



What is credit repair?

Credit repair is the process of identifying and addressing unfair, inaccurate or unsubstantiated negative items on a consumer's credit report. Lexington Law's proven process helps hundreds of thousands of people work to repair their credit every year.

Especially if a negative item results from identity theft, divorce, medical debt, student debt or military leave, credit repair may be the answer.

Note: all content in this guide is approved for use in your article.



What are negative items?

Negative items on your credit refer to anything in your payment history that could lower your score. This includes things like collections, late payments, charge offs, liens, bankruptcies, repossessions and more. While some of these items may be accurate and fair, millions of Americans are victims of inaccurate or unfair negative items wrongfully affecting their score.



The Lexington Law Enrollment Process

When consumers call Lexington Law, they receive a TransUnion Summary Report and FICO® Score absolutely FREE. While it only shows up to five of their negative items, this helps callers understand what's impacting their credit score.

If a consumer decides to hire Lexington Law, they will be charged a one-time fee of \$14.99 to pull their full credit reports from all three credit bureaus. From there, clients are charged a "First Work Fee" between \$109 to \$129. This covers the work we do to set up their case, analyze their reports, start the credit repair process and more. Finally, clients are then charged monthly, roughly thirty days from the First Work Fee.

Those who do not choose to work with Lexington Law can still access their free TransUnion report online (sent via email), but this does not include their FICO Score®.

How does credit repair work?

Lexington Law's proven process can be summarized in three main steps.



ANALYZE

We work with our clients to identify any questionable negatives hurting their score.



ADDRESS

We challenge those negative items with the bureaus and their creditors monthly.



ACCELERATE

We keep the process going, helping our clients reach their credit goals.

In 2020, Lexington Law Firm provided over **2.6 million FREE** credit report consultations online and over the phone.



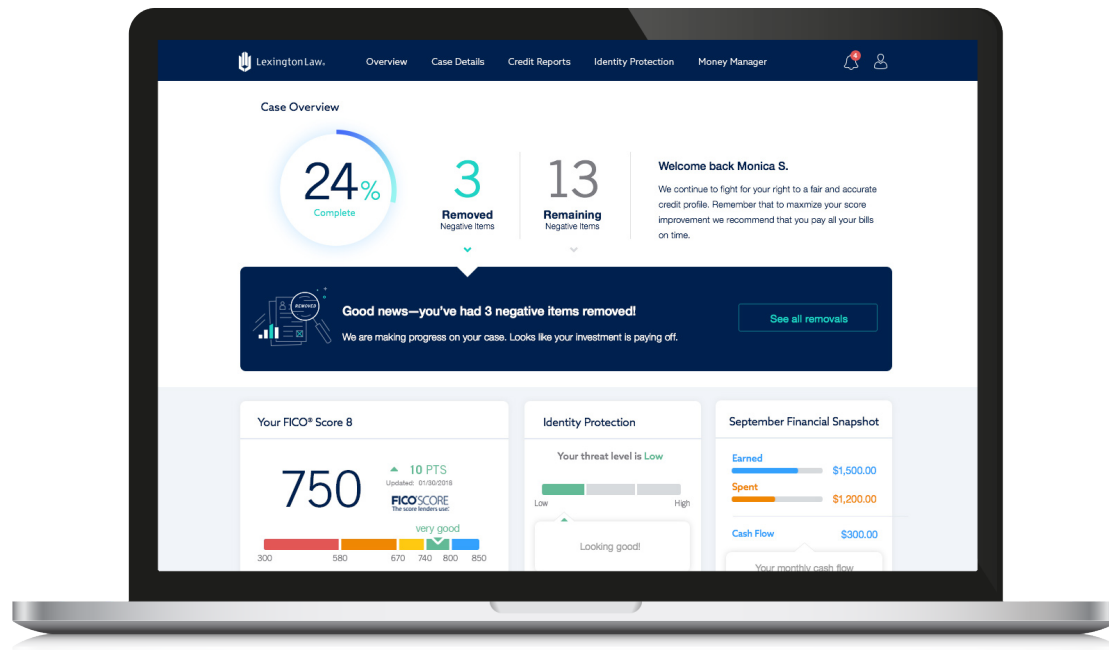
What else do clients receive as part of their service with Lexington Law?

Outside of credit repair, we offer several tools to help our clients manage their credit and finances wisely.

Clients also receive the following:

- An inquiry assist tool to challenge hard inquiries on their reports
- Identity theft insurance up to \$1 million
- Credit coaching and a score improvement analysis
- Online and mobile support, chat, email and more
- Decades of credit repair knowledge from our experienced lawyers

Since 2004, Lexington Law has sent over 221 million total challenges and disputes on behalf of our clients.



No Implied Results

While Lexington Law is absolutely confident in its proven process, there is no guarantee of results. Avoid anything that would imply an anticipated result when read by the least sophisticated consumer.

The size, color and boldness of text, as well as any graphics, must be taken into consideration when weighing the implications of an advertisement or influencer article. As a rule of thumb, if there's any chance a consumer could misunderstand an outcome as guaranteed or promised, that message is not compliant.



The primary rule for marketing the services of a law firm is to be as honest and straightforward as possible. Leave no room for misinterpretation, as the credit repair space is heavily regulated.

Approved metrics

Past Lexington Law clients saw a **40-point score increase** in just six months

Required disclaimer:

89% of Lexington Law clients who see their score improve with Lexington Law, see an increase of 40 points or more. 70% of all clients see their score improve while using our services.

Things you *can* say:

- This post is sponsored by...
- Your credit is not written in stone.
- Kickstart the comeback on your credit
- Know your credit. Repair your reports. Live your life. What is bad credit costing you? Call Lexington Law. Trusted leaders in credit repair
- Call now & talk with one of our credit advisors Leverage the law for your credit
- Start working to repair your credit today
- Credit repair from an actual law firm
- Call now for a FREE credit report consultation





Things you *cannot* say:

- No slang acronyms like TBH, WTF, LOL, etc.
- This post is in partnership with...
- Repair your credit, guaranteed
- Raise your credit score/get your score up
- 27+ years of credit repair experience
- Improve your credit score
- Dispute your negative items
- Credit specialist/professional/expert
- Legally delete bad credit
- You can delete negative items from your credit
- Get approved for a home loan when you...
- Fix your score and drive any car you want
- Credit repair consultation

Claiming Specialization

For Lexington Law, many bar associations require that a lawyer not claim a "specialty." Therefore, avoid describing Lexington Law using phrases such as "specialize in credit repair" or "credit repair specialists," etc. Even words like expert and professional are problematic. Instead consider phrases such as "leaders in credit repair," "a credit repair focus," "experienced credit repair advisors," etc.



Lexington Law's Voice

Due to the nature of the credit repair industry, Lexington Law's voice is very deliberate. Not only are we speaking to potential clients, but also to regulators who closely monitor every word we say. As such, everything we say must be compliant.

Beyond that, Lexington Law's voice is experienced, credible and understanding. It is straight-forward, formal and informative. While Lexington Law avoids jokes and gimmicks in our messaging, we keep our voice interesting by making it relevant and sympathetic. We focus on facts and do not talk down to our clients, instead empathizing with their difficulties.

Name usage

The name "Lexington Law" is the proper name of the brand. References such as "Lexington" or "Lex" can dilute the strength of the brand and should be avoided.

It must be made clear to the consumer that Lexington Law is the provider of the credit repair services. Affiliates and other advertisers should not use "we," "our firm," "us," or "the firm" when describing the offer of credit repair services. State bar restrictions prevent non-law firms from "partnering" with any law firm; therefore there may not be any statement that suggests a partnership of any kind with Lexington Law. Instead, use words such as "refer," "suggest," "introduce," "recommend," "advertise for/ on behalf of," etc.

Remember, credit repair is a life-changing service. We aren't just selling a service. We're helping people.

Boilerplate

Lexington Law is a consumer advocacy law firm with over a decade of experience helping hundreds of thousands of Americans take steps to improve their credit. The firm comprises the largest network of credit repair professionals in the U.S., employing attorneys and paralegals and agents across 18 states. By leveraging consumer rights to resolve issues with creditors, data furnishers and credit bureaus, Lexington Law works to ensure that client credit reports are fair, accurate and substantiated.

