



## **Luster** *Company Backgrounder*

Stephen Harris and Colin McGrady founded Luster credit repair software in 2009 to serve as a resource for people who want to improve their credit score. The software serves as a step-by-step guide, offering consumers a comprehensive collection of letters and other correspondence to contact creditors and credit bureaus in an effort to legally and professionally dispute inaccuracies on credit reports.

Identifying the need for an easy-to-use solution for consumers disputing credit report inaccuracies on their own, McGrady developed his first credit repair software in undergraduate school at Brigham Young University. McGrady continued to study the credit reporting industry and after meeting licensed attorney Harris, decided to expand and update the software. Harris and McGrady's passion to see fair credit reporting for all consumers led them to develop the Luster software program, enabling consumers to professionally contact their creditors and credit bureaus to remove inaccuracies. The two hope to bring ethical standards and consumer advocacy to the credit repair industry.

Luster gives consumers comprehensive tools to help repair inaccuracies and unverifiable information on their credit report, ultimately leading to the improvement of their credit score. Rather than just a few form letters to send to the credit bureau, Luster's software includes a decision tree that helps consumers develop the correspondence they need based on the responses they get from the credit bureaus – all from the privacy of their home.

Luster offers the resources needed for the appropriate follow-up, giving consumers assurances every step of the way they are taking the necessary steps towards improving their credit score. Luster's built-in decision tree, affordability and privacy allow for a comprehensive and secure software package. For more information and to purchase Luster, please visit [www.lustermyscredit.com](http://www.lustermyscredit.com).

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