



## Executive Biography

### Stephen Harris

*Co-founder*

As co-founder of Luster, Stephen Harris is dedicated to finding affordable, credible solutions for consumers disputing inaccuracies and unverifiable information on their credit reports. In January 2009 with co-founder Colin McGrady, Harris introduced Luster, a comprehensive and secure downloadable tool designed to guide consumers through each step of the credit repair process.

A proponent of consumer rights and a licensed attorney, Harris helped developed Luster's unique methodology for consumers to legally dispute credit reporting inaccuracies. Using his knowledge of the credit industry and legal system, Harris worked on creating a series of documents and letters for consumers to easily and confidently communicate with credit reporting bureaus and creditors while documenting each correspondence.

In addition to the development of Luster, Harris serves as a consumer advocate and studies ongoing credit legislation. He and McGrady agree that consumers should have more ability to address inaccuracies and unverifiable information in the credit reporting system, giving them control to improve their credit score.

Harris is a Texas and Nevada licensed attorney who currently practices in Dallas. As an attorney, he has significant experience advising mortgage banking clients on policies and procedures that comply with state and federal laws. Formerly, Harris worked for a Nevada district court judge and was an intern for United States Senator Harry Reid. Harris also worked in immigration counseling services for Dallas Catholic Charities.

Harris is fluent in Spanish and is a member of the J. Reuben Clark Law Society, Dallas Bar Association, American Bar Association and Texas Mortgage Bankers Association. He has presented on Texas evictions and foreclosures for the State Bar of Texas CLE.

He received a Bachelor of Science degree in management and finance from Brigham Young University and a law degree from Southern Methodist University.

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