



Curriculum Vitae of: Mr. Shawn K. Lane

Specialist Field: Credit

Mr. Shawn K. Lane

Curriculum Vitae

Shawn K. Lane, author of "The Consumer's Guide to Credit Restoration" and Co-Founder/Chief Operating Officer of Financial Renovation Solutions, Inc. (FRS Credit), has been educating consumers about credit since 1992 and has done so on a full time basis since 2013. Shawn spends time daily teaching consumers how to understand credit reporting and credit scoring systems, including the best ways to maximize their credit scores and avoid credit score setbacks. He has extensive experience detecting credit reporting errors. He also has specialized knowledge regarding just how serious credit reporting errors can be and the significant consequences and damages which such errors may potentially have upon a consumer's life. Furthermore he is experienced in educating consumers regarding their rights under the FCRA and FDCPA.

Shawn is both an educator and an expert with specialized knowledge on a variety of credit related topics. These topics include, but are not limited to, credit reporting, credit scoring, credit report evaluation, the Fair Credit Reporting Act (FCRA), the Fair Debt Collections Practices Act (FDCPA), identity theft, FICO credit scoring, dispute resolution processes, e-OSCAR, and credit damages. He spends an average of 35+ hours per year (4 and 1/2 days per year) further honing his expertise in these areas in outside continuing education training (detailed below).

Relevant Experience: Credit Consultant (2013 – Present)

- Co-Founder and Chief Operating Officer (COO) at Financial Renovation Solutions, Inc (FRS), a credit repair organization.
- Has personally assisted and educated over 1,000 FRS clients on how to attain optimal credit scores.
- Has reviewed thousands of credit reports and can accurately determine the impact (or lack thereof) of credit reporting errors upon a consumer's credit scores.
- Has assisted consumers with thousands of disputes with the credit reporting agencies (Equifax, TransUnion, and Experian) in addition to disputes sent directly to creditors and third party collectors, giving him a detailed understanding of the dispute resolution process required under the FCRA.

Relevant Experience: Credit Expert (1992 – Present)

- Extensively studied credit reporting laws such as the FCRA and FDCPA.
- Authored and Self Published "The Consumer's Guide to Credit Restoration."
- Authored or created a number of educational articles including but not limited to:
 - o What Makes Up Your Credit Scores? Part 4: Credit Mix
 - o What Makes Up Your Credit Scores? Part 3: Length of Credit History
 - o What Makes Up Your Credit Scores? Part 2: Amounts Owed
 - o What Makes Up Your Credit Scores? Part 1: Payment History
 - o Credit Repair: Hire a Pro or Do-It-Yourself?
 - o Signs You Could Need Professional Credit Repair Help
 - o Free Credit Freezes: Do You Need Them?
 - o The Cost of Poor Credit
 - o The Fair Debt Collection Practices Act and How it Protects You
 - o Is There a Grace Period Before a Late Payment Will Hurt Your Credit Scores?
 - o Which Debt Should I Pay Off First
 - o How to Rebuild Your Credit After a Bankruptcy
 - o How Co-Signing Impacts Your Credit
 - o 3 Steps to Overcome Identity Theft
 - o Why Paying Your Credit Card On Time Isn't Enough
 - o Your Rights According to the Fair Credit Reporting Act
 - o 4 Credit Mistakes You Can Teach Your Children to Avoid
 - o How a Good Credit Score Can Improve Your Life
 - o Why Your Credit Score Suddenly Dropped by Over 100 Points
 - o Don't Fall For These Credit Myths
 - o 5 Things You Can Do To Increase Your Credit Score
 - o Credit Score Confusion...Why Are All My Credit Scores Different?
 - o Credit Monitoring – What it is and Why We Need It!
 - o Why Millions of Tax Liens and Judgments are Disappearing From Credit Reports
 - o 4 Common Credit Mistakes to Avoid
 - o Does Credit Repair Work?
 - o Buying a Home With Less Than Perfect Credit
 - o How Long Can Negative Information Stay on a Credit Report?
 - o 4 Costly Credit Mistakes to Avoid
 - o Getting Your Credit In Shape to Buy a Home
 - o Credit Scores and How They Are Calculated
 - o Will Paying Off a Collection Account Improve My Credit Score?

Shawn is also frequently asked to speak at a variety of events designed to educate consumers and professionals alike about credit restoration, credit reporting, and credit scoring topics. These events include home ownership education seminars, student education events, and educational seminars for mortgage professionals, title professionals, banking professionals, and real estate professionals. Shawn is an approved Continuing Education (CE) instructor with the Texas Real Estate Commission (TREC) and frequently teaches a 1-hour (CE) course to Realtors entitled "Effect of Credit and Credit Scores on Real Estate Transactions". Shawn also constantly studies his craft on a weekly basis and voluntarily participates in continuing education opportunities every year (detailed below) which enable him to stay current on updates and changes to credit reporting, credit scoring, and a variety of credit related laws.

Seminars, Presentations, and Lectures

Since 2015 Shawn has presented relevant credit topics over 50 times to various audiences including, but not limited to the following:

- 2019 Effect of Credit and Credit Scores on Real Estate Transactions, Re/Max Four Corners
- 2019 Effect of Credit and Credit Scores on Real Estate Transactions, Re/Max Signature
- 2019 Effect of Credit and Credit Scores on Real Estate Transactions, Josh DeShong Real Estate
- 2019 Effect of Credit and Credit Scores on Real Estate Transactions, Keller Williams
- 2019 Effect of Credit and Credit Scores on Real Estate Transactions, Normandy Homes
- 2019 Effect of Credit and Credit Scores on Real Estate Transactions, Mid America Mortgage
- 2019 The Importance of Good Credit, Crosspoint Church Mothers of Preschoolers
- 2018 Home Buyer Orientation, Todd Berther Real Estate Group
- 2018 Effect of Credit and Credit Scores on Real Estate Transactions, Huggins Realty
- 2018 Effect of Credit and Credit Scores on Real Estate Transactions, Re/Max Four Corners
- 2018 Effect of Credit and Credit Scores on Real Estate Transactions, Supreme Lending
- 2018 Effect of Credit and Credit Scores on Real Estate Transactions, Keller Williams
- 2018 Counting the Cost of Poor Credit, McKinney Business Alliance
- 2018 Credit Scoring and Reporting, Keller Williams and Service First Mortgage
- 2018 Effect of Credit and Credit Scores on Real Estate Transactions, Hampton Homes
- 2018 The Importance of Good Credit, Crosspoint Church Senior High School Class
- 2018 Getting Your Credit In Shape to Buy a Home, Bancorp South
- 2018 Effect of Credit and Credit Scores on Real Estate Transactions, Astra Realty
- 2018 Effect of Credit and Credit Scores on Real Estate Transactions, Re/Max Four Corners
- 2018 Credit Scoring and Reporting Basics, Waterstone Mortgage
- 2018 Effect of Credit and Credit Scores on Real Estate Transactions, Mid America Mortgage
- 2018 Getting Your Credit In Shape to Buy a Home, Hampton Homes
- 2017 Credit Reports and Scores, Premier Nationwide Lending
- 2017 Preparing Your Credit to Purchase a Home, McKinney Business Alliance
- 2017 Credit Scoring and Reporting Basics, Re/Max Four Corners
- 2017 Understanding Credit, Waterstone Mortgage
- 2017 Getting Your Credit In Shape to Buy a Home, Premier Lending/W Lux Properties
- 2017 The Importance of Good Credit, Crosspoint Church Senior High School Class
- 2017 Credit Scoring and Reporting, Carlisle Title
- 2017 The Importance of Good Credit, McKinney Business Alliance
- 2016 What Is Credit, Herring Bank
- 2016 Credit Reports and Scores, Coldwell Banker – Apex
- 2016 Preparing Your Credit to Purchase a Home, Waterstone Mortgage
- 2016 Preparing Your Credit to Purchase a Home Part 2, Waterstone Mortgage
- 2016 Preparing Your Credit to Purchase a Home Part 3, Waterstone Mortgage
- 2016 Credit Reporting Errors, Keller Williams McKinney
- 2016 Credit Training Class, Waterstone Mortgage/Fidelity National Title
- 2016 Credit Scoring and Reporting, Keller Williams – Rockwall
- 2016 Credit Training Class, Keller Williams – McKinney
- 2016 Understanding Credit, Re/Max Four Corners
- 2016 Credit Training Class, North American Title/ Waterstone Mortgage
- 2015 How the Credit Repair Process Works, Keller Williams – McKinney
- 2015 Credit Scores and How They Are Calculated, Bancorp South
- 2015 Credit Scores and How They Are Calculated, Re/Max Four Corners
- 2015 Credit Scores and How They Are Calculated Part 2, North Texas Real Estate
- 2015 Credit Training Class, Metro First Realty – Oklahoma City
- 2015 Understanding Credit, Caine Premier Properties – McKinney

- 2015 Credit Training Class, Waterstone Mortgage
- 2015 Understanding Credit, Bancorp South – Plano
- 2015 Credit Scoring and Reporting, Homebridge Financial Services
- 2015 Credit Scoring and Reporting Part 2, Homebridge Financial Services
- 2015 How Credit Reporting and Scoring Works, Keller Williams – The Jessica Hargis Group

Membership

National Association of Credit Services Organizations (NACSO)

Continuing Education

- 2018 Completed 2 and 1/2 days of advanced credit education and training at the Credit Expert Summit with John Ulzheimer and Chad Kusner (Austin, TX)
- 2018 Completed 2 and 1/2 days of advanced credit education and training at the CreditCon with Matt Listro and John Ulzheimer (Washington D.C.)
- 2017 Completed 2 and 1/2 days of advanced credit education and training at the Credit Expert Summit with John Ulzheimer and Chad Kusner (Cleveland, Ohio)
- 2017 Completed 4 days of credit education and training at the Credit Boot Camp with Mike Citron and Numerous Other Credit Experts (Orlando, Florida)
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Contact Information

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