

I first met Grace Chopra when I was gifted her services by a good friend who also successfully used Exodus Financial Services to improve her credit and buy a home. At that time I was not ready to face how I allowed my finances and credit to become in such a bad state, so I did not complete the program first time.

Fast forward 10 years later and I was finally in a place where I could face the challenges of fixing my credit and managing my finances and although I was making on-time payments I was not seeing the results I wanted in my credit score. I reached out again to Grace and started on her program in Feb 2021. Grace meet with me monthly and provided me with the budget and plan to pay down, pay off my debt as well as saving. She taught me that is not just paying off debt but using it responsibly and showing a history of debt management and good payment history. Grace provided the algorithm needed to increase my credit scores. By May of 2021 my score had increase over 100 points and on August 13th I settlement of my first home.

Thank you Grace for your patience, encouragement and accountability. I am forever grateful for your help and guidance throughout the process.

