

Kelly Wells, Bio and CV

Kelly Wells, Owner of RK Wells Family LLC is an expert in educating consumers on what they need to do to achieve the highest possible credit score and what the scoring models are looking for.

As the owner of Credit Restoration of Washington (CROW), Kelly focuses on educating the consumer, because knowledge is power. Kelly's 9+ years experience in the mortgage industry she has reviewed over 7500 credit reports giving her the ability to read credit reports with ease and understand what is affecting their scores. As a loan officer and the owner of Credit Restoration of Washington (CROW), Kelly has viewed thousands of credit reports over the years and she has a very strong knowledge of these reports and how the contents, affects the consumers, and their scores.

Professional Activities:

- Tax Preparer 1985-2000
- Mortgage Lender 2000-2008
 - Wells Fargo Home Mortgage
 - Gateway Bank
 - Liberty Financial Group
 - Guild Mortgage
- Credit Restoration of Washington 2007-present

Teaching Activities:

- 1st Time Homebuyer Seminars
 - How to budget for a new home
 - Responsibilities of a homeowner vs renter
 - Credit worthiness
- How to buy a foreclosure
 - How to figure cost per square foot to know if it's a good buy
 - What to look for – liens and different items that will stay with the house
 - Things you need to do immediately – insurance, letting renters know the intention
- Credit Scoring – Don't Role the Dice on Loan Approvals
 - What does your credit score mean
 - What is your credit score made up of
 - What is the best mix of credit

Volunteer and Speaking Activities:

- Tumwater School District – volunteer to go in and teach Jr.'s and Sr.'s on credit

- Goodwill Enterprises for Equity - Guest speaker for this class that targets low income families in Thurston County
- Tumwater School District Career and Technical Education Panel
- FBLA (Future Business Leaders of America) served as judge for students on business skills

Board Members and Business Affiliations:

- Certified Credit CRM
- Tumwater Chamber of Commerce
- Thurston County Realtors Association
- Multiple Listing Sales Associate Member

Sponsor:

- Liberty Road Foundation Sponsor –www.libertyroadfoundation.org - Helping the disadvantaged to have a more fulfilling life.
- Credit Restoration of Washington – local baseball team