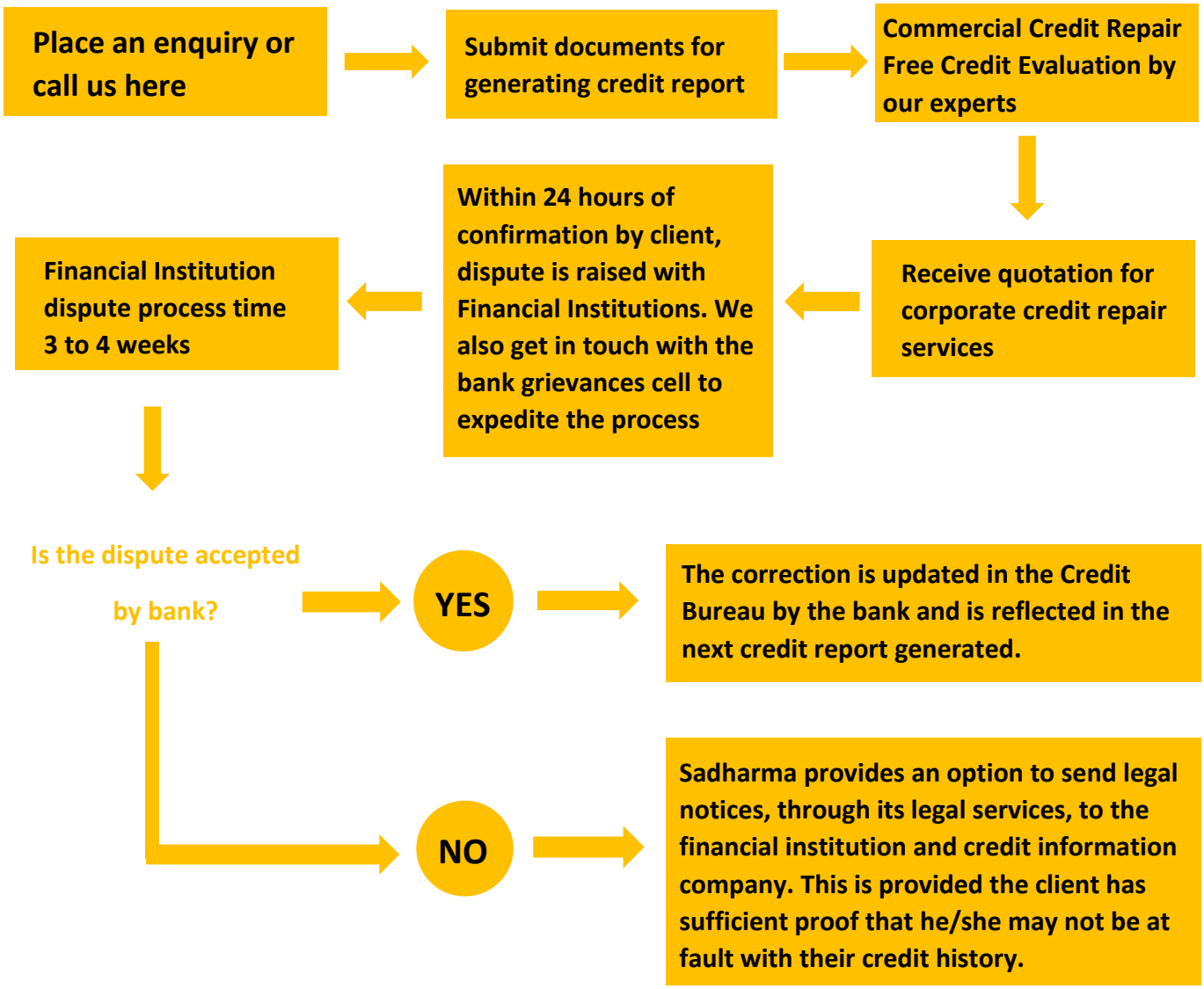Sadharma Credit Repair Process