

Re-Build Credit and Income



CLEAN SLATE CREDIT SERVICES

Corporate office: 1 866 726 3535

www.640orFree.com

Get back in the YES Business!

Ready for a simple and painless way to double or triple your income?

You don't need to market more, simply refer your customers who have a non-qualifying credit score to Clean Slate Credit Services. Through our affiliate program you can earn a generous commission and create a pipeline of potential homeowners. These customers will be graduating in a few months with a qualifying credit score, eager to close on a new home.



Our customers receive on average a 100 point score increase in their FICO score in approx. 60 to 90 days.

640 FICO Guaranteed.

Do you think you will be able to close a few more customers with this kind of increase? How many leads do you turn away do to poor credit scores? How would you like to have those as closings instead? Are you ready start building a HUGE pipeline?

Create more closings, more income and more referrals thru Clean Slate. Come grow with us!

Deals will come pouring out of your pipeline qualified to buy.

When you combine our credit restoration services with your marketing program, you will be able to capture and close more business. Your income can increase as you offer more people a solution, not a rejection. This is a great business to participate in; you will enjoy being part of it. You will not only see an increase in income, but an increase in smiles as well. Everyone smiles at closing! :)

Why traditional credit repair alone doesn't work:

The complaints against the credit repair industry are many. Beyond the common complaints of fraud, scams, poor customer service and the like, the biggest complaint by far is "it just doesn't work". And that part is mostly true. If the goal is to raise a credit score to qualify for mortgage loan and a credit repair company is enlisted to perform this service, all will be disappointed. It doesn't work. Just deleting negative credit will usually not raise the score enough.

Most credit repair companies only focus on the removal of derogatory credit. This by itself will not significantly boost the score. For instance: 30 negative items are reporting and the credit repair company succeeded in getting 20 items removed, great! Right?

No, because 10 negative items remain, the entire score is calculated on 10 negative credit items, resulting in approximately the same score. Not helpful, therefore a legitimate complaint. The score is calculated on current and past credit, including addresses, inquiries, aliases, employment status and more. We profile the entire report. We help our customers build credit, providing access to large lines of credit. We optimize for maximum scoring potential.

Guess what!

I just had a borrower that I sent you a few months ago (3-12-09 when I last ran his credit report) go from 554, 502, 448 to get this.. are you ready? 637, 593, 661! That's 83 Point on Exp., 91 Points on Equi., and a Whopping 213 on Tran! That's all in less than Two Months! The credit card program REAL-LY helped. What this means for him is now I can take him to almost any lender or investor. I will keep them coming. Thanks!

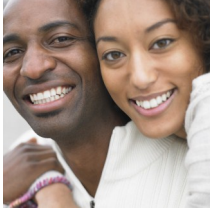
Laurence D. Bland, 999
Office 409-861-4815
Fax 409-861-4820
TX Mortgage Broker #3836,
www.arisemortgage.com
TX REAL ESTATE LICENSE
#0583791,

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Re-Build Credit and Income

Are you ready for a new way to grow your business?



Start passing out smiles. Every one smiles at closing!

Experience shows that success is due less to ability than to zeal.

The winner is he who gives himself to his work, body and soul

Charles Bexton



Helping Families restore their credit opens many doors for them, including the one to their new home.

In this new economy, you need a new way to do business. The Mortgage Bankers Acc., Washington D.C., estimates that *about 50%* of all mortgage applicants are now being turned down... "Further tightening of credit standards means at least half, if not more, of mortgage-seeking consumers can't squeeze through to acceptance," says MBA spokeswoman Carolyn Kemp. **Do you have a plan?**

Why not partner with Clean Slate thru our affiliate program to qualify those customers who would love to purchase, but fall shy of credit requirements?

Clean Slate Credit Services was founded with a vision in mind, to help our clients into a new home and a better life. Our company goal is to help our clients separate their damaging past from their promising future.

If you are in the mortgage or real estate business, you are painfully aware that no one makes any money until your customers get to a closing table. What is the number one obstacle keeping your customers from ever reaching that table? Credit.

By partnering with us, you can offer a solution and get them to the title company. Your customers now have the chance overcome their past financial slip-up and start anew. By helping others, you create a fantastic income by both building a team, and filling your pipeline.

With our one of a kind affiliate program, not only do you earn commissions by building your own pipeline, you also earn a substantial income by referring others onto your team, who then refer others onto theirs. Your fellow realtors, loan officers, or friends interested in a new career, all contribute to your growing income.

Our affiliate program can be a huge gateway to building a teams under you, Both in commissions earned, and networks of business.

Our affiliate program pays commissions 3 levels deep, so you can earn overrides on business that your team writes, and what their team writes. It adds up quick. We pay you monthly as we collect fees from the customer. We offer state of the art technology; your back office will have extensive tracking capabilities, you can track all of your customers and the genealogy of your team and their customers.

Come Grow with us! This is very rewarding work, and we know you will love it as much as we do.

Your Personal Clients: \$160.00 (4 pymt of \$40.00)

Your Affiliates: pays you \$80.00 (your affiliate: 4 mo pymt \$20.00)

Their affiliates: pays you \$40.00 (their affiliate: 4 mo pymt \$10.00)

TEAM BUILDING EARNING EXAMPLES:

Enroll 4 customers per month, recruit a team of 20 who enroll 2 people per mo, and they each have a team of 2 who enroll 2: **MONTHLY INCOME: \$7,040**

Recruit a team of 50 who enroll 2 customers a month, and they have a team of 2 who enroll 2 customers a month:

YOUR NEW MONTHLY INCOME: \$16,000

As with any business, you must work it. We show these numbers as an example of potential earnings, results are not typical.

Cost of Credit Restoration

Our pricing vs. "the other guys"

We have structured our pricing to be as fair as possible, and as risk-free to our clients as we can.

Everyone receives the same price; we don't "gouge" those that need it most after reviewing their report, a standard practice within the industry. They use the reasoning that your credit needs "more work".

All of our customers receive the same price. We charge a flat rate, limited payments no matter how long it takes to restore your credit, and have guaranteed results, **and it includes \$5,000 credit line.**

4 monthly payments of \$199.00
Spouse is additional 4 @ \$149.00

This is the best investment your customer can make, the savings in interest will payoff immediately. It will save many thousands of dollars over the years. Experts agree, a home is the best investment a family can make, and often their only investment. It is critical to help families in home-ownership.



Experience a Clean Slate
We Remove:
Collections, Late Pays, Bankruptcies
Tax Liens, Foreclosures, Judgements

Build Great Credit, \$2,500 Merchant Credit Account

To get a great credit score, there must be good credit reporting. Client can't get good credit trade lines due to poor scores, ...and around and around it goes. We have broken that cycle! Every client has the opportunity to open new, unsecured, revolving credit account.

\$5,000 exclusive credit account reported! * Clean Slate Credit Plus * Immediate Score Boost!

Every Client is eligible for \$5,000 open, revolving merchant credit account. Immediately reported to two of the three credit bureaus. (allows credit purchases of on-line books on credit account)

After 3rd payment, we help the client open this account. Additional \$19 per month for 5 months to keep the line reporting for 5 months.

Complete Restoration:

Therefore if any man be in Christ, he is a new creature: old things are passed away; behold all things are become new. - II Corinthians 5:7

Why Clean Slate?

- Guarantee 640 Fico or money back
- \$5,000 credit builder account available to every customer, reports to bureaus
- 17 years of experience, Licensed and Bonded
- Log- on via website to track file, never lose another customer.
- Excellent Customer Service, and customer care.
- Incredible Income Opportunity from Affiliate Program



How to Become an Affiliate and Build Your Team

Begin by enrolling as an Earned Affiliate, go to the website link that was given to you. From the Affiliate page, go to "Join Today"

Walk thru the enrollment, we need info for setting you up as affiliate, agreeing to the affiliate contracts, how to pay you (1099), how you want your distinct 640 or Free website url address, where to mail checks, etc.

You will receive a Welcome Letter and your distinct website. When you enroll customers for credit restoration from your site, you earn \$160 commission paid out over 4 months as customer makes their payments. (spouse: less 20%)

By working with people that share your vision, people that enjoy helping others, you can build a tremendous income. Attract a team of active affiliates: People that want to help their customers get into a home.

As your team grows, and they bring others on board, your monthly income increases. By helping customers get qualified for a home, you and your team not only build income from more closings, but a substantial monthly income from Clean Slate.

To present this opportunity to others, send them the link to your website. Go to the Affiliate Page. Watch the Affiliate Opportunity video presentation, click "Join Today" This will take them to the affiliate enrollment page. Have them enroll as an earned affiliate. They will be recorded under you. They will receive a welcome letter that gives further info.

All of their business will be on your "second level" which pays 80.00 per customer enrollment.

Should they recruit another into this program, the new affiliate will be on your "third level" which pays you 40.00 per enrollment.

My husband and I started this business to help people build a better future thru home ownership and financial counseling. Through serving others we are blessed daily by our customers. I love this job because this company passes out smiles. When we are successful, everyone is smiling. We have partnered with the Realtor/Mortgage industry to help them with their "credit challenged" customers. Credit Restoration is a vital part of the real estate process. Our unique program works to ensure the success of others; our own success follows as a natural consequence. Our company reflects our personal belief: serve the needs of others and He will meet our needs.

Eddie Webber, owner

How to Enroll a Client for Credit Restoration

1. Email link to your Clean Slate website to your customer; ask them to watch the video presentation on home page.
2. Ask them to click on the enrollment link, stay on the phone and walk them thru the enrollment. (This is vital; most won't do it on their own). Or: Fill out the enrollment form yourself, getting their info over the phone. (best) This is a simple form, requesting basic contact info and payment info. We re-send a terms/disclosure doc requesting signature from customer. Customer has 3 day right to cancel/refund by law.
3. Submit, and your done. We will email Welcome and receipt, and call to greet the customer. Email us their credit report if you have it.
4. If there is a spouse, the customer Id number generated after submission will act as a one-time discount of \$200, use this discount code to receive spouse discount.