



PERSONAL FUNDING PROGRAM:

Approvals in 2 Days - Funding in 7 Days



\$25K to \$100K in Total Personal Unsecured Credit Card Approvals is realistic to expect within 3 Weeks.



Additional Benefits:

- ✓ **12.1% Average APR**
- ✓ **Up to \$50K per Lender**
- ✓ **NO Upfront Fees!!**
- Many cards offer 0% APR for the first 2 years**
- 27 Lenders Available**
- Stated Income (NO Tax Returns!)**

Program Overview

With the CFP Personal Funding Program, we can help you gain access to credit cards and lines of credit using your personal credit. Our in house pre-qualification tool, allows us to determine which funding opportunities you can pre-qualify for without pulling your credit, creating an inquiry on your credit profile. This competitive advantage gives CFP the ability to only go after the funding opportunities that you have a 90% + chance of qualifying for. This feature eliminates the risk of reducing your credit score due to multiple credit pulls that doesn't result in actual funding, destroying your chances of getting access to the level of funding you seek. We are so confident in our system that we charge NO Upfront fees, and if we are unsuccessful in getting you funding, your next vacation, a FREE 3day/2night Golf or Spa Vacation is on us! **(\$250.00 value)**

how we do it

It's simple, our Credit and Funding Pros business lending program provides us access to thousands of lenders that lend to business that require a personal guarantor. These same lenders that lend with a personal guarantor based on your personal credit will in almost all cases, lend to that same individual based on the exact same criteria.

Once we have you pre-qualified with our business lenders to personally guarantee a business loan, we simply change the terms to an individual loan verses a business one!!! This allows us to get you pre-approved with without ever pulling your credit report, resulting in an hard inquiry, which can drop your score 6 to 10 points per inquiry.

This a FULL SERVICE Program, we complete and manage the entire personal funding process for YOU. We charge a 10-15% Success Fee on the Back-End after you have received funding. This is a no-lose proposition, because you don't pay if we don't succeed and if we don't succeed, your next vacation is on us!

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IDEAL CREDIT REQUIREMENTS:

1. 3+ Years of Clean Credit History (Ideally 5+ Years):

No Derogatory Items or at least none in the recent past.

Note: If your Credit History is not at least 3 Years Old, we can add Seasoned Tradelines to your Credit Report so you meet this Requirement, and if you have Recent and/or Unresolved Derogatory Items, we can show you how to remove them.

2. 3+ Open Revolving Credit Accounts:

Note: If you don't have at least 3 Open Revolving Accounts, then we can add Seasoned Tradelines to your Credit Report so you meet this Requirement.

3. 30% or Lower Revolving Debt Ratio:

If your Combined Unsecured Revolving Debt is more than 30% of your Combined Unsecured Revolving Credit Limit, then you will need to pay down the Unsecured Debt to under 30%.

Note: We can add Seasoned Tradelines to your Credit Report to dilute the Revolving Debt Ratio down to under 30%.

4. 680+ Credit Scores:

If your Scores are under 680 we can take a look at your credit report to see what can be done to increase your score above this minimum score.

Note: We can add Seasoned Tradelines to dramatically increase your Credit Scores and the overall Quality of your Personal Credit History in only 3 Weeks! It's common to see Credit Scores jump up 50 to 150 Points in 3 Weeks – This is the Real Deal.

5. No More Than 6 Inquiries per Credit Bureau in the last 90 Days:

Don't meet the IDEAL Credit Requirements? Don't worry – We can solve all of your Credit Problems FAST! Contact Me Today to have our credit specialist review your report and give you a plan for immediate success!

***Note: Below you will see an example of a client who didn't qualify initially for our Personal Funding Program due to personal credit issues. Therefore they entered into our credit repair program. Once their file was completed we added trade lines and their scores increased to 760+. We were then able to successfully get the client \$25,000 in personal funding in one day!!!**

PERSONAL FUNDING PROGRAM SECTION FROM OUR TERMS OF USE:

- 1.** You agree to pay us the previously agreed-upon Success Fee based on the maximum credit limit or maximum gross loan amount of each credit facility approved with our assistance and understand that Success Fees are due within 3 business days after you receive access to funds. For Credit Card Approvals, we allow you to pay the Success Fee using a verified Credit Card, which means a Credit Card for which you provide us with a copy of the credit card front and back as well as your Photo ID matching the name on the Credit Card, however, in the event we are unable to process the Success Fee payment via Credit Card, you will still need to find a way to pay it via another payment method we can accept.
- 2.** You must be actively involved in the application process and follow our instructions in a timely manner. We will always do as much as possible to save you time and facilitate the process for you, but there are certain things you will need to do yourself.
- 3.** You must be honest and tell us the truth about how much you are approved for with each lender.
- 4.** You must keep an active credit monitoring service for 60 days after funding has been secured.
- 5.** You must be ready and willing to accept all the unsecured financing we obtain for you up to your requested maximum – whether it is a Loan, Line of Credit, or Credit Card, and you must not intentionally sabotage any Approvals we obtain for you by failing to provide information, failing to do verification calls, and/or declining Approvals.
- 6.** You further understand that it is your sole responsibility to inform us of each lender's approval or denial decision by providing us with either an approval or denial letter from the lender within a maximum of 30 calendar days from each credit application's submission date. If you fail to remit the associated funding fees, we reserve the right to add a collection account to all 3 credit reporting bureaus in the amount due.

WE CANNOT GUARANTEE THAT YOU WILL OBTAIN ANY PARTICULAR AMOUNT OF FINANCING. RESULTS VARY FROM CLIENT TO CLIENT.

CLIENT INFO NEEDED FOR PERSONAL FUNDING

Name: _____

DOB: _____

SSN: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Length at Address: _____

Phone: (this number needs to be able to be physically answered) _____

Employer Name: (If Applicable) _____

Employer Phone: (If Applicable) _____

Years on Job: _____

Salary: _____

Email: _____

Mother's Maiden Name: _____

Credit Monitoring Login Credentials: (must keep active for 30 days after funding)

Name of monitoring service: _____

Monitoring Website: _____

Username: _____

Password: _____

Which of the following accounts do you own?

Checking _____ Savings _____ Investment _____