

# BECOME OUR **PREFFERED AFFILIATE**

Partnership With:  
**NEXT LEVEL CREDIT**

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**NEXT LEVEL**  
**CREDIT**  
REPAIR THAT WORKS

Next Level Credit was founded on spiritual principles that have helped us develop a mission and vision statement that serve our clients needs. Working together, we can continue that that mission and vision by assisting unqualified leads turn into educated and qualified clients. We hope to build a lasting connection while we're hard at work for you!

## MISSION

To provide ethical, moral and honest service. Provide a high quality credit repair process via education, communication and relationship building.

## VISION

We aspire to be a company that puts clients before profits. We wish to measure our success by the quality of service we provide, not the quantity of clients we service. We hope to create long-lasting relationships built off trust while finding valuable solutions to clients credit problems.

**WE CAN'T WAIT  
TO WORK WITH YOU!**



# STOP TURNING AWAY CLIENTS DUE TO BAD CREDIT OR LOW CREDIT SCORES

Set yourself apart from other mortgage companies by offering reputable AND legal credit repair services that help your clients improve their credit so they can obtain a home loan with YOU!

**PROBLEM:** Clients who can't qualify for a loan due to bad credit or low credit scores!

**SOLUTION:** Our unique credit repair service can help them improve their credit and raise their credit scores.

**BENEFIT:** With improved credit, higher credit scores they can now qualify for their loan. YOU close more loans and get MORE referrals!

**With our extensive experience, we can help your clients:**

## **IMPROVE THEIR CREDIT:**

By deleting inaccurate or unverifiable items on their credit reports with average results of 40% - 80% within 30 to 45 days including: Foreclosure, Short Sale, Repossessions, collections, charge-offs, Bankruptcy, late payments and more by using Federal Laws. Using various legal techniques such as disputing items thru the credit reporting agencies, negotiating items, paying down on some items, closing some accounts, and establishing new good credit within 2-3 weeks.

## **WE DON'T DO "RAPID RESCORING":**

That can only be used if your client has documentation that an account is not theirs or is paid off. It is used for a one time home loan and is a temporary fix. Credit Repair is a permanent solution and we can delete accounts even if they don't have documentation by law.

## **CREDIT EDUCATION:**

We can help answer the difficult questions clients have with facts and laws both verbally and in writing. We educate them on their credit rights, laws, how to maintain good credit, how to read their credit reports, how not to become a victim of credit identity theft, how to budget and live below their means, and much more!





## ABOUT THE AFFILIATE PROGRAM

Our affiliate program works in one of two ways.

The first way is for us to send our newly qualified clients to you for their next home purchase. This program costs you nothing, it is simply a perk of being our preferred affiliate.

The second way is sending your unqualified lead to us for credit education and repair. You will be able to track their progress 24/7 in your online portal. Once they have completed our program, they will be sent back to you for their next purchase. Usually our affiliates offer to reimburse the client for their fees as an incentive to come back to them.

With either option you can count on us to keep our relationship with both the client and with you our top priority. We love working together toward a common goal and celebrating the outcome at the end of the journey.

### CURRENT RATES FOR OUR CREDIT REPAIR PROGRAM

**\$175 Audit Fee**

**\$99 Per Month**

# HOW IT WORKS



**NEXT LEVEL**  
CREDIT  
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# HOW WE PROCESS NEW CLIENTS

## IN-DEPTH CREDIT ANALYSIS

During their consultation we explore their current financial goals and identify their credit repair needs. We will explain the services that we offer and come up with a plan that leads toward their goals. We will also answer any questions they may have.

## SIGN UP

After sign up and onboarding is complete, clients have access to their portal, and we review their credit reports to identify inaccurate information that needs to be disputed and removed.

## DISPUTE PROCESS

We contact the credit bureaus and start the dispute process on the clients behalf. Clients will receive correspondence directly from the credit bureaus as they make changes to their report. They will upload these letters to their portal as they receive them.

## SCORE IMPROVES

We meet with our clients monthly to go over changes and any improvements on their report. During our coaching calls we continue to educate our clients to make sure they are always credit ready. We decide together when they are ready to graduate.

# FEDERAL LAWS TO HELP CONSUMERS

## FAIR CREDIT REPORTING ACT FAIR DEBT COLLECTIONS PRACTICES ACT FAIR AND ACCURATE TRANSACTIONS ACT FAIR CREDIT BILLING ACT FAIR CREDIT EQUAL OPPORTUNITY ACT

Here are the legal excerpts from the Federal Law, the Fair Credit Reporting Act to show consumers that CREDIT RESTORATION (credit repair) is really legal:

609. Disclosures to consumers {15 U.S.C. 1681g} © Summary of Rights to Obtain and Dispute Informative in Consumer Reports and to Obtain Credit Scores (1) Commission Summary of Rights Required (iii) the right of a consumer to dispute information in the file of the consumer under section 611.

Here is the legal excerpt from the Federal Law, the Fair Debt Collection Practices Act to stop collection agency harassment:

806. Harassment or Abuse {15 U.S.C. 1692d} subheadings 1-6. A debt collector may not engage in any conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section.

For more information on credit, credit scores, debt, collections, credit card billing, credit identity theft, etc. – please read the following federal laws to get educated! As an educated consumer, you are empowered and can now exercise your rights. Don't be a victim or get harassed anymore!





**Backed by years of experience,  
we are very passionate about helping people  
learn more about their credit, debt and finances.  
We are licensed, bonded and our services  
are fully legal under State and Federal Laws.**

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## **DO YOU HAVE DEAD FILES? DO YOU WANT TO MAKE MORE MONEY?**

Turn your old dead files into new clients and put them in a new home! Give us 10-15 minutes to go through some old files with you and let us show you how we can help your clients – fast!

## **STILL SKEPTICAL?**

We have a ton of results from previous clients and included some in this folder for your consideration. Their testimonials reflect just a small portion of the work we do for our community and in our partnerships with our preferred affiliates. Please take some time to review the information and testimonials we shared with you here. If you want to see more, or find yourself with additional questions, please let us know.



# TESTIMONIALS

Our testimonials from happy clients who have benefited from our unique credit repair system speak for themselves.

"We are so pleased with the continued results we see. The process is easy, and she goes over all the information with us. It's nice to know that we can count on a lower interest rate for our new home loan, now that you have helped us. Thank you so much for giving us confidence in our own credit again!"

– *Chris C., Prescott, Arizona*

"Thank you, thank you! You have saved me thousands of dollars in interest that I would have had to pay on my mortgage because of my bad debt. I now have refinanced my home at a lower interest rate."

– *Jane B., Phoenix, AZ*

"Thank you for educating me on my credit, debt, and financial matters. I will never have to be embarrassed by bad credit again!"

– *Tyler S., Los Angeles, CA*

"Your staff is wonderful -- and so very helpful. I had erroneous statements on my credit report: one that said "foreclosure" and the other, "state tax lien". I couldn't believe it! You helped me get those off my credit reports, so now I am able to get a new home. Thank you!"

– *Margie S., Albany, NY*

# TESTIMONIALS

Our testimonials from happy clients who have benefited from our unique credit repair system speak for themselves.

"I realized that my credit situation was separate from my debts and that I would actually be in a BETTER position to handle my debts if I improved my credit rating. Thanks for all you help!"

– *Larry L., Des Moines, IA*

"My credit scores were in the low 500 range. I was desperate and did not know what to do about it. You were referred to me by a mortgage lender that told me you really help educate people on credit and collection matters. After 3-4 months my credit scores are now in the high 600 to 700 range. I now can go buy our dream home. Thank you for all your help! I will recommend you to my friends and my family."

– *John T., Houston, Texas*

"You have helped me so much on clearing up my credit reports, raising my credit scores and helping me to get a lot lower interest rate on my vehicle. I never knew that I had several options when it came to my credit, debt and finances. I really appreciate that when I have question, you get right back with me and answer all of them. You also back up everything you said in writing. These days this is so important. Thank you again and I continue to recommend you to all of my friends, family and coworkers!"

– *Larry L., Des Moines, IA*

# INFORMATION FOR CONSIDERATION

Credit Repair is legal in all 50 states under Federal Law and the Fair Credit Reporting Act. These laws can help consumers improve their credit and raise their scores in order to get better interest rates on loans, better jobs, better vehicle insurance, etc. With the media (television, newspapers, & radio) there seems to be a misconception about credit repair.

We hear negative comments such as “why pay a credit repair company \$500 to \$1000 or more when you can do it yourself” and “they can’t fix your credit, only time can help repair your bad credit”. Yes, a consumer can repair their own credit, but at least 99% of people do not know how to do this tedious task properly and the credit bureaus do not make it an easy process for the consumer. This process is fully LEGAL.

The credit bureaus, (Experian, TransUnion & Equifax), are in this business to make a profit. They are not the government, but a full fledged FOR PROFIT BUSINESS. If they help the consumer to understand or learn to dispute items on their credit reports, then they will loose money!

**Consumers have more rights than they think!  
However, this IS a difficult task to learn and accomplish.**

Let’s use this analogy for an example: Mary has a basic understanding of taxes, but doesn’t know the ever changing tax laws, so she thinks that she would have a better chance in hiring a professional tax accountant to do her taxes for her! Several reasons: a professional would know the laws; they would also know how or what to list to get her money back or how she can save money in the future! So Mary hires someone to do her taxes for her and pays them what they are asking. Mary is exercising her right to choose! Another example: John needs to overhaul his engine, he knows the basics in car repair but is not sure exactly on how to overhaul the whole engine, so John hires a professional mechanic. John is exercising his right to choose!



# INFORMATION FOR CONSIDERATION

To summarize this, if a consumer does not know how to improve their credit or if they do not their options within the laws when it comes to credit (including understanding credit reports and scoring, bankruptcy, negotiating or prioritizing debt and more) then they need to hire a professional Certified Credit Consultant™.

It is as simple as that! Credit repair is NOT a 'quick fix'. It may take a couple of months to a year or longer to improve a consumer's credit report and raise their credit scores. But keep in mind, every little positive change should increase those credit scores!

Credit education is vital for consumers. There are several books and websites that can help consumers to gain more knowledge on their credit and their finances. For some great information, you can check out our website at: [www.eleven11mgmt.com](http://www.eleven11mgmt.com).

The credit bureaus and the Federal Trade Commission make it sound like all credit repair companies are bad. And although some may be bad, most of them are not - just the same as there are good and bad doctors, lawyers, mechanics, etc.

When your client chooses to hire our services, we act as a middle person with a specific skillset and education to be a representative for the uneducated consumer. We make it our job to help the consumer that does not know the necessary Federal Laws and the processes that help them improve their credit reports, raise their credit scores and stop being a victim of collection agency harassment.

# FAQS

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## HOW LONG WILL NEGATIVE INFORMATION STAY ON A CREDIT REPORT IF CREDIT REPAIR ISN'T DONE?

- Good credit - 10 years or longer – fast!
  - Negative credit (late payments, collections, charge-offs, closed accounts, child supports, civil and small claim judgments, paid tax liens) - 7 years from the date paid
  - Chapter 7, 11 and 12 Bankruptcy - 10 years
  - Chapter 13 Bankruptcy - 7 years
  - Unpaid tax liens - up to 15 years
  - Inquiries - 2 years
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## IS CREDIT REPAIR LEGAL?

Yes, it is totally legal in all 50 states. By utilizing the federal law, the Fair Credit Reporting Act (FCRA) under sections 611 (a)(1)(A) and (5)(A)(i), the law states that a consumer has the right to have an accurate credit report. If anything on a credit report that is inaccurate, obsolete, duplicate, misleading or unverifiable, then you can correct or delete ANYTHING on your credit reports including: bankruptcy, foreclosure, short sale, collections, charge-offs, late payments, tax liens, judgments, etc. By having these erroneous negative items deleted, your credit scores will improve. Keep in mind that by deleting an account on a credit report does not mean you do not owe that debt. The federal laws that we use and abide by are: The Fair Credit Reporting Act The Fair Debt Collection Practices Act The Credit Repair Organizations Act The Fair Credit Billing Act The Fair and Accurate Transactions Act The Fair Credit Equal Opportunity Act.

# FAQS

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## HOW FAST WILL THE CLIENT GET RESULTS?

It all depends on how many negative inaccurate, obsolete, misleading or duplicate items are on your clients three credit reports. It also depends on the credit bureaus properly doing their job by heeding the federal law, Fair Credit Reporting Act. Clients will usually see results from all 3 credit bureaus in as little as 35-45 days; faster if you are pulling a new credit report within 30 days. The credit bureaus may respond faster if they gather all of the information back from your creditors in a timely manner, which by law is no more than 30 days. Remember, credit repair is not a quick fix.

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## IS THERE ANY GUARANTEE WITH DOING CREDIT REPAIR?

Although we cannot guarantee a certain outcome by federal law, we know that by utilizing the F.C.R.A., we can assist you in getting items corrected or deleted with an overall positive outcome in most cases. With our years of experience, we know that we can improve almost every credit report that we see that have inaccurate information. We must follow all State and Federal Laws and will not deviate from them. If an item is not considered inaccurate, misleading, obsolete, duplicate or unverifiable, then we will not dispute the item on your credit report. If necessary, a client can cancel our services at any time in writing.



# FAQS

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## WHY CHOOSE NEXT LEVEL CREDIT TO HELP YOUR CLIENTS WITH CREDIT REPAIR VS OTHER COMPANIES?

With our years of experience and expertise, we can help your clients with: Credit Education, Credit Repair and Rebuilding, Credit and Debt Consulting, and Debt Settlement. The result of using our unique credit consulting and credit education system is that your clients will not only have better credit and higher credit scores; they will obtain the correct and factual information to help them for years to come.

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## WHAT IS THE DIFFERENCE IN RAPID RE-SCORING AND CREDIT REPAIR?

Rapid Re-Scoring is a service that some mortgage companies can offer and the fee is approximately \$30 per account, per credit bureau to correct or delete. They will need documented proof that an account isn't theirs or it was paid. If the client does not have this, then they won't be able to do a rapid rescoring on the account. It does not help to improve the credit reports or raise the credit scores after the client obtains the loan. It is only used for that purpose, so after the client obtains the home loan, they will find the negative accounts are still on their credit report that they paid to have deleted. With credit repair, we usually do not need any documentation, and the results are more permanent. Plus the credit education that the client receives benefits them for a lifetime!



NEXT LEVEL  
CREDIT  
REPAIR THAT WORKS

# THANK YOU

Thank you for your time. We look forward to a prosperous and rewarding relationship with you and your clients. Working together with the right facts and having a passion for helping people, everyone wins! We look forward to educating and empowering your clients for a brighter financial future!

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