BEFORE & AFTER REPORT

Before...

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After...

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We can help improve your client's credit score!

TESTIMONIALS

Hear what our clients have to say about us!

Evan Spaulding, Financial Advisor

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Scott Atkins, Mortgage Broker

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Please contact us to schedule a free consultation!

7975 Raytheon Rd. #260
San Diego, CA 92111
Phone 800-273-3489
Local 858-751-2700
Fax 866-342-6911

MORTGAGE CREDIT UNDERWRITING

Successfully serving brokers for over 15 years!

1-800-CREDIT911

WHO USES US AND WHY

FLS speaks with an average of over 40 mortgage professionals every day. We review and investigate a client's credit report and then remove derogatory information, resulting in an improved FICO score. Their improved FICO score will then help the mortgage broker get their client's loan approved and the deal closed. Our services will save the broker time and energy that is often lost from unqualified clients.

Mortgage Brokers

FLS offers credit research, verification and mediation services for mortgage companies and other real estate and financial professionals. Our services contrast common credit repair on many levels. We understand and can outline the dynamics of the credit-scoring matrix. We use our expertise to investigate and verify disputable accounts appearing on a client's independently issued credit report.

Financial Advisors

This is where the text describing this type of person that uses FLS and why he happens to do so. FLS has had a proud history of work with these kinds of people, and you'd be a fool not to hire us to help your client succeed.

DESCRIPTION OF SERVICES

Tradeline

Permanently remove 30/60/90 Late pay listed derogatory from credit report.

Result: Higher FICO score, rapid re-score.

Mortgage Late

Permanently remove mortgage late pay listed derogatory from credit report.

Result: Higher FICO score, rapid re-score.

Foreclosure:

Permanently remove foreclosure listed on credit report. Requires preliminary call to lender before client acceptance.

Result: Higher FICO score, rapid re-score, bureau update.

Judgment

Issue vacation of judgement for satisfied judgments to permanently remove Judgment from credit report.

Result: Better loan approval rate, judgment, free/bureau update.

Bankruptcy Re-Listing

Re-listing of bankruptcy schedule. Items listed as "Collection" or "Write Off" will be noted as "Discharged I Bankruptcy"

Result: Higher FICO score, rapid re-score.

Notice of Default

Permanently remove Notice of Default from credit report, using Notice of Rescission for property out of foreclosure.

Result: Higher FICO score, rapid re-score, bureau update.

WHAT YOU AND YOUR CLIENT CAN EXPECT

- ✓ 15-45 Day Time Frame
- ✓ 100% Money Back Guaranteed Service for your client
- ✓ We match the FICO to your loan needs
- ✓ Fund more loans with higher FICO'S
- ✓ Services resulting from more than 17 years of working relationships with a national network of creditors and collection agencies.
- ✓ An error free credit report consistent with the results of our research.

THE NEXT STEP

1. Call FLS for a free consultation and plan on using us as a resource in your office for ongoing consultations.
2. Fax your client's credit report to your FLS representative at: 866-342-6911
3. Include a cover page describing what you are trying to achieve. For example: "Increase FICO score from 570 to 620 +"
4. Expect a call back from your representative within one day for your free consultation.