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*BEFORE &  
AFTER*

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## TESTIMONIALS

I just wanted to write a quick note to thank you and your team at Financial Link Services to thank you for the service and results that you have provided for my clients and me

*I work as a mortgage broker and have referred clients to you on a number of occasions. I have had such good results with my clients that I decided to use your company to resolve some of my own credit problems.*

In one instance you were able to help a client raise their credit score over 60 points!! This client was already in escrow and needed a loan. In using your services she was able to raise her score to qualify her for a substantially better loan program, saving her over \$300.00 per month in mortgage payments. Needless to say, this was an investment that would pay for itself hundreds of times over.

You have been great in working with clients, educating them on how to improve their situation. In an industry where everyone wanted everything yesterday, you have been responsive in service, being accessible and returning calls in a timely manner. This makes my job and the clients' experience go a lot smoother.

Thanks for the good work and delivering where few people can.  
Sincerely,  
Rvan M

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7975 Raytheon Rd. #260  
San Diego, CA 92111  
Phone: 800.273.3489

Financial  
Link

Mortgage Credit  
Underwriting

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**1-800- CREDIT911**



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*Successfully serving brokers  
for over 15 years!*

## WHO WE ARE

FLS is a Bonded Credit Service Organization, serving Loan Professionals for 16 years. With an administrative and processing staff of 50 people, we consistently provide a high level of customer service and client satisfaction while resolving credit and credit related concerns.

### WHAT WE DO

FLS provides credit solutions, debt mediation and credit education services for mortgage companies.

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.

After reviewing a client's credit report, we remove the derogatory information resulting in an improved FICO score. Their new FICO score will help the mortgage broker get their client's loan approved and the deal closed. Our services save the broker time and energy that is often lost from unqualified clients.

## DESCRIPTION OF SERVICES

**Tradeline:** Permanently remove 30/60/90 derogatory, late pay from credit report.  
*Result- Higher FICO score, rapid re-score.*

**Mortgage Late:** Permanently remove derogatory, mortgage late pay 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 16 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...

Call FLS for a free consultation and plan on using us as a resource in your office for ongoing consultations.

1. Fax your client's credit report to your FLS representative at: 866-342-6911
2. Include a cover page describing what you are trying to achieve. For example: "Increase FICO score from 570 to 620 +"
3. Expect a call back from your representative within one day for your free consultation.