

Clean Slate Credit Services



WWW.640ORFREE.COM

For Credit Consultation: 1 866 726 3535

Www.640orFREE.com

Get a Clean Slate, and get approved.

Not so sure how this works? Who can you trust? Skeptical of the credit repair industry? Does it really work?



If you are frustrated with your score and the many claims to help you, we are glad you found us. Clean Slate has the only credit restoration program that guarantees results or the service is free.

Our clients receive 80 to 100 score increases upon graduating from our program. Most credit repair companies focus solely on the removal of derogatory credit, we go beyond that. Higher credit scores are the results needed, not just deletions of derogatory credit.

We use our 17 years of experience to challenge inaccurate and incomplete reportings, but then we address the bigger picture. We help our clients add positive credit to their credit file. This is the only method that works to raise a credit score significantly. A good score is comprised of good payment history, and good, open lines of revolving credit, with high limits and low balances. Our program goes after all aspects of your credit report.

Yes, it works. But don't take our word for it, just ask our clients! 640 or its free!

People are not a number

Clean Slate Credit Services was founded with one vision in mind: to help our clients separate their damaging past from their promising future. The credit bureaus label us with a number, and until now, all of us have been forced to accept that. When a lender reviews your application, they don't see you, they see a number. Clean Slate is in the business of giving people back their good name, no one deserves to be labelled by a number.



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!

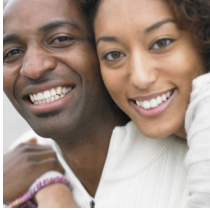
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Inside:

Understanding Your Score	2
Who is Eligible?	2
	2
Cost of Poor Credit	3
How it Works	3
How to Get Started	4
From the Owner	4

Clean Slate Credit Services

Understanding your Score

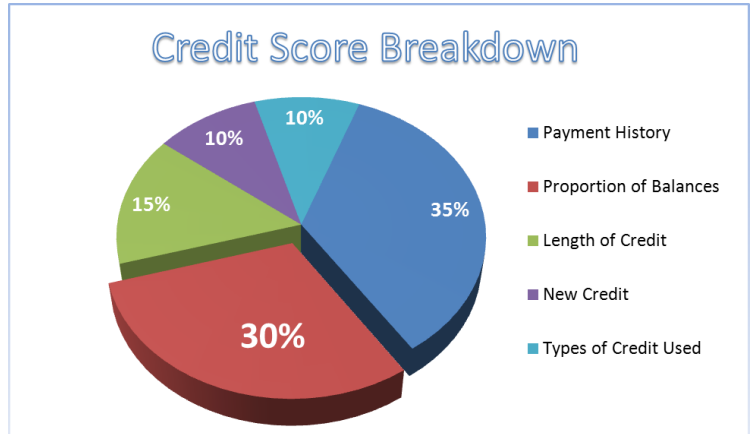


Start Smiling, Your new score is on its way.

RATIOS are 30% of your score, by adding the line of credit we can help instantly lower the critical “proportion of balances component” of your score.

If your credit is “maxed” this will hurt your score.

This new credit limit will lower your ratios.



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

Who is Eligible for Credit Restoration?

People are more than a number. Often the Credit Score given by the Credit Bureaus does not reflect the character or intent of the person mislabeled by their critical calculations.

We want to help those that need help, those people who have the ability and willingness to service their debt, but have been a victim of a past “train wreck” or mistakes on their report. Our clients deserve respect, they are far more than a number.

Life often serves up unforeseen events that wreck havoc on one’s personal or financial life, often both at the same time. Many people have suffered a divorce, income loss, overwhelming medical expenses, business failure, and more. Train wrecks come in many forms.

Our clients represent those that have overcome these events, are trying to make a better future for themselves and their family. We are in the business of separating our customer’s “present” from their “past”. Everyone deserves a Clean Slate.

Before sending us a customer, you must determine that they are a good candidate for a mortgage, have qualifying income, current stability, and use credit responsibility. Their credit report should reflect an event that caused the score to drop, We do not accept customers that abuse credit or represent a serious credit risk.



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

Cost of Poor Credit

Cost of bad credit on your score, just released from FICO:

Maxed-out card	-10 to -30
30-day late payment	-60 to -80
Debt settlement	-45 to -65
Foreclosure	-85 to -105
Bankruptcy	-130 to -150

612 credit score will keep you renting a 3 bedroom apartment, about \$1,500 per month.

Or:

640 credit score can own a 3 bedroom home, about \$1,500 per month.

Cost of our Program?

We charge a flat rate, 4 limited payments no matter how long it takes to restore your credit, and have guaranteed results, 4 monthly payments of \$199.00

Spouse is additional 4 @ \$149.00 This is the best investment you can make, the savings in interest will payoff immediately.



We Remove Late
Pays, Bankruptcies
Tax Liens
Foreclosures
Judgments

How does it work? 640 Guaranteed or its Free!

We conduct a detailed line by line audit of your credit report in light of the laws that govern the various participants in the reporting process. We identify and challenge everything that is questionable, obsolete, and out of compliance and force verification and compliance. In addition, we provide valuable counseling services to insure that you are armed with all of the information needed to maximize and maintain your valuable credit scores. **If we can't help you get a mortgage qualifying score, our service is free.**

To qualify for refund: client must make all payments to us on time, not receive any further derogatory credit, obtain recommend credit lines, and/or pay down existing balances to recommended levels for optimum scoring, and stay with program for 12 months.

*I've learned that
people will forget
what you said,
people will forget
what you did, but
people will never
forget how you made
them feel.*

Maya Angelou

Why Clean Slate?

- Guarantee 640 Fico or money back
- 17 years of experience, Licensed and Bonded
- We calculate balance to limit ratios, recommend exact balances to pay down to.
- Log on to track your file, never be in the dark about your file.



How to Get Started, Free Consultation

1. **With our Free Consultation, you will receive a free credit analysis. We analyze your credit report and customize a plan of action with you to maximize your score as quickly as possible.**
2. **On our website, click on [Enroll Now](#). The enrollment form walks you thru the process.**
3. **After you submit, you will be emailed a Welcome Letter that details the process and tells you what to expect next.**
4. **The Welcome Letter request ID to get started, a copy of your driver's License, copy of social security number, and proof of address.**
5. **Track via website, log on with your Date of Birth and Email address to track progress.**

We look forward to working with you!

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.

Edie Webber, owner

Start hearing YES!

From my inbox:

Hi Edie!

Let me be the first to tell you that I am so very blessed to have found a program like yours! I cannot believe the excellent results! I have told all my friends about the service, and some of them are complaining about the fee, but I think its well worth it! Clean Slate's services have given me an opportunity to believe that good things can happen to good people!

Please let me know if there's anything else you need from me! And please, thank Brian and Cindy for their hard work, too! I am so glad there are people who care about my financial security and dreams like Clean Slate's people!

God bless!

Marla L. Evans-Coleman, ACS

USAA Financial Services Group

