

CREDIT SCORE IMPROVEMENT AND EDUCATION

AFFILIATE REFERRAL PARTNER PROGRAM

www.uscasignup.com

Close More Loans

Credit scores are more important now than ever before. You owe it to yourself, your clients and your referral partners to become affiliated with an expert on credit scoring.

US Credit Advisors LLC has a special Affiliate Referral Partner Program for mortgage consultants.

We work hand-in-hand with your clients to improve their credit scores, and we keep you in the loop on their progress. Take this opportunity to start turning dead deals into closed loans and sign up today at www.uscasignup.com

When you position yourself with a credit expert in your community, you will be the loan originator Real Estate Agents think of first when it comes time to find a loan program for buyers with less than-perfect credit. AND you'll get immediate referrals from your clients.

No Cost to Join!

It costs you absolutely nothing to join our Affiliate Referral Partner Program! When you sign up, we assign you a website to send you potential prospects to and you will receive a log in and password to log in to our website to track your client's progress.

When you have a client that you feel could get a better interest rate, or have more buying power by increasing their credit score, let your client know that you have an ally that can help. With your client's permission, simply fax us your client's credit report along with our Pre-Consultation Request Form. This gives us enough information to get started.

We give your client a free telephone consultation. A USCA Credit Consultant will work with your borrower to make sure they understand what the credit score means, how lenders look at the credit score, and determine what is needed to improve their score and get a more attractive interest rate on their financing.

**ASK US HOW YOU CAN MAKE
COMMISSIONS!!!**

**WHILE HELPING YOUR CLIENTS
INCREASE THEIR CREDIT SCORE
AND REDUCE THEIR MORTGAGE
PAYMENTS**

**SIGN UP NOW!
IT'S FREE!**

The USCA Affiliate Referral Partner Program gives you many advantages:

- **FREE consultation for your client.**
- **Direct access to USCA Credit Specialists.**
- **Download educational flyers about credit scoring for your prospects and borrowers.**
- **Online access to YOUR borrowers' account status AND MORE!**

Sign up Today at

www.uscasignup.com

USCreditAdvisors^{LLC}



'Your Key to Great Credit'

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Three Basic Rules

Borrowers don't like surprises, and the more informed you make them,
The more likely they are to be a loyal client.

There are certain things we cannot sell, and if you want to get your clients
into our program, it's best if you prep them for before we talk to them by telling them
3 Basic Rules:

- 1.** We are not just any credit repair company. We are credit score consultants who work with the client on every element that makes up their credit score to help get them back on track in every way. We are endorsed by some of the largest mortgage associations in the country, and we work with clients referred through lenders and mortgage brokers so you know we get results.

(Our experience has proven to us over and over again that we will not sell a skeptical client or suspicious client, simply because we are aware of the negative reputation of most of our ineffective competitors).

- 2.** Make sure that they know there is a cost up front, even if you only give them a general idea of how much. And make sure they know that our only effective competitors generally charge 2-3 times as much as we do.

(They will be grateful that you, their mortgage broker, is being sensitive to their current financial situation. Also, if they truly do not have the funds to work with us, you need to know that up front and make another plan for working with that client.)

- 3.** This may sound obvious, but make sure your client understands and agrees with you that they need credit remediation in order to obtain a better loan or any at all.

(So many people come to us without understanding because they are still shopping brokers and don't fully understand their credit situation because everyone is advertising their best offers. If you are the first broker to get them to understand the truth of their situation, you will have a loyal client who will also probably work with us.)

How the Free Consultation Process Works!

1. First be sure to cover the Three Basic Rules with your borrower(s).
2. You must make your borrower aware that USCA will be calling them shortly.
3. After receiving permission from your borrower, complete the "Pre-Consultation Request" form.

IMPORTANT REMINDERS:

- In order to keep you updated on the progress of your client's consultation with USCA, we must have your email address and contact information in our database. Without this information, the consultation may be delayed beyond the 48-72 hour promise. If you have not signed up for our referral program yet, please go to www.USCASignup.com and click on one of the "Join Now" links to sign up. It only takes a minute.
 - Please use the Pre-Consultation form. Without the form, we do not have the details needed to enter the request into our database system. A credit report without a pre-consultation form may sit for days before we can figure out who sent it to us.
 - On the Pre-Consultation request form, you are given the choice of having the USCA Credit Specialist call you, **or** your borrower. If you do not indicate which, we will automatically call your client. USCA can only give one free pre-evaluation. Please do not check both boxes.
3. Once you've completed the form using the above guidelines, you can either fax it with a copy of your client's credit report to (877) 623-6334, or you can scan and email the documents to info@uscreditadvisors.com, to avoid delays in processing your client's free consultation, please be sure to send the form with the credit report.
 4. When the report is received by USCA, you will receive an email confirming that it has been received. (**If you do not receive this email within 24 business hours** please call us and re-send the tri-merge.) The report will then be given to an USCA Credit Specialist who will be calling you **or** your client within 48-72 business hours. Although we try to contact your client within 48 hours, we ask you to tell your clients that it could take up to 72 hours for us to make the first call.
 5. Three things can happen from this point:
 - A. We'll get in touch with your client immediately, give them a pre-evaluation and they will sign up for our program immediately. If this happens, you will be notified via email;
 - B. We'll get in touch with your client immediately, give them a pre-evaluation and send them our New Client Paperwork. If we do not receive the New Client Paperwork in one week, we will call your client to follow-up and put the file on hold for another week. If after the second week and second follow-up call we don't receive the New Client Paperwork, you will be notified via email so that you will have the opportunity to follow-up with your client. The file will be put into a 2-week hold file, and if we don't hear back from you or your client, after the 2-week hold, due to liability reasons, USCA will shred your client's credit information; **or**
 - C. We won't reach your client on the first call. If this is the case, we will make a second call in 2 days. If we still cannot reach your client, we will let you know after our second call so that you can follow-up with your client. The file will be put into a 2-week hold file, and if we don't hear back from you or your client, after the 2-week hold, due to liability reasons, USCA will shred your client's credit information.

We'd like to ask you to take the following into consideration when referring your borrower's to USCA for a Free Consultation:

- USCA gives Free Consultations Monday-Friday only.
- We can only give one free consultation for each tri-merge. We prefer to give the consultation directly to the borrower, however, if you feel that you would like to be the communicator between USCA and your client; we can give the evaluation to you (generally we do this for someone when there is a language barrier). But please remember, we cannot give a free consultation to both you and your client.
- There are many times when none or only part of your fax transmission will come through. If you do not receive an email confirming receipt within 24 hours (during the business week), please resend the fax and call us to let us know.
- We will do our best to get in touch with your clients as soon as possible. There will be times when we will not be able to connect with your client due to working schedules, etc. In these instances, if you feel that your client is serious about the program, please call us and we will set up a specific phone appointment time.
- In 90% of the instances, USCA will call your client within the 48-72 hour deadline, however, there will be times when USCA gets behind on our consultation schedule, and it is for this reason that we ask you not to give your client a committed USCA call back date or time. It is better to indicate that our normal turn-around time is within 48-72 business day hours, and if for some reason, your client has not heard from us, please let them know that they can feel free to call us directly.

If you have any questions, please do not hesitate to call or email your questions to info@USCreditAdvisors.com

FREE PRE-CONSULTATION REQUEST FORM

Please complete this form and fax it with your borrower(s) credit report to us at (877) 623-6334 and we will give a Free Consultation. If you do not get a confirmation email from US Credit Advisors within 24 hours of sending the report, please call us and resend it.

IN ORDER TO KEEP YOU UPDATED ON THE STATUS OF YOUR CLIENT'S CONSULTATION, WE MUST ASK YOU TO GO TO WWW.USCASIGNUP.COM AND SIGN UP TO BE A PREFERRED BROKER.

If you have not signed up the process may be delayed beyond the 48-72 hour promise.

Please Advise Client's that The "Pre-Consultation" takes 48-72 Business Hours.

Referred By (Your Name) _____

Your Phone Number _____

Name of Borrower(s) _____

Borrower(s) Phone Number 1 _____

Borrower(s) Phone Number 2 _____

Borrower's Email _____

Do you want us to call you OR your borrower?
USCA will not do two Free Consultations

Circle one: ME or Borrower

What loan program are you looking to put the borrower into? _____

Best Case Score _____

Minimum Score Required _____

Critical items on credit report that may affect loan approval _____

Additional Comments _____