



**Flipped Finances**  
Flip Your Finances And Flip Your Life

## **How To Get Your Credit-Challenged Mortgage Clients To The Settlement Table in 60 Days Or Less!**



If you have ever lost a mortgage client due to a poor credit profile, this will be the most important and exciting message you have ever read!

Here at Flipped Finances we help people improve their FICO credit scores through a combination of credit score coaching, legal and ethical credit report challenges, and a personalized budget plan.

We will work together to understand your goals, the clients' goals, and what it's really going to take to get your client to the closing table.

Now anytime you're concerned about your client's credit profile or if underwriting actually kicks the client back to you, refer them over to us and we'll get to work!

In most cases, we can have your client mortgage-ready and back to you in as little as 2-4 months.



# How Is Flipped Finances Different From Other Credit Repair Organizations?



## Traditional Methods v. Flipped Finance Methods

Most traditional credit repair agencies dispute accounts on the basis of false or inaccurate reporting through the use of form letters to the bureaus. This tactic can (and does) work. But what if the debt is valid?

We dive a little deeper.

We look beyond WHAT information is reporting and focus on HOW the client's data was reported.

You see, we have a very good understanding of the "system" that the creditors, data furnishers and credit bureaus operate in. We know that before a derogatory item (late payment, collection, charge-off, bankruptcy, repossession or tax lien, etc) shows up on your client's credit report, the data for that account has passed through MULTIPLE processes and systems.

Why does that matter?

Under the Fair Credit Reporting Act (FCRA) it is the consumer's right to demand that the credit bureaus certify that all account data was processed timely, accurately AND in compliance with a very specific reporting format. Under the FCRA the bureaus have an obligation to remove or modify any items they can not certify as having been compliantly reported.

Your team at Flipped Finances will carefully analyze every detail of your client's negatively reporting accounts to ensure 100% compliance in the methods AND processes of reporting. Where we identify ANY error along the chain of data transfer between the data furnishers and the credit bureaus who have posted and shared the harmful data, we DEMAND that those misreporting items be removed from your client's credit report.





## Accelerating Your Client's Credit Enhancement

As you surely know, removing negative accounts from a credit report is an effective step toward raising your client's credit scores BUT it is only one piece of our credit restoration process.

We will not send a few challenge letters and then abandon your client. We coach them on effective strategies proven to further enhance their total credit profile. (We're talking about lowering utilization, paying down debt, etc. We do not ever recommend Experian Boost, rent reporters or any other artificial enhancements.)

## Our Commitment To You

Our goal is to make your life easier. We want your clients to get maximum results in the most efficient way possible. By utilizing our proven process for challenging derogatory accounts on your client's credit report while ALSO building their positive credit, your client will be successful and nothing fires us up here at Flipped Finances more than seeing your clients reach their goals now and into the future, long after our work together is done.





## HOW TO WORK WITH US

There are two ways to work with us.



**One-on-One Credit Score Restoration Services:** For the fastest results, we offer one-on-one credit score restoration coaching and credit report challenging: Our One-on-One Program includes the following:

- Credit Score evaluation and profile analysis
- Personalized positive credit enhancement plan
- Personalized Credit Report Data Challenges
- Monthly one-on-one credit profile reviews
- Dedicated Case Manager
- Email and phone support
- No-Risk Cancellation policy

**No-Risk Credit Score Booster Program:** Our No-Risk Credit Score Booster Program allows your clients to try out our services at no risk. Here's how it works:

- Your client registers their information on our landing page
- We generate the first set of challenge letters on their behalf and share the letters via Dropbox with them.
- Your client will print and mail their letters and wait for results.
- It usually takes about 20 days for your clients to see the first set of results.
- If your client is happy with their results, they can reach out to us to mail the next set of letters in the process. Your client will only need to pay for the prior set of letters.
- The process repeats itself until they are happy with their overall credit scores and profile.





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## HERE'S A SPECIAL OFFER FOR YOU!

If you would like to discuss how we can help you get more credit challenged clients to the closing table, simply book a 15-minute strategy session with a Flipped Finances Credit Score Restoration Consultant.

We will discuss your client's particular situation, or we can discuss how it might work if you need to send us clients in the future.

As a bonus, we will create and mail a complimentary personal identifier challenge letter on your behalf (A \$47 value) at no charge. Your personal identifier include things like you first and last name, past addresses, and places of work.

Many people don't realize having incorrect, false and unverifiable personal identifies can prevent your credit score from reaching its true potential.

To schedule your one-one-one complimentary mortgage client strategy session simply click the link and schedule a time that is convenient for you.

**[CLICK HERE TO BOOK YOUR CONSULT](#)**

