



# American Credit Group

Affordable & Comprehensive Credit, Debt  
and Home Loan Qualification Services

Marlon Gardinera  
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## Increase Revenues and Prospect Volume

Today, **4** out of **5** new customers will not qualify for a mortgage or refi



### Partnering with American Credit Group:

- You can help your clients jump the credit, debt and savings hurdles they now face.
- Develop a larger, more productive pipeline of clients by helping them qualify.
- Build an alternative income stream for your business through the economic recovery.

# How It Works

## Affordable, Comprehensive Credit, Debt & Home Loan Qualification Services

### STEP 1

#### Free Analysis & Consultation

- Before you refer your client ACG will provide a FREE credit and debt analysis to determine how we can help.

### STEP 2

#### Refer Your Client for:

- Comprehensive Credit Improvement
- Debt Reduction & Settlement Services
- Home Loan Qualification Assistance

### STEP 3

#### Get Paid for Your Referral

- American Credit Group pays for each referral.
- Your customers will appreciate you going the extra mile to help them qualify.
- You'll have 24/7 access to your clients progress, so you will know when the time is right to move forward with their purchase or refi.
- Plus you will close more loans and make more money.



Loan Denied or  
You Know They  
Do Not Qualify

# Credit, Debt & Home Loan Qualification Services

## Comprehensive Credit Improvement

- One-on-one credit counseling by Fair Credit Reporting Act (“FCRA”) Certified Specialists
- Credit History Interview
- Credit Analysis
- Score Improvement Plan
- Removal of Inaccurate and Unverified:
  - Late Payments, Charge-offs, Collections, Judgments, Repossessions, Short Sales, Foreclosures and Bankruptcy Listings

**Only \$89 plus \$59/month**

## Debt Settlement Services

- One-on-one counseling by Fair Debt Collection Practices Act (“FDCPA”) Certified Specialists
- Negotiated Savings of 40%-60%
- One Low Monthly Payment
- Favorable Credit Reporting
- Lower Debt-to-Income ratios
- Includes free Comprehensive Credit Improvement service
- Includes free Home Loan Qualification Service

**ACG charges 25% of total debt savings, upon settlement**

## Home Loan Qualification Services

- Review of Common Reasons for Loan Denials
- Budget Development
- Credit Usage Analysis
- Debt-to-Income Analysis
- Home Affordability Analysis
- Review of Savings & Reserves
- Down Payment Planning

**Included with Credit and Debt Programs**

# What's In It For You?

## Two Ways For You to Make More Money

### Close More Loans

- Increase overall loan approval rates.
- Keep and add borderline prospects to your pipeline.
- Effective credit improvement and debt reduction creates real customer loyalty, generating more repeat business and more referrals



### Build A Steady Alternative Income Stream

- American Credit Group pays you...
  - \$30 for Every Credit Services Referral
  - 5% of Your Clients Total Savings for Debt Services (\$750 Average Residual Income)
- Earn additional referral fees by referring other brokers, loan officers and real estate professionals to American Credit Group.
- Over 1,200 referral partners have already referred their clients to American Credit Group
- Referral partners just like you are making thousands of dollars a month from clients that they once just turned away. Get started today.

# You'll Be Happy You Referred ACG

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## American Credit Group Credentials

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Outstanding BBB Track Record



100% Satisfaction Guarantee



No Questions Asked Refund Policy



Serving over 1,200 mortgage brokers, loan officers and auto finance managers nation-wide



Served thousands of clients just like yours



# American Credit Group

## Refer Your Clients Today

### Referral Options



**Call 866.939.9990**  
to speak with our sales team.

**Email or Fax Credit Reports  
for a FREE Analysis**  
[referral@americancreditgroup.com](mailto:referral@americancreditgroup.com)  
Fax 866.959.9990

Thank you for choosing **AmericanCreditGroup**