

CREDIT REPAIR

Each year thousands of consumers are turned down for credit cards, auto loans, mortgages, student loans, employment and housing opportunities due to problems on their credit reports. Credit affects every part of your financial life. Did you know that the average American with less than perfect credit spends an extra 30-40% a month in higher interest rates? Don't let a poor credit score rob you of your personal and financial dreams!

You legally have the right to verify your credit reports for inaccuracies that are adversely affecting your credit rating. While the credit bureaus insist it cannot be done, the Fair Credit Reporting Act protects your right to do so.

Our Credit Repair Service has helped over 50,000 Americans improve their reports & scores by removing inaccurate, erroneous, and obsolete items from their consumer file. From bankruptcies to charge-offs to tax liens, we have challenged virtually every credit problem and deleted over 550,000 such items to date.

Did you know you could be denied a job or even housing due to negative information on your credit report?

DEBT SOLUTIONS

Are you making the minimum payments on credit cards each month? Having trouble paying your bills? Getting demand notices from creditors? Are your accounts being turned over to debt collectors? Are you worried about losing your home or your car?

You're not alone. Many people face a financial crisis some time in their lives. Whether the crisis is caused by personal or family illness, the loss of a job, or overspending, it can seem overwhelming. But often, it can be overcome. Your financial situation doesn't have to go from bad to worse.

If you or someone you know is in financial hot water, consider these options: realistic budgeting, debt management, debt consolidation, or debt negotiation/settlement. How do you know which will work best for you? It depends on your level of debt, your level of discipline, and your prospects for the future. Take advantage of our free financial needs analysis today!

Did you know the interest rate on all your credit cards can increase if you've been late with just one creditor?

RENT REPORTING

Are you trying to buy a car with NO credit or Bad credit? Are you trying to establish credit but nobody seems to give you the chance?

Do you keep getting turned down for credit? Having no credit or having to re-establish credit due to Divorce, Bankruptcy, or Job loss can raise auto loan rates as high as 24%! We have found that these and many other problems are what renters and credit challenged individuals have run into when it comes to improving or establishing credit.

The UCan2 Rent Reports Program was designed for the main purpose of helping individuals establish credit without having to resort to high interest loans or credit cards. For most people, a person's rent payment is the single largest payment they make each month, yet it is not used in the calculation of a person's credit score.

Let us represent you in maximizing your credit score and obtaining the credit you deserve. Let our years of experience and relationships help save you money; we know what lenders want, and the process of delivering a complete profile assures you get the best rate.

DMP Debt Management Program

(You've never been late with a payment and you want to pay off your debt)

It is never the amount of money you owe that keeps you under but the amount of interest on the money you owe. Making minimum payments with an interest rate of 13% or more will take at least 8 years before the final payment is made. Many senior citizens use this program. We will decrease your interest rate to **0%-6%** never higher than 9.9%. This will also decrease your minimum payments. *When you pay us we immediately distribute the funds to your creditors.*

Without our Program	With our Program
Currently you owe \$25,000	You'll pay back \$25,000
You'll pay \$850 monthly	Payments are \$658 monthly
Debt free in 8.8 years	Debt free in 4.4 years
Total paid \$89,250 (save \$0)	Save \$54,238 (paid \$35,012)

DNP Debt Negotiation Program

(You've been late with your payments, or possible collections, and you want to pay off you're debt)

You might be 2 or 3 months behind. Maybe in collections? We will decrease what you owe by almost half. We will decrease your interest rate to **0%-6%** never higher than 9.9%. This will greatly decrease your minimum payments. *When you pay us, the funds are kept in an escrow account until you've paid your debt or the creditor requests the funds.*

Without our Program	With our Program
Currently you owe \$25,000	You'll pay back \$14,790
You'll pay \$850 monthly	Payments are \$446 monthly
Debt free in 8.8 years	Debt free in 3.1 years
Total paid \$89,250 (save \$0)	Save \$74,446 (paid \$14,790)

Jump Start Program

(You've lost your job or income is nonexistent and you want to pay off your debts)

You may have lost your job or worse yet you're hospitalized. You'll begin with the lowest payments possible, slowly increasing the amount monthly over the next 6 months. This will give you time to get back on your feet without adding to your current hardship.

Jump Start Program Payments

1st Month	\$329.00
2nd Month	\$394.80
3rd Month	\$473.76
4th Month	\$568.51
5th Month	\$682.21
6th Month	\$818.66

(After the 6th month you'll be enrolled in the DMP program.)

Important Numbers & Address'

South Beach Credit

(888) 513 9953

774 Castleton Avenue

Staten Island, NY 10310

www.YourGuideToCredit.com

www.Equifax.com Beacon Score

Equifax 1-800-685-1111

P.O. Box 740241

Atlanta, Georgia 30374-0241

www.Experian.com Fico Score

Created by Fair Issacs

Experian (888)524-3606 (888)397-3742

P.O. Box 2002

Allen, TX 75013

www.Transunion.com Empirica Score

Transunion 1-800-888-4213

P.O. Box 1000

Chester, PA 19022

www.Innovis.com 800-540-2505

(Primarily for Home Owners)

Innovis Consumer Assistance

P.O. Box 1358

Columbus, OH 43216-1358

www.AnnualCreditReport.com

(877) 322-8228

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281.

FINANCIAL LITERACY & EDUCATION

A key aspect of the ongoing effort to help consumers achieve financial wellness is financial education. We make effective financial literacy education available to every consumer across the country. South Beach Credit, along with UCan2 accomplishes this mission by providing high-quality, user-friendly financial literacy education programs for consumers, non-profit, educational and governmental organizations. These are national standardized educational programs designed to help the reader build a solid foundation for managing their personal finances.

Guide to Credit and Debt Management

This guide is designed to help you understand what consumer credit is, the various types of credit, how your credit is analyzed, and examine the pros and cons of using credit. It will also help you understand what debt is and show you how to effectively manage your debt.

Guide to Budgeting

Guide to Budgeting is a self-study program where participants learn the fundamentals of personal budgeting, determine their current personal budget, identify areas of their personal budget where improvements can be made, determine net worth and explain its importance and set attainable financial goals.

Make Your Move

Make Your Move is a certificate homebuyer education program designed to meet the needs of consumers and teaching organizations. MYM meets the standards of Fannie Mae, HUD, Neighborhood Investment, and Private Mortgage Insurance Agencies. This national, standardized program can be taken as a self-study.

For more information please contact
South Beach Credit (888) 513 9953
or the person listed below

George Mallory
(917) 653-5215



Your Guide To Credit

Credit Repair

Comprehensive service with unlimited disputes, unlimited deletions, unlimited access, and one flat fee...

Debt Solutions

Receive a free debt consultation where we work with you to understand the size and nature of your debt, develop a personal budget, and provide a solution to reduce and eliminate your debt ...

Rent Reporting

Establish a positive line of credit with up to two years payment history verified on all three major credit bureaus from your rent payments...

Financial Literacy & Education

Acquire the financial knowledge necessary to effectively manage your own finances and money spending habits...

www.YourGuideToCredit.com