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3 VIDEO SERIES PRESENTATION

VIDEO 1:

Helping clients achieve credit perfection, unlimited funding, and ultimate consumer protection while exponentially growing your law practice.

VIDEO 2:

The comprehensive 10 step process that helps clients achieve credit perfection and unlimited funding while you grow your law practice exponentially.

VIDEO 3:

How to use the more than 200 consumer laws to protect your clients and grow your business.

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VIDEO NUMBER ONE

SUBSTANTIVE SUMMARY

HELPING CLIENTS ACHIEVE CREDIT PERFECTION, UNLIMITED FUNDING, AND ULTIMATE PROTECTION WHILE EXPONENTIALLY GROWING YOUR LAW PRACTICE.

In this first video, I will address the following areas of interest:

I. Introductory information

II. Problems relating to credit and funding faced by consumers, business persons, and entrepreneurs

III. The essential need for attorneys to direct clients in perfecting their credit, obtaining unlimited credit, growing their financial and business wealth, and protecting them.

IV. Mindset for victory

V. An overview of the 10 step process to help clients exceed their greatest financial goals and all that flows thereon.

VI. A special guest

I. INTRODUCTORY INFORMATION

I have recently read a number of very interesting facts regarding the best way to present topics to others in a manner that they both enjoy and remember. The three video series I am presenting contains an enormous amount of technical and statutory information. My biggest concern was that nearly six hours of presenting such material in the normal manner would bore the listener, put them and me to sleep, and perhaps even lead them to scream "I wish that guy would just shut up."

During my study of the best way to present, make interesting, and have the listener remember the material presented I discovered how brain parts create what is known as a syntax as a task is performed. As a task is repeated, this syntax becomes more and more efficient and better at the task involved. Thus the saying "practice makes perfect" is nothing more than strengthening the syntax of the task involved.

The speed and efficiency of the syntax is even further strengthened when we have tremendous interest in the task we want to learn and enjoy the actual learning process. We learn things 20 to 50 times faster if we learn it through a process that involves any or all the following:

1) A topic we are strongly motivated to master;

2) A topic that will have tremendous benefit to ourselves or others we intensely care about;

3) Humor

4) Quotations

5) History

6) Sports

7) Beauty

8) Gossip/Truth

9) Pets especially dogs

10)Surprise Endings

With this simple knowledge, I decided to present my three videos using ALL the above. I hope the attorneys watching these videos enjoy watching them as much as I enjoyed making them. I hope this method of presentation is as effective in helping you remember the topics as science teaches us it is.

I have over 41 years' experience as an attorney and CPA. Most of those years I owned a law firm but all of those years I owned a business, from small to what I considered a large business generating over $40 million in revenue per year. I have a particular interest in personal and business credit building and I believe the information presented here will be invaluable to you and your clients.

II. PROBLEMS RELATING TO CREDIT AND FUNDING FACED BY CLIENTS, CONSUMERS, AND ENTREPRENEURS:

It is not an overstatement to say that for most people in this day and age their credit determines their personal and business financial health and wealth and all that flows from it. In the old days when they wanted to have someone die a painful and slow death they took him into the desert and took his horse away. Now, credit reporting agencies, creditors, collection agencies, and other information furnishers simply destroy your credit.

The cost of bad personal credit is astounding. Credit scores are merely actuarial tables reflecting on estimated likelihood a potential debtor will pay his bill. Personal credit scores are three digit "life scores" which range from an arbitrary chosen range of 350 to 850. There is simply no reason to use such an arbitrary number system other than to confuse consumers –the range should have been from 0 to 500 or even 0 to 100 like business scores.

Credit reporting agencies (hereinafter "CRA's") have had a notorious reputation from their inception. Their excesses and inaccuracies on consumers reports were so egregious that Congress passed the "Fair Credit Reporting Act" (hereinafter FCRA) in 1970. Many more consumer protection statutes were passed by Congress and at the state level to protect consumers from what I call the "CRA Nazis" who put consumers into what I call "consumer credit concentration camps." Consumers now have the right to delete from their credit reports:

1) Inaccurate information;

2) Incomplete information;

3) Unverifiable information;

4) Most information over seven years old;

5) Information overly invasive of their privacy;

6) Other information specifically protected from disclosure;

7) Information arising out of Identity theft

CRA's and all information furnishers are mandated "to exercise their grave responsibilities with fairness, impartiality, and a respect for the consumer's right to privacy. **FCRA Section 602 (a) (4).** They must adapt REASONABLE PROCEDURES to accomplish such consumer protection. **FCRA Section 602 (b).** They must consider all relevant information provided to them by a consumer disputing an item on his report. **FCRA Section 611 (a) (2) (A).** They must virtually always conclude their investigation within 30 days. **FCRA Section 611 (a) (1) (A).** As we will show in videos two and three the CRA's blatantly violate their clear statutory duties systematically on a widespread daily basis. It is the duty of consumer attorneys to protect their client's rights in a plethora of ways addressed in these three videos.

Credit scores range from 300-850. The higher your scores the better your chances of approval, the lower the interest rate, the higher the credit limit, and the better you are treated. See attached

Schedules 1, 2, 3, and 4 for the facts relating to various credit scores.

As the schedules show, bad credit costs a consumer a great deal. A typical $25,000 automobile will cost an extra $10,000 for a consumer with a bad credit score. A $300,000 mortgage will cost over $400,000 more over the life of the mortgage for those with bad credit. Most often, those with bad credit forego their dreams to live in a nice house or drive a nice car. The lost opportunity costs to those unable to fund a business or entrepreneurial idea can run into the millions of dollars. Funding is essential for virtually everything we do as consumers. The lack of it is both a lifestyle and dream killer.

III. THE ESSENTIAL NEED FOR ATTORNEYS TO DIRECT THEIR CLIENTS CREDIT, FUNDING, BUSINESS, AND DREAMS.

Attorneys are the last line of defense for consumers against unscrupulous individuals, businesses, insurance companies, and anyone who would harm them. Other than the often inefficient and always slow moving governments, we are their only protection. Democracies are characterized by aggressive attorneys who protect society and their clients and are allowed to resort to courts to do so. Totalitarian regimes are characterized by a lack of such attorneys protecting society and their clients.

In the area of credit repair and business, fraud was so rampant that Congress and states like California and Florida passed "Credit Repair Organizations Acts" affording protections

to consumers seeking the help of such organizations. Few non-licensed businesses such as attorneys follow those regulations and consumers are constantly ripped off by them. Attorneys working in this area afford all the following protections:

1) We are fully educated before admission to the Bar;

2) We must follow all Bar rules or face discipline;

3) We have trust fund accounts to protect consumers;

4) The unethical attorneys in our profession are severely punished;

5) We provide security for clients those not licensed as attorneys do not provide;

6) We have expertise in areas of related law such as business operation, business growth, consumer protection, and other areas.

Attorneys can become even more expert in these areas by:

1) Watching videos such as these as part of their continuing legal education

2) Practicing in this area of the law!

3) Joining consumer protection attorney organizations;

4) Referring cases to attorney experts in the areas and acting as co-counsel

Attorneys can exponentially grow their business by the following:

1) Referring clients for generous attorney referral fees to those attorneys practicing in this area;

2) Going through the business builder program for themselves and their law firm;

3) Using the funding obtained to grow and expand their business

The great Duke Wellington, who narrowly defeated Napoleon at Waterloo only with the aid of twice as many troops and the Prussian army, said:

NAPOLEON'S HAT ON A BATTLEFIELD IS WORTH AN ADDITIONAL 50,000 TROOPS.

I suggest that the hat of a qualified attorney on their client's battlefield is equally valuable. Consider the cost to those represented by unlicensed, unscrupulous credit repair companies:

1) Many lost all their money with nothing to show for it;

2) Many had their credit seriously harmed;

3) Manywere Identity Theft victims;

4) Many were grossly overcharged for little result

We attorneys can protect them from all that.

IV. DEVELOPING THE MINDSET FOR VICTORY FOR OUR CLIENTS

In order to represent our clients the very best we can in the areas of credit, funding, and consumer protection there are 6 "Victory" mantras which I believe sum up the mindset we should have for each client:

EVERY BATTLE IS WON BEFORE IT IS FOUGHT

--NAPOLEAN BONAPARTE

HE CONQUERS WHO BELIEVES HE CAN CONQUER

--JULIUS CAESAR

THERE ARE ONLY NINE WORDS YOU NEED TO KNOW TO SUCCEED –NEVER GIVE UP, NEVER GIVE UP, NEVER GIVE UP.

--WINSTON CHURCHILL

THERE IS NO SUBSTITUTE FOR VICTORY

--GENERAL DOUGLAS MACARTHUR

THE GAME IS NOT OVER TILL WE WIN

--DENNIS GRAFF

I HAVE FAILED SO MANY TIMES IN MY LIFE AND THAT IS WHY I SUCCEED

--MICHAEL "AIR" JORDAN

V. AN OVERVIEW OF THE 10 STEP PROCESS TO HELP CLIENTS EXCEED THEIR GREATEST FINANCIAL GOALS AND ALL THAT FLOWS THEREFROM

1) Conduct a thorough client interview

2) Give the client an uplifting pep talk of what can be accomplished

3) Pick a lendable name and form a lendable business entity for business credit plans

4) Put the client immediately into the business credit perfection and unlimited funding plans

5) Perfect their personal credit

    a. Deletions

    b. Additions

    c. Secret tips

    d. Good credit practices

6) Go big time for personal and business funding at the right time

7) Create multiple companies

    a. Start-ups

    b. Existing companies

c. Shelf corps

8) Supervise the client to make the business profitable and growing by providing business law and consulting services

9) Fully fund the clients business with conventional and non-conventional loans

10)Use the over 200 consumer protection statutes to protect your client

a. Government Complaint

b. Demand Letters

c. Injunctive/Declaratory Relief

d. Full blown lawsuits

e. Appeals

VI. A SPECIAL GUEST AT THE END OF VIDEO ONE

We of course will continue to do our duty. This is not the end. This is not even the beginning of the end. But it is the end of the beginning.

--Winston Churchill

SCHEDULE ONE
RATINGS OF VARIOUS CREDIT SCORES

BELOW 500	BAD
501-600	POOR
601-660	FAIR
661-750	GOOD
750-800	VERY GOOD
800-850	EXCELLENT

SCHEDULE TWO
INTEREST RATE PAID BASED ON THE VARIOUS CREDIT SCORES

BELOW 500	30% AND UP
501-600	26.5%
601-660	20-24%
661-750	10-12%
750-800	7-9%
800-850	BELOW 7%

SCHEDULE THREE
ODDS OF APPROVAL FOR CREDIT BASED ON VARIOUS CREDIT SCORES

OVERALL	39.17%
BELOW 659	17.1%
660-719	52.77%
720-800	85%
800-850	98%

SCHEDULE FOUR
AVERAGE CREDIT LIMITS GIVEN BASED ON VARIOUS CREDIT SCORES

BELOW 550	$500
550-650	$500-$3500
650-750	$7056
750-800	$11,143
800-850	UP TO $50,000 WITHOUT DOCUMENTS