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SUMMARY KEYWORDS

credit, attorneys, business, credit reporting agencies, client, lawyer, consumer, collection agencies, funding, thought, talk, money, step, law, credit score, great, report, pay, accounts, put

00:00
Good morning.

00:01
My name is graph. Dennis graph. And I have been asked by LexVid, to spend several hours with you talking about perfecting your credit, getting unlimited funding, how attorneys can protect you all the way from the initial interview to the United States Supreme Court if necessary, using the 200, over 200 consumer protection laws that we have at our disposal. I also am going to touch on talk to attorneys about how important it is that they get involved in direct all of credit and funding activities that their clients are involved in, as opposed to non attorneys. I'm going to talk to the attorneys about how they can make a nice side income and do a great service for their clients. I'll also talk to them about how the fact if there is interested in this area laws if they can actually become experts, I hope, I believe and I hope, but I am sure that after the end of this six or seven hours, you will definitely know a lot about credit funding. reaching your dreams and beyond your dreams, having your clients reach beyond your their their dreams, consumer protection, all the things I hope I hope I'm going to make this interesting. So I'm going to be talking about all these things credit perfection, unlimited funding for both the personal and businesses that are either existing or will be started up or will be purchased. I'm going to be talking about helping attorneys exponentially. I'm not talking about a little pittance of extra money exponentially grow their business income through through either becoming an expert referrals or using consultations with me talking to their clients doing what, what are great things for their clients. And I'm going to also talk about how important it is to have attorneys that are directing this in in an area where there's so much fraud and so much in competence. It's just absolutely essential that attorneys be involved. Now, again, my name which I pronounced in the James Bond fashion, all those that like myself that have watched every James Bond movie ever made, which tend to dates me is by age,

I'm 64. Today, this is March 190, or 2019. On Tuesday, March five 2019. I'll be 65 years old. So I saw my first James Bond movie in 1962, or 1964. Believe it was the first movie I saw was Goldfinger. And so I'm a big James Bond fan. And I thought I would start off with a little humor. I'm 64 years old, I've been a practicing attorney for 41 years, I was licensed as both a certified public accountant and an attorney in Illinois in 1978 and 1979. I practiced law I own businesses, I own travel companies, I own one of the great, the largest weight loss company privately owned medical weight loss company in the country for more for over a decade. So I tell my clients that not only can I solve their legal problems, I can also get them into their lean weight. So we're a full service law firm in that regard. Now, I want to talk a little bit my presentation style, I'm going to be talking for six or seven hours about some very technical stuff. I've watched videos of MC la presentations for 41 years. So I I figured that by it's been over 300 hours, the last two, incidentally, were done through LexVid. And I want to take the opportunity to thank them for this opportunity. And to tell you what a fantastic company they are, how great their videos are, I'll be talking about some of those. But I have spent over four decades watching videos.

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There's you have never seen a video that's going to use the approach I'm going to use and I'll tell you why I'm going to do it. And I would really like you to critique it one way or another. I could have I could go the direction of six or seven hours of of just talking about technical technical stuff. In which case not only would you fall asleep, and then I would fall asleep. So you would see me snoring about the last three hours. I'm not going to do it that way. Because there's another reason I'm not going to do it that way. I don't know any of you know what the word syntax is? It has to do with your memory. Apparently, neurotransmitters are not connected certain things in your brain. So in order to develop a skill, you have to connect those with apparently electrical impulses. So for instance, you learn to play the piano you don't step up and play it perfectly the first time or shoot a basketball. shoot free throws like I didn't want I played for the University of Illinois. In college. You practice, practice, practice and the more times you do things the right way, your memory gets stronger and stronger and stronger. That's why they say after 10,000 hours you can become anything. Winston Churchill learned to be an expert painter, to relax his mind. And to help him think while relaxing, he took over 10,000 1000 hours of paintings. So what our goal is, is for you to not only hear this stuff, but to memorize, but to remember it. Now, statistics have shown that you are 50 times more likely to remember something where there are certain types of emotions involved. humor, quotations, history, sports, beauty, surprise endings, paths, such as dogs. And if there are any of you that don't like any of those things, I would really like to hear from you. Because you would be the first person I ever met my entire life that didn't enjoy those. So I'm going to try and approach that makes this fun, I'm going to try an approach that weaves in stories and anecdotes and quotations. And yet at the same time covers a tremendous amount of, of technical detail secrets that I have developed, some that you probably have heard nowhere else, nowhere else, they worked uniquely for me, and I'll be talking about them. So we're gonna do

lots of technical stuff, that that that will be a tremendous help to you, but we're gonna do it in a fun and entertaining way. And I would like to get input from you along the way as to whether you appreciate this, or whether you think you would rather just hear the old fashioned way. And, or whether you like this approach, whether you'd like more humor, less humor, so on and so forth, I'm really looking forward to that, to the to the love of the word escapes me the, the credit critiques. And, and we'll see. And the other thing is, I hope, whatever, whether you like every bit of it, or whether you thought some of it was a little over the top, that you remember what I tell you, because maybe you'll remember it because you thought, Oh, yeah, that was really crazy what he was doing there, but I should remember what he was telling me. Now, my daughter told my daughter, Allie, who's a second year medical student told me that Dad, it's okay to be funny, and it's okay to retain. But don't try to be Jerry Seinfeld. And the thought occurred to me that if I could be Jerry Seinfeld and present all of this material, you probably would remember it but I, I am not Jerry Seinfeld So, but I hope that you will find some of the things I do funny and entertaining. Now, attorneys love analogies. And I want to give you an analogy of what I would hope that your experience is going to be as you came to this video and perhaps saw something that interested you in terms of credit and funding and attorneys and how they help their clients. I would like you to just pretend for a minute that you are a patient of a doctor and you've had a lingering cold that you couldn't get rid of. So you go to the doctor with your cold. To your surprise, you don't wait 10 seconds they take you there, there's no waiting like in a normal doctor's office.

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He walks in you tell him you have had this terrible cold, he puts his hand on your shoulder, and you are immediately cured from that cold. Then he gives you a longevity plan which he tells you if you follow you'll live to be a vibrant 150. And he explains to you that he's 147 years old, and he just walked 10 miles that morning and pitch wiffle ball to his kid to his descendants. So you're very excited at that point. And you start to get up and he says well, wait a minute. I'm really old. I've been looking for someone like you I want $100,000 lottery ticket, would you mind? I would like to give you this and have you cash it in and collect the money yourself. And of course at that point, you're besides yourself. And as you're walking out, he says there's one more thing I would like you to consider dating my daughter who looks like Marilyn Monroe. She's not at a date in three years, and she really needs a great guy in her life like you. That would be quite unexperienced at the doctor's office. I hope that you have a similar experience here that you came to thinking you were going to learn some things about credit and funding. But I hope I'm going to give you way more than what you hoped for in terms of the knowledge. And I also hope that I give you a way more in terms of things that you didn't expect. So that's my goal. Again, I've been a lawyer 41 years attorney, CPA businessmen. It was quite a challenge in 2007. Going back and taking the bar exam. The C 2029 years after I'd taken the previous one, and I practiced are studied very hard for that bar exam, actually. And I'm going to get into the meat here real quick. I did want to tell you the story studying the Conquistador Hernando Cortez he took his men to South America burned

his ships, so that they had no alternative But either win or die, I kind of did the same thing I, I gave away all my automobiles, I forced myself to hunker down for the last three months, and I passed that bar exam, which was California bar exam is not any prize. It's the toughest one in the country. So now that's enough about me. Let's let me start, I'd like I like to start by giving everyone the complete overview of what we're going to cover. In the next three seminars, we're going to show you how to help clients achieve credit perfection. Now, credit perfection is, is getting your credit, as the army saying used to be as good as you can be. And and we can, we will show you how to do that. Unlimited funding. And when I say Unlimited, I mean virtually unlimited through the process that we have set up in the repetition of it, we're going to help lawyers exponentially grow their income. And we're going to show lawyers how to, to bring success beyond their wildest dreams to their clients. Second thing we're going to talk about is in sin volume, one is problems faced by consumers and entrepreneurs, the cost of bad credit, the couple of lost opportunities, how, how your credit is your life, in the old days, when they wanted to kill a person, they took them out in the desert and took their horse away, and left them there in a you know, they they had, they couldn't make it back they nowadays what they do, they ruin your credit, your credit is your life. And we're going to fix that problem. I'm going to tell you some stories of some people so that people that I've helped and what happened in those instances how I did it. And not only for your clients, but for yourselves, you attorneys you want you might want to go through these through the through our program. And you know, that way, you'll get a better understanding of it. Number three, I'm going to talk about the essential need for an attorney directing the process. dollar opportunities. Now I'm gonna show you picture here. See this smug guy leaning back just life is just great. How, how happy he looks. And just like he swallowed the canary. Now he wrote a book, credit repair business doesn't happen doesn't happen to be an attorney. And his whole recommendation is that the way to grow your business is to sign as many people as you can up for 50 to $75 a month. And then you only have to spend five minutes a minute, a month on on working on your clients file. Now

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that to me is about as classic an example of unethical things that no lawyer would dare do if there was ever a book that was written why a consumer should get an attorney or a businessman should get an attorney to protect him and to grow him and to grow his credit. That would be it. These particular organizations, when you pay that kind of low fee, the better bet is going to take them a year to do anything for you. You better bet they're going to use form letters, it's going to be done by minimum wage staff. It's not going to be professional. That's just one example of how important it is to get the attorneys and just let me say something about attorneys. My favorite attorney joke I know you're sick, all sick of them is what do you call a a civilization What? What's the difference between a civilization with or without attorneys in the wild with the civilization with attorneys is called the democracy. The civilization without attorneys is called totalitarianism. Now, that actually wasn't a joke, but it happens to be true. We attorneys, particularly in the

consumer area, other than the government were the only thing that the little guy has, we're only thing the little business has. So I I tell people that we are the front line if it wasn't for us, the big insurance companies, the big businesses, certainly the big credit reporting agencies, and the collection agencies would just run people into the ground. So all you attorneys out there, take a minute, pat yourself on the back, your your your band brothers with me. And I'm I am really proud of the fact that I did it dedicating my life to helping the little guy helping the consumer helping the business person, get their rights for them. Now, we're gonna talk about a mindset for victory, which you will enjoy how I approach this particular each case, then we're going to have an overview of what I've described as a 10 step, holistic process to achieve all of these things. So I say holistic because it literally is a process that starts with the initial client interview. And theoretically, well, not just theoretically it could in fact end up in front of the US Supreme Court. Our firm is set up to direct every piece of that. And I'm not going to sit here and tell you by any stroke that I'm going to practice for the Supreme Court, or I'm going to practice pellet law, or I'm going to do some of the other things along the way. But what I am going to tell you is, is that I have the people that can do them, and I can find them real quickly, and consumers and are gonna get protected through the health the whole process. Now, that's video number one. Okay. So we kind of set the background, we've given you a little overview of the 10 step process. Now in video number two, we're really going to get into that process. We're going to devote that whole video to this process. And this, we aren't sure yet. We have never rehearsed this. I have written this down. I didn't even have time to rehearse this, the great actor Jackie Gleason said, the best thing you can do is not rehearse that way. Your presentation is fresh. I certainly have organized my thoughts, I certainly have organized my knowledge. But this is a spontaneous presentation, we're going to go through each step of the 10 steps, starting with a thorough client interview. That's obviously the starting point for all legal representations, you need to know what the facts on the ground are. Then, second, thorough pep talk to the client. When the client comes in, they usually, like so many people, when they're writing down their goals and dreams. They're basing it on what they think is realistic, what they don't realize is that we have so many weapons and so many things that we have so much knowledge about that whatever their goals are, we can achieve exponentially beyond them, we can show them how to do that. So I've had people walk in just beat and people walked out of that office, they felt like they were ready to conquer the world. And some of them have, and I'll talk about some of those experience. Third step.

17:05

I've got to talk right now about there's two different kinds of credit. And they're totally different. Now, everybody virtually knows about their personal credit. Now. That's your personal credit score, usually with Experian, Equifax, and TransUnion. credit reporting agencies, they have very specific rules that you have to follow the amount of funding you can get is significant in some cases. But there are certain limitations, the credit reporting agencies collection agencies, creditors are very hostile to taking negative things off your report. But that is the first thing and that's

usually what people come to us they got a lousy credit report, they can't finance a box of popcorn, and they want us to help help change that situation. Now, the other area of law is a is the business credit funding. And that's something that 98% of businesses don't know about 98% of lawyers don't know about. And that's really sad, because this is like the the Rosetta Stone, it's like the if the the advantages of going through the business credit process are so dramatic over the personal. And don't get me wrong, we can walk and chew gum at the same time, we're going to want to get your personal credit as high as possible that this business credit plan I'm going to talk about is the one that is the golden goose that's going to lay the golden eggs. So step number four, we're going to put the client immediately into the business credit, perfection and unlimited funding plan while we're fixing his personal credit. So now he's got two thoughts. Now just to digress a second, when you think what does that mean business. Just think about Coca Cola or Walmart, or Amazon when they want to borrow money. Jeff Bezos doesn't submit his personal income statement that the Board of Directors of Coca Cola or Walmart doesn't, the loans are based entirely on the strength of the business. They have nothing to do with the individual. So we are setting up a lie a way to get credit through an Ei n tax number you get from the IRS. You never use your social security number. You have no personal responsibility for that business if it doesn't succeed, and you can set up multiple companies. So this is a way that like in the first six months, if you do things properly, you can obtain $75,000 a credit you can do that multiple companies, the next by the next year. You can double that, by the third year, particularly if you're profitable entity when you're into the big bank loans that you can't get as a startup. So we're there to help people that can't get funding. We're and we're also there to clean their personal credit up. Now we're going to pair them we're going to fifth thing we're going to do, we're going to perfect your personal credit. Again, let me talk about credit perfection. That means be as good as you can be. We can't take a 22 year old and and get him the same score that a 65 years old who said 45 years of perfect credit, but we can take him up to where he can get pretty much as much as he as he wants or a lot more in terms of his credit. perfecting your credit is just four steps for things. That's all it is numerous dozens and dozens and dozens of steps within this. But they often are four categories. First of all, you want to delete negative information. And that means everything too many addresses, too many phone numbers, too many names, superfluous information that's confusing.

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All those things need to come off obviously bad accounts, or bad public records, to many inquiries, all those things are going to lower your credit score. So we want to get those things off. additions, we want to add good credit, primary tradelines can be added. Just to give you one example, there's a a jewelry club that I get people into immediately that gives everyone a $5,000 credit line, it costs about $200 to do to join and you for 100 and you buy $100 worth of jewelry, or there's another company that sells sporting equipment. And then you have a $5,000 line of credit on all that reports to all three bureaus. It only costs you $200. And you've really started to build

your credit, authorized user trade lines, I will talk about most people don't realize it but let's say you have a your mother or father has had 45 years of great history. And they have a $25,000 visa, what was Chase, now also have to do is add you as an authorized user to their credit card. And as incredible as it sounds, you not only get the credit benefit of them advocate going forward, but you get the benefit of their 45 years of credit history is a magic bullet. It's something that people don't know about that. So if you have a spouse or a or an uncle or a family member, or even a friend now now if you don't have that, then I will show you how you can get those from brokers who who specialize in buying grain lines of credit, putting them on your credit report, you do want to make sure by the way, it's it's a it's a totally derogatory free line you're adding if you're adding a authorized user line and the person has bad credit history, then you've obviously worked defeated your purpose. There are special tricks or secrets that I'm going to give you lots and lots and lots of them. I pretty well emptied the bag, I know I have others. But there are certain time limits even when you have six or seven hours basically allotted to you that I want to I want to I want I want to give you several secrets that some of them just plain common sense that they'll make dramatic change in your credit score. And then going forward, you have to practice good credit, it doesn't do any good to get all your bad stuff off and add good things if you start not paying your bills, you've got to maintain a good credit practices. Now if you do those four things. I will just tell you a little story right now that I had a dentist come into my office, a beaten man he had a 513 credit score. He had had cancer, he had lost his marriage, he had lost his business. He went broke, he couldn't get credit. He obviously had some ability to earn money, once he got back on his feet, but he couldn't even afford to pay his licensing fees. He was so broke, he actually was on public aid for a little bit. Now he came into me, and I agreed to help him again on his feet and did the work to be paid later. We happen to have a situation where I looked at his three credit reports he had, he had eight of collection agencies on there. And and and and so his score was 513, which means again, you can't finance a box of popcorn. I told him that within 30 days with a few breaks if he agreed to add an authorized user trade trade lines that that with a few breaks that we could get his score way up into the seven hundreds within 30 days. It didn't turn out that way. Exactly. I did it in 14 days. So let me tell you how I did it. What happened. The first thing I did is I drafted what I call the the nuclear bomb letter to the eight collection agencies. It's a letter only an attorney can draft properly. Just the fact it's on an attorney letterhead gives it all kinds of credit. ability, it simply gives the collection agency the opportunity to take three seconds to delete the account, or basically go through what amounts to nothing more than a tree ties on how the legal process works, and where the next steps would be, and so on and so forth. Well, within less than seven days, all eight of those collection agency accounts came off the ban, fortunately, I had talked him into by any authorized user trade lines, he bought them the very day that we sent out the nuclear bomb letters. And within 14 days, those two two trade lines had hit his score went up to a 780 in 14 days. Now, that's certainly not the norm, it happened to have happened in that case, it's easier when it's just collection agencies. But let me tell you, that's the kind of thing that can happen. And that's the thing we can do.

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Now, Step six, go big time for funding, after you have perfected his personal credit, and you've got him in the business system, then is the time to strike you when you get your credit score up to 790. And you have a nice income like this, like this dentist, or if you have a medium income, you're going to get credit. And that's the time to apply. That's the time to bring in the funding experts that we have work with our company, they are underwriters, finance experts that have worked in the business for 2025 years, they know exactly what companies to go to, they know how to competitively bid them against each other. And so it's not uncommon, like for instance, this dentist, he got $85,000 in credit right off the bat. And then in the next round, he got even more, there is a fee for that it's usually a 10% fee. But believe me, it's worth every penny of it because they get you 0% funding for 12 to 18 months, I even saw one the other day for 24 months. Now think about that 0% for 24 months, even what is 10% find your success fee, that means you're only paying 5% that the money can can be converted to cash very easily. So if you are able to get $100,000 in different credit card companies that are just chomping at the bit to get your get your business, that's why you're they're giving you 0% interest, because they know they're gonna, they're gonna have you as a client, the rest of their life customer, they get you that they get you so so you're down to where you're funded. That is the main thing. You entrepreneurs out there have a business idea, some of you have so many great business ideas, but you don't have the funding, you don't know how to get the funding, well, we can get the funding for you. And the best way to do it is to bring these experts in it, the funding experts, we call them and they're they're fantastic, you'll get an answer overnight, and then they'll get to your money. Now the seventh thing, repeat the process, we're going to, there's only one personal account personal credit score, you're going to have personal credit reporting. But you can have unlimited business credit ones start a new company, buy an existing one, buy a shelf corporation with an age Corporation, which is a corporation that was opened a years before put on the shelf, just so it would when it was sold, it would be two years, four years, six years, eight years. The reason you do that is because after two years, a whole bunch more funding opens up after four years, even more. And after six, virtually all the funding there is out there, we'll do that. Whereas startups are limited to about 25%. Not to be discouraged, because that 25% is is still 50 to 75,000 the first year, and then double that the second year. And then depending on how your business is doing, you might be ready for the big stuff. SBA bank loans. Now, number eight gets into the business law, a part of this is that now he has a business now it's up and growing. It's often somebody who's very good at something, but one of those things is not business. I had some women I talked to the other day who who have the idea for a company of specially preparing super health food that tastes fantastic. And they tell me people's health dramatically improves. They have a tremendous entrepreneurial idea. And and we can get them the funding that what they don't have when they get that they don't have a clue how to run a business. You provide those business law services for those lawyers out there that do that type of work. I would see you as playing a very important affiliate part of our program. And we would work very good hand in hand. I do some of that work. I can do it. It's not my favorite type of work. But it would be nice to have a it's just like litigation. I

really Don't want to do it, I can do it. But I'd rather spend my time leveraging myself and getting more and more and more people. And then letting the the fake you think of me like Bill Belichick building the Patriots. All of this stuff, I've got a quarterback Tom Brady, the lenders are our gronkowski gronk, who, incidentally, I love and they wrote a book. It's great being drunk. And that's quite an accomplishment for a 20 year old. But I'm a patriots lover. So folks out there, but a lot of yarn, don't hold it against me. I'm a little bit elated about what happened this year, a lot of Tom Brady and absolutely love gronk. And I, I like belcheck, because he, he's doing the same thing that I'm trying to do. Get all the best players on the board. Don't do everything yourself a Bill Belichick is never going to pass the ball. He's got Tom Brady for that. He's not going to block like drunk.

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And so that's what, that's what you're doing for your client. Once they've gotten to this point, we're really starting to make money. But then they got to get insurance, they got to think about a partnership agreement, they got to all the things that that you that did that you are more aware of or as I am now, number nine. After you've done all this, you're ready to go to the conventional money, people who weren't there for you from the beginning. They are the victory, they want to join the victory parade, but they weren't there like we were to help you get to that victory parade. But now that you're you've got a well established business, you've got business credit, you got great personal credit, you've got cash flow from your business. Now you can go to a bank or an SBA $5 million loans. So that that opens up to you with that business. And it opens up to you with other businesses. Now, the last thing is that we do we can do as lawyers, we can protect the consumer every step along the way, by using the more than 200 consumer protection laws that there are out there. And we have so many weapons of mass destruction against the credit reporting agencies, collection agencies, creditors, of government agencies that report information. People that take advantage of consumers, such like as unethical credit repair organizations, we can protect them every step of the way. Through the appellate process if necessary state or federal appellate, and even all the way to the Supreme Court, I guess there are a few cases that have met, I throw that in there. Because if I got involved with someone here, and that kept going, I would stay with him in the sense that I would find through my enormous contacts to the trial lawyers. I'd have five organizations I belong to, that we would find the best appellate and Supreme Court appellate lawyers if necessary, obviously, that would be unlikely. But at least it's nice to know, we've got you covered from cradle to grave, grave, Cradle to greatest success, I think is a better word from the initial client interview to the United States Supreme Court. That's what all we're going to cover in video number two. Now video number three

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Say that again, video number three, video number three is going to how to you how to use the government, the attorney network, the courts, private entities, and the more than 200 nationwide consumer protection laws u sigma. I got to keep their credit perfect their their funding unlimited and and their and there was a typo there got your agree they're all in there and your growth exponential. So little diversion here. This is the first time I really did it with all these whiteboards now. These particular whiteboards first night I I was just on a roll and I I had things on there I just oh my heavens, that's as good as I can do. Well, the next morning I woke up and guess what? All the point that smudge so I ordered some fixative which you can order and therefore and you do that, and then you've you spray and that that locks it in it works terrific for these boards. If you ever do whiteboard presentation, not quite as well for those. But anyway, just thought I'd diverge on that. Now I'm going to talk about that over strategy strategy approach. Basically what it amounts to is that the game's not over till we when I've been doing this 41 years, I have never seen a case where there were a piece of information was either inaccurate, incomplete, or unknown, unverified, that the credit reporting agency, the collector or the creditor, whatever took it all the way to trial. It happens they usually get their brain beat out, and they know it. And what I am telling you is that they say in geology, geology is a matter of time and pressure. That's the same way with credit, perfection, unlimited funding. If you keep the pressure on and your willingness to have the time your clients willing to spend the money, we will get everything off the one off because the credit reporting agencies do not follow the law, they do not follow the reasonable procedures to ensure maximum accuracy that are required of them. And I will explain that in detail. Bottom line is we've already won the game folks, I'll just show you, you just have to stay with it. I actually sued all three credit reporting agencies, Equifax, TransUnion, and Experian, back in 2008 2009. In the sense central district, federal court for Orange County, California. They all three settled with me, they took me through motion for summary judgment. They thought sure they were going to win or they didn't, then they paid. And that is basically even in those rare cases where they decide to fight you, they've decided to fight me, teach me a lesson they told me for being selective in the credit, protection, plaintiffs bar and, you know, they kept calling me a country lawyer and joking, like because I was from originally from a small town of 3200 people. And as I walked out on the winning day, I turned to one of the lawyers and said some country and I was delighted when he smiled back and said some lawyer and they settled soon after. But point of all that is we will win, we will win. Now, I call them our Nazi enemies, because they're no better than Nazis the way they operate. They're, according to books written by people that work for for all of these, not the government so much, or the employers, but certainly for the credit reporting agencies, they're unethical, they're arrogant. They systematically violate the law, and I'll explain how they are Nazis. They put people in, not in credit, concentration camps. I take every case personal for my client, I don't like them. I happen to have a person who friend of mine who

committed suicide because they ruined his life. And so my approach is that they're no better than Nazis. They're the enemy, and we are going to defeat them in every battle, hopefully, certainly in the war. Now, approaching this military, our air land and sea armed forces and weapons are strong demand letters. I have a beat, death calm one through five, seven letters, I call it that. As you I guess, you would say reasons with the other side. That kind of lays out some consequences. And they're very effective, believe me, government complaints, private entity complaints.

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Attorney network, the American Bar Association, Consumer Attorneys, Los Angeles, and lcsw is the it's a national lock, consumer service, yes, consumer service. There are others NACA, the National Association, Consumer Attorneys, we can file for injunctive or declaratory relief under the California act. There is a spread in the circuits as to whether you can do that under the federal act. But I would say go ahead and do it. Because I think that that's where the law is headed, full blown lawsuits, class actions and a trust, California and for business Practice Act, which every state basically has that which allows you to act as a private attorney general, get injunctive relief. We also have in California, a very unused law called the California consumer legal remedies act. I just love that act. It gives, it's very broadly written, it's supposed to be liberally construed in favor, the consumer gives the all kinds of rights course quite attorney fees, cost punitive damages, so on and so forth. Beautiful statute. That's just some of the things we're going to talk about now. The power of our armed forces for our consumer weapons of mass destruction, let's think about this one other area, strict liability for violations. We don't have to prove their negligence. they violated a statute, the libel. All statutes are liberally construed to accomplish their remedial purposes. What that means, ladies and gentlemen is if you're a defendant, you're just in big trouble. Big Big trouble. attorney fees Costs expert fees recoverable as part as damages. Not very many statutes allow that. But all these consumer statues do all damages, punitive damage, and yes, treble damages, I'm going to talk to you about using civil Rico as a powerful weapon against the credit reporting agencies, collection agencies, creditors, so on and so forth. equitable relief injunctions, declaratory relief, very powerful to go in, for instance, you have someone that has some something on his report, you want to get it off as quick as possible, you go in to state or federal court, get have an affidavit prepared,

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get the thing or a court order, and also collect about 15 $20,000 legal fees in the process, that's just not a bad day's work, doing what's right for the consumer and making your own money at no cost to him, by the way, no cost to him. That's, that's why we are the frontline because without contingency fees, and without statutory fee cases like this, the average person simply cannot afford us federal court venue available, you want to scare the living daylights out of a collection agency, or a even a creditor, start talking about federal court, they're gonna have, they're gonna

have to pay 25,000 retainer so quick, I'll make their head swim. And then if they have two cups of coffee with their lawyer in that meeting, that 25 will be gone. You're looking at 100 202 50 just to defend, let alone what they have to pay us the same thing there. So you tend to get people's attention. private attorney general, the real Attorney General of just just last night, I ran across an article where the 31 Attorney General, have had so many complaints that they met with the three credit reporting agencies. And what they said was this look you're reporting on, on liens, tax liens, and judgments is, is so bad, we're going to change the rules, you've got to now have a representative yours every 90 days, at least once go to the courthouse in question, to put any new ones on or to verify old ones. If you don't do that they have to come off. Well guess what the credit reporting agencies announced just on February 20, they were no longer going to put them on now. What that tells you is is that if you're going to make us comply with the law, we're not going to put things on if we're going to have to actually verify things, then we're not taking the chance because there's no way we're going to send somebody that courthouse every 90 days. Funny story. I happen to have a client that retained me the day before to get some judgments off. And I called her up and said, Hey, the next morning I got just got your judgments off. Well, of course she was. I claimed it was magic and a miracle. And I knew the president and then I laughed and told her that it had come out in the newspaper the judgments and tax liens. Now, my opinion is that the obvious next step is everything else that's reported by the courthouse, bankruptcies, foreclosures, those are going to come off next. They're not even going to be on reports probably a year from now. Another thing that the real Attorney General did was they changed the reporting of medical collections. Under the HIPAA law, there's a there's a, what was happening was is that people with cancer, for instance, were having their collections reported as from Scripps Cancer Center, well, they change that back when you can't diagnose the diet, the disease on the on the on the collectors name, or the creditors name. So scripts, hospital bill can still be on their scripts, cancer or scripts, weight loss or anything that diagnosis is a disease cannot come off. The other problem was that people were having slow pay insurance companies. The law has now been changed that you cannot report medical bills until 180 days after Not, not from the date you had the surgery after the account goes delinquent, which is usually 90 to 120 days. So you're looking at oh nine, eight to nine months before those can be reported. These were all changes that the 31 Attorney General's a went to the three biggies. credit report as I Equifax, Experian, TransUnion got them off. FTC very active Consumer Financial Protection Board, extremely active. If you file complaints with them, you will get an answer. I don't think either these people like credit reporting agencies, because they know they violate the law all the time the US Attorney's Office for Rico cases, I will get into Rico. I will tell you about a case that I just referred, which is one of the worst consumer fraud scams I've ever seen by t mobile and some of their collection agencies class x In antitrust, you start using those words. You get the head of the legal department to call you. Just the other day at 6:15am, California time, the phone rang, I answered it was the chief legal counsel for chexsystems credit reporting agency, they are a credit reporting agency, whenever you have a bank account,

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they will report anything that they that they claim they they know is, is bad, they don't report anything good. But for instance, if you have bounced too many checks, allegedly, or whatever, but they are monopoly there, they have no due process whatsoever. I happen to have a client who had something on there. I finally filed complaints with all these, not the US Attorney on that one, sent him a letter touched all the bells and whistles, threw those in there. Got a call hat in hand, I would like to talk so. So I wrote him a letter, and I've given him 10 days to respond. But that's a weapon. Now, another huge weapon that most attorneys have no idea exists. If you're a defendant is an unlicensed, unlicensed person to to do business in California through the Secretary of State. They have no defense, they cannot access access themselves of the courts. And and on top of that on the corporation's code, you have no obligation to personally serve them anywhere except the Secretary of State's office. So that means that you can serve them at the Secretary of State's office where they are obligated to get a license. You can take a default, then you can just get your people, the collection people to go to their bank accounts and yank the funds out. That's the send the message to these people is very, very predominant in the credit repair organization law. Because virtually none of the non attorney credit reporting organization, our organizations out there follow the law. They're supposed to get bonded up to $400,000. From the Secretary of State, they have to get a license issued by the Department of Justice, so on and so forth. Now, the good news for lawyers is we are exempt from the California credit repair organizations act unless you're either employed by the company involved or directly affiliated. So basically, attorneys are are exempt. There's all kinds of things going on with the violations of the credit repair organizations act. And that is the most onerous statute I've ever seen. punitive damages are basically mandatory attorney fees all expertise, recoverable unlicensed defendant has no defense whatsoever. They're usually in many I'm involved in fraud, a lot of them are located in Florida because they can escape to Bahamas some have probably given. So I'll be talking about that. The main consumer protection statutes, I'm not going to cover it very much right now I'm just going to fire through it because we're going to cover it in length and video three federal and state credit repair organizations act. California has a really onerous one Federal Credit Reporting Act and the California equivalent also additional requirements in California, California is probably the most consumer friendly state in the United States fair and accurate credit transactions Act, which upgraded things regarding to the Fair Credit Reporting Act, particularly in the area of identity theft, what the consumers rights are. Many of you are familiar with the Fair Debt Collection Practices Act, the federal and the Rosenthal, California, fd which is even makes it even stronger, fair credit billing Act, which has to do with consumers rights, regarding a charges on his credit cards, and so on and so forth. It's all ties full tied into the Truth in Lending Act, common law, fraud, defamation invasion of privacy, are available in the area of fair credit. There has to be actual malice shown. mail fraud, wire fraud. Basically, mail and wire fraud are one of the two of the broadest statutes ever written they involve something that's fraudulent, you know, is wrong, that you have transmitted through the mail or the wire. And it is my position that every once you have put a collection agency or creditor or credit reporting agency on notice

that something is fraudulent or wrong, that it is mail and wire fraud for them to knowingly transmit that information against you and harm your credit. I point that out in my letter. And believe me, it it. It gets them to thinking of Rico racketeer influenced corrupt organization act many you're thinking, well, that's

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for the mob. Well, that's why Rudy Giuliani actually wrote the law himself when he was in the US Attorney's Office. That was what it was designed for. But he put a civil brand into civil law cause of action, which I will go through at length, it's, it is not that complicated. I found it present at least two or three situations in my in my practice. And then there's of course, the HIPAA, which we talked about that has the medical regulations involved. Okay, we've pretty well covered the overview of the course. I've talked about background information, I think I even sort of promised you Marilyn Monroe, and a free lotto ticket, and even a longevity plan. So we got a lot I got a lot to live up to. But let's get into the real meat of this the real, the real. The real specifics of how this work, first thing I'm going to talk about because the first thing it probably is on your mind, it's on most people's mind, how much is this going to cost me to do all this? This sounds great, but I'm not sure I can afford it? Well, I always answer that question by first saying, you know, before we determine accurately what the cost of my services are, or the services of the people that I involve, in this process, let's talk about what the cost of bad credit is to you. Now, on the individual side, if you take a person who's living, let's say 550, versus a person 760, the cost estimated to them over their lifetime is about over $400,000, in terms of higher interest rates, in terms of not getting as much credit as they could get, in terms of length, the payments of the difference of have much higher interest versus much lower interest is just very significant. It's estimated $10,000, on the purchase of a medium sized car, you will pay more for the same exact automobile, you're not getting any more horsepower in it, you're not getting any nicer seats, you're just having the privilege of giving the bank or the loan lender an extra $10,000, simply because your credit is bad. So let's start with 10,000. Let's start with 400,000 estimated costs out here in California, it's much higher than that, because the average home doesn't cost $200,000 It costs. So what happens is, is not only does it cost you more, but now you have to start living less of your dream, you can't buy a million dollar house because you can't afford it because your credits not good. So you live in a small apartment that you don't like, you can't buy the car you want maybe you can't buy a car at all. You're not treated as well, when you walk into place. If you've got a 510 they treat you like they don't want you to take the furniture or steal any silverware that might be in somewhere laying around from somebody in lunch, when you've got a 787 90 it's Hello, Mr. G, what kind of Cafe Au Lait would you like, come on and sit down, I'd like you to meet the owner and his daughter, for that matter. I may be exaggerating a little but probably not too much. Now, my moto four, in terms now we're not even talking about loss costs in terms of your inability to be an entrepreneur, those could run into the millions, many many of you out there have many of you attorneys have have ideas that you'd like to expand your business or perhaps start another

business. I went through in 2008 situation where I couldn't find funding back then I didn't know about all these things that were available. I went to the the annual conventions every year, they had hard money lenders there that wanted 31 33% my business at that point was a startup, I couldn't even get them to loan me the money at that rate. That didn't bother me a bit 31% because I was planning on making three, four or 510 times as much in a personal injury law firm. Those of you that are in personal injury, you know how much money you have to put up front, just to fund that fund your cases. Now, wouldn't it be better to get that 0% interest for a couple years, as opposed to having to pay these hard money lenders or having paid in the bank significantly more than that?

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The cost of no funding, no opportunity. That's just simple as against capitalism without capital resistant ism, which is a neutral word that means nothing. Capitalism is what this country is built upon. It's what's made. It's great it was it's what will make your opportunities available to you your dreams, I can show you how to, to set things up. So if you've got a great idea, we're going to get you the money, then you're going to turn it into a profitable enterprise. We're going to take you to the next level, then we're going to do it for another business we're going to keep on going so that's that's how empires are made. That's how the people you read about them to the fortune 500 or the Forbes list. That's probably some of them that started with nothing. That's how they started. That's certainly how Henry Ford and Andrew Carnegie started with an idea somewhere they got the capital, somehow they held on and and what but without the capital, they would just be not even a footnote in history. It's the business money we're talking about. We're talking about non recourse. Ei n number, nothing to do with you personally, if that business is not fail, there's nothing to prevent you from starting a new business The next day, many people Donald Trump file bankruptcy his company's four times Abraham Lincoln when the bankruptcy Henry Ford. So businesses do fail, sometimes they fail as a natural growing process to getting you to getting a successful business 0% 12 to 24 months, how do you beat them? First Year $75,000.68 months 150,000 the first two years, much higher thereafter. And if you've got a profitable business, again, you're looking at getting into the conventional loans, even the $5 million SBA loans. You've got supportive credit agencies on the business side. You know, I I've got a file of the last six months of like that of letters that I've sent to the three different credit reporting agencies on my credit, things that were inaccurate too many addresses wrong addresses wrong phone numbers. And I one day I found in a section there was a designee the words Oh, U and T predominantly displayed now. I don't have any idea what it is. But I didn't want it on there. Because what does that mean? What does it What does an underwriter thinking oh, gee, that could could be the difference between getting credit and not getting credit. Now I recommend on the personal side that you immediately sign up for the three daily monitoring Credit Services at Equifax comm experian.com TransUnion. Calm that will cost you about $60 a month. But you get a look at the report each day as it changes. That way. You don't find out six months later that something's been on your report

that didn't belong, you're right on top of it every day, you can respond to it. Some of it you we read, we resolve by phone call other you resolved by mail. You can set up multiple companies, it leads to bank and SBA loans, and I'm talking about the business side of the court. Then you can buy existing companies or shelf corporations, which I think I explained are our corporations that sit on a shelf or open and then they're sold when they age, they're called age corporations, an age Corporation has a value, there are certain things to avoid and to look for in buying a shelf Corporation. And then you've got to make them all credible or credible credit have credibility, credit credibility, which is a real art science and tenacity on how you do that. Just having trade vendors for your business, it doesn't do any good because 95% don't report to the three business credit bureaus. Bloomberg estimates that 80% of business fail due to lack of capitalization. I'd say that's low myself. Very few people have an idea of where to get capital, their their talents lay somewhere else. My thing is let the entrepreneur be an entrepreneur, let him focus on his area of expertise or hers, and let let us get the money for them. It's going to cost some money, yes. But what he's going to the cost is going to be 100 200 or 1000 times more if he if he procrastinates and doesn't do these types of programs.

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98% of businesses don't know about business, credit funding. That's amazing, because it's a secret, so dynamic and so powerful that every lead should be taught in our classes, or when our children grow up a capital is so important to them everything they do, rather than some of the things being taught to them this this ought to be a course. Now, I'm on a divergent talk about the attorneys, which many you are watching this, you want to know, WC fields said, I'm most concerned with my own concerns. And so I want to address your concerns too, which are also my concerns as a fellow Band of Brothers. How can I How can attorneys become an expert? Well, you could do several ways. Obviously watching these three videos on how I am confident is going to give you a wealth of information you didn't have before. He will certainly have a big picture on this whole thing. And then you could get into this full time. I would advise that before you do that you get some significant experience working with lawyers that are in full time and have put in the time to find out what to do you I say get in as full time practice, you can have consult consultations with me, like I do with ethics attorneys, I have an ethics attorney that if something comes up, I call them. They charged me for my time for their time. But it's a great insurance policy for me that way. I never do anything unethical. And incidentally, it has worked tremendously for me, because in over 41 years law practice, I have never had a single client file a complaint for against me. And so that's, that's our, that's our model, whatever we do, it needs to be totally ethical, but it needs to use the law to the full extent. Now, the other way you can do it is to memorize my phone number, which I do, I've become an expert in all kinds of various Divorce Law, criminal law, family law, which I would never do, I would never touch a family law case. Other than maybe do try to get parties to settle. I just not my thing. But I have memorized a lawyer told me when I was very young, he said, he used to book Cray me I'm a I'm a expert on family law, I

have the number of the Best Family Law lawyer memorized. So that makes me just as big expert as him because everything that involves my firm is going to go through him, and he's going to get a nice referral fee. The other thing is a referral fees, which is where the big, big money i think is and leveraging of your time, I had a very large personal injury practice we

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I had a whole group of attorneys in my network. And my situation was, there were certain types of personal injury cases I would take others I just was not qualified to product liability, some of the bigger cases. But I saw I had a quite a bit of money paid to me for referrals. And as I thought about it, I'm not too sure. But looking back on it unless you just want to actually practice a litigation or so you just want to practice, the better, the better part of the deal is the referral of you simply refer a case to someone you get 25% or in some cases 33% or 40% of that fee. And then you sit back and relax. And as my former father in law, my father used to tell me that you keep keep you are kept abreast of the positive developments. You could, you could refer dozens of things like that, for instance, our programs that start three to $4,000, we pay attorneys that 25% off the top when the client pays, if the client if the if the lawyer collects the funds, and we give them 30, because we just try to avoid having to be in the business of collecting payments and keeping track of that to the extent as possible. So you can see the programs that we have that have incorporation packages and credit funding and, and then other works of deletions, that can add up to $10,000 very quickly. So you're talking about a 20 $500 referral fee for just telling your client to do something that is totally in their best interests, you can stay as involved as you want, you can come into my office and and meet with the client, you and I will would obviously probably be talking from time to time, my goal is to keep Andrew Carnegie said the way to become rich is to help others become rich along the way with you. My goal would be to to make this such a lucrative thing for you that you would look actively for it. And this I think is pretty easy to see at 20 $500 or even more per referral fee, how fast you could grow your business and then you wouldn't have to worry about becoming an expert in all of these things that we're going to talk about which it really is an art and a science and tenacity I have 41 years experience and I also spent the last year and a half doing nothing but finding out who the good players are who the bad players are. There are a lot of bad ones out there Believe me and they're the ones that are good are spectacular. And their their integrity is in question their enthusiasm their customer relations are just through the charts. On the other hand most the other companies they're all of those things are terrible. They don't do what they promised they take your money up front run. Rarely one and attorneys involved in it Have I ever seen a situation where it wasn't completely ethical and completely done properly. Ah I would like to quote Napoleon Bonaparte I unfortunately they don't have a bobble head any bigger than this. But I thought I would get I did order his hat for this and I have practice putting my right arm and my coat. So I hope you appreciate the invitation but it brings us to an important point, I cannot stress enough, and I will not stress enough in this, the how essential it is to have an attorney helping the client. And all of

these matters, credit repair, if you want to call it we call it credit perfection because that's what we do. We don't take people's money, drag them out for 12 months at $79 a month, and then find out that they have only had half of their stuff cleaned out, which is in effect, the same as if you're in a room with eight bombs. And it takes me a year to clear out four of them, then I guess that's progress, but you're still in serious damage and getting blown up. So we don't do things that way. We and when we have attorneys that refer to us, there's a double thing that we want to do the best we can now the

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Duke Wellington, who Napoleon, narrowly defeated at Waterloo said that Napoleon's hat on a battlefield was worth an additional 50,000 troops. That's the Duke of Wellington who defeated Napoleon at Waterloo with twice as many troops Incidentally, that had a he had a whole set of Prussian troops. And he also the reason he defeated Napoleon at Waterloo is because Napoleon's marshals did not follow his orders, they charged too soon, so on so on, and so forth. The point is that Napoleon had a tremendous value, I have worn this hat, I'm going to symbolically put it on this battlefield. And I hope that he also said in the Polian that every battle is won before it is fought. So it is very important that we plan out how we're going to approach all these problems. I again, I go back to I just it's very important that attorneys that are not involved in this area get involved, because you're going to protect your clients from a whole whole series of problems. What are the advantages to having a lawyer? Well, first of all, we're licensed, we're licensed, we got a license, if we do something unethical, we get reported for the bad eggs get disbarred, they get censored, they get suspended. That's a protection that that no going, no non attorney provides. In the credit repair, as they call it. Section. Notice they don't call it credit perfection, that because they know they're not going to they're no they know they're not going to perfect people's credit. They know that they're going to be unhappy six, eight months, 10 months later, and basically have done nothing for him the sense of cleaning cleaning their credit up. Okay, we're licensed, we got Trust Fund accounts that protect them with specific rules on how we have to handle trust funds. Nowhere else did they get that we have expertise. Lawyers are trained, they're pretty smart people. They know they're pretty smart also in the sense of knowing when they're outside their bailiwick, or their area of expertise, they need to get an expert, they need to get Napoleon's head on the field. And, you know, having that fine Emperor leading in battle is going to have many successes. Now. We are also exempt from the from the credit repair organizations act. And we're exempt for a reason that there are so much problems that so many problems have been had with credit repair organizations that the federal and California passed specific statutes that I've got to tell you are the most onerous against the specific type of of business I've ever seen in my life, I will go through specifically things all the way from $100,000 bond to a five year statute of frauds, so on and so on and so forth. We're exempt from that because they're protected with all the things that are built in there. Now, unethical people don't tend to follow the laws. So unethical credit repair organizations, they're not going to follow the

proa they're not going to follow, they probably don't obey the speeding ticket. I mean, people speeding laws, they probably don't pay their taxes, unethical, people aren't going to follow the law. Once you're a lawyer, you have two choices, you either follow the law or you get suspended or disbarred. So even even if there were unethical people in there, and they also have a victim's victims, restitution fund to protect them. So there's all kinds of things now, I'm gonna need a little help from my next guest. Regarding my opinion of the credit repair act, experts I call on all my friend, former President Richard Nixon, and the reason I call on Him is because there are many crooks in this area of credit repair organization, and attorneys are not crooks. And so, Thank you Richard Nixon for bringing home to bear how unethical the recession Repair organization industry has been. And they're not licensed or bonded. They don't follow the law. It's a debt license. They're not licensed in California, they can't avail or avail themselves of the courts to protect themselves against the lawsuit, you can get a judgment against them.

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Without serving them, you serve them at the Secretary of State's office, and then you can seize their bank accounts, they any violation of that law renders the contract null and void. The if you ever have a client that's had a problem with a credit repair organization, then you've got so many weapons at your disposal. Many people that have gone to these Credit Program, they've lost all the money they gave them. Some of them even will not let you put it on a credit card, they insist that you wire the funds. Now if you ever have a company does that pass because there's a reason they're doing it, they they can't get a credit card, or they want to abscond with the money if they're located in Florida, Be especially careful, there's just a lot of of that goes on and not only in this area. But if you're offered to have a special type of eye cream for for shipping and handling only watch out because your your credit card bill is going to start getting hit with $79 charges. I just had that happen. So that's what goes on here. Many people who've gone to them had their credit severely harmed, they can do tremendous damage by what they do, the way they go about things, and all kinds of problems. Many have been a victim of identity theft, and I apologize, this was one of the guests to fix it, it didn't work too well. But I will work my way through this. And so there's two kinds of problems that that you're going to raise a flag. The first is the person charges way too much. And he's not a lawyer and somebody wants 234 $1,000 a year money. He's not a lawyer, you find out he's not licensed. That's an awful lot of money to trust a stranger to second prime to look out for is they charge too little if we talked about that earlier. if if if you are being charged $50 a month, or or $75 a month by even by an attorney. And n in some sense, especially by an attorney, you just know that the attorney is not doing that work. I mean, what, what attorney $300 hour or $400 an hour attorney? How much time could he spend at $79 a piece. So what they do in those situations, they mass produce these things with form letters that go out by computer, maybe at the most a minimum wage person just changes the address. The problem really is that those letters get flagged as frivolous by the credit reporting agencies, they hate those kinds of letters, they hate those kinds of law firms. You they send a form letter citing all

these sections of the Fair Credit Reporting Act, they're gonna identify those pretty quickly. And then they're going to be labeled as frivolous, which means you're going to waste another 75 to 90 days just getting it condemned, convinced that you're not frivolous. That's the kind of damage that those people can do to you. Again, get an attorney, get an attorney, if he is not an expert, he will find one for you and protect yourself that way. Even your attorneys for your own work, get don't if you have credit issues, do not go out and work one of these credit repair organizations, do not go out and pay somebody that's going to charge you a small amount per month because they're not going to get the job done for you. As I'll go through these mindset things that I'll talk a little bit about how it applies to the situation. I'm not going to put my Napoleon hat back on. But this is my favorite quote of all time because it applies to every problem or every situation or every dream you ever hope to accomplish any goal you have the mindset for victory that we're going to talk about, I'm going to give you a series of mantras that I will talk a little bit how they relate. But let's get ourselves in this frame of mind when the consumer the consumer client comes in, and he needs help with all these issues. First one every battle is won before it is fought. Napoleon Bonaparte, what a great

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preparer he was, he had a mind like a he knew he had 10,000 pieces of artillery. He knew everyone where it was supposed to be. In fact, he stunned his generals one time when he said to why I know where the 9977 98 are, where are the other two. He had that kind of memory and he planned every battle out. We need to do the same thing. person comes in let's identify their problems and lead let's come up with a strategy. And then let's I'm gonna talk a lot about strategy in this in this second video. As to what we go about it all number 23 Mike Jordan, I, I was going to wear my Air Jordans today. But I didn't I don't have any. I meant to put a number 23 I just put it there. But we know who, who Michael Jordan is. I have failed so many times in life. And that is why I succeed. Michael Air Jordan, what a commercial that was he talks about how many times he missed the winning shot. Anyway, you're gonna have defeats along the way here, I said that the victory is inevitable. It's a matter of time and pressure and staying power. Everything that you want off your credit report, we can get off the credit report, it will either be inaccurate, incomplete or unverifiable. Every every account will fall in that category. I don't care if it's accurate, it's still going to be unverifiable. Because the credit reporting agencies as I will explain to you systematically violate the law, they never do what's required of them a reasonable reinvestigation for maximum accuracy. Now, don't let anybody tell you by the way, that you don't have the right to object information that you believe is accurate, because first of all, how do you know what's accurate till you verify it? Certainly the attorney representing you doesn't know if it's accurate till he verifies it. verification is a right you have so if it's inaccurate or incomplete, then then that's easy to get off. If it's you think it's accurate. Well, let's verify that they have 30 days to verify it. They have to do it in a manner that's reasonable, which includes looking at documents, they're gonna violate the law, we're gonna get everything off. Julius Caesar, he conquers who

believes he can conquer. never even thought about wearing a toga today here. And but Julius had a few successes in his life, it didn't end up so well, on the Ides of March for him. But nonetheless, I love that saying he Congress would blame me. What I just said, is that we will get everything off the consumers report. They won't verify it, and, and the government won't verify it either in terms of the records they have. Now, next, saying, I gotta get one of my friends on the game here. Sir Winston Churchill, and we're going to do him thorough justice here, we're gonna have a little cigar, not going to smoke it here. If I did, I'm telling you I'd be gone. But in honor of Sir Winston. So many Winston Churchill stories. I just want to digress for one second, most people don't know that his mother was American. Jenny Randolph was renamed. Most people regarded her as the most beautiful woman in in all of England and maybe all of America. If you saw the pictures of you can understand why she was quite a lady. Obviously, he was quite a man. His best friend was the Duke of Marlborough, the second wealthiest man in England after the king. His nickname was bender and to say that Winston and he tipped a few cocktails is, is a little bit of an understatement, like saying Fred Astaire danced a little bit. But anyway, the old saying going on a bender came from Winston Churchill's best friend, nicknamed Bender, and I thought you would enjoy that so. So Winston, if he were here, he said, there. I will. He is here actually. I'm going to have that with a glass of cognac with Mr. Matthew pony after we get through the six, seven hours. Somewhere, I'm going to have that cigar. He said, there are nine words you need to know to Suki. Never give up. Never give up. Never give up. Now, what I said earlier about time and pressure for geology. As long as you're willing to not give up and your client isn't you're going to get his credit perfected. You're going to getting that unlimited funding, you're going to help him exponentially exceed his dreams and hopefully I'm going to convince you attorneys to get into the program yourselves. Get all the funding, you want to maybe build that extra office or hire other people or or hire young new attorneys or put your sons in business of their attorneys will help you there. Okay, now the next one, I got to have another one of my props here. I'm going to quote one of my favorite generals.

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I've got the old corncob pipe, there is no substitute for victory of General Douglas MacArthur. What a general on the theory of hit and where they ain't. He got from a baseball player. I think his name was we Willie Keeler. That's what MacArthur did he, he hit the Japanese from Ireland, Ireland where they were weak. And that's what we need to do. We're not going to go right into their strengths. We're going to go in the world war two they had what was called the Maginot Line, the impregnable Maginot Line Well, the Germans didn't win that war early by going right into it, they went around it by circumventing it. That's what we're going to do. And this is my quote, I think I've touched on it, the game is not over till we win. And there's my qualifications as all attorney, CPA, businessman, credit funding consumer, I also tell people, I'm an expert in failure and success, I've certainly had my more than fair share of both, perhaps the failure in terms of getting better was the most important. Okay, we talked about what this is going to cost. It's not

going to cost you anything, folks, you're going to, you're going to gain hundreds of 1000s of dollars over the course of your life, maybe millions, if you get your business idea into the business credit part. So stop thinking in terms of cost, start thinking in terms of, I'm going to do it now the biggest obstacle you have to doing this is procrastination, which is common in every endeavor of success. That would be the one piece of advice would be don't don't procrastinate, because it's costing you tons of money every day. But it gets even better than that for you. In terms of any litigation that we might do for you, or in terms of anything that we might do to protect you. And even in terms of all the programs we have. All virtually all the fees are either contingency fees, contingency success fees, where nothing is paid until we get funding for you are or in the case of statutory violations of your rights to scribble tumors, the attorney fees and costs are totally recoverable by us as a part of the thing and and that's just automatic. So the bottom line is most of that we can design something in most cases where there will be no cost to you until the success starts rolling in services that can be provided deletions, adding great information, getting funding, legal services, so on and so forth. It's it's very affordable. In some cases there, there would be a fee that is commensurate with the with the job done. Keep in mind that if if you hire someone that does it for half as much or third as much, they don't get your credit perfected, then you've just wasted the money and you've wasted your time. Lawyers tend to know more than not the layman about these types of things, I would just keep that in mind as you're as you're searching around. I'll just want to talk a little bit about this. This is kind of more about me than then than you but there's, you know, deletions, you're talking 500 to 2000 up depending on how bad you're talking. There's a cost to adding authorized receipt, you use your lines from brokers. But yeah, again, going back to my dentist, he went from 513 to 790 in 14 days and lined up $75,000 in funding. And literally 30 days after he come into our office. So he Incidentally, that particular person, followed our program, build up his practice, build up his funding, build it up a second year, got to the third year, now he's getting a bank loans working on an SBA loan when he gets a $5 million SBA loan, then he's going to have multiple offices. This was a man that was a beaten man. Now he is on the man he's back, he couldn't have done it without capital, believe me. I'm also another band, I'm getting set up to where I'm going to report my

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accounts to three credit reporting agencies. So that's a tremendous success, you have to go through a series of steps in the business side to to qualify your business to get the revolving credits. And that's just a tremendous advantage invaluable for personal and business credit. Now, all of this business credit is no documents, stated income, which back in 2000s, was called liars, liars applications. I'm not certainly advising anybody to lie, what I am telling you is there is no way to check out person's income as less as something ridiculous if you're claiming you make $500,000 a year and you're paying $400 rent at your home, then that's going to raise a flag. If you if you lie, and you default. Well, you got a good chance or a possibility I should say that might get prosecuted and in federal court, there have been people that have lied significantly and

defaulted. who actually did spend pay some fines and spend some time but it's it's nonetheless it's stated income. It's it's quick percent 1218 months. We take the money out in cash, my dentist friend, after his scores jumped up 780. He decided on the Sunday night as I advised him at 10 o'clock at night to make an application with Chase Bank. That way the underwriter gets the first of first thing he will get would be that app, the statistics show that the chances of an underwriter approving a first application are very, very much higher than the average for the day. So that was just a little thing I gave him while he applied online, was 1030. At night, he said, he said within one minute, he got a thing back saying call us. We got your application call us. So he called. He was transferred to someone who he said clearly was not from the United States. So they talked a little bit turned out she was from the Philippines. He said she sounded very young. He thought, Boy, this is a bad break, because she's not going to have any authority. Well, she asked him his mother's maiden name, his social security. And his address, said hold on Mr. X. Put him on hold. She came back about two minutes later, he said and said Congratulations, Mr. X, you've been approved for $19,300 with Chase freedom credit card. Now that's the world we live in, folks. That's what's the possible is this was a guy just a month ago, was it was as dead as Julius Caesar in terms of his funding. And that was the first experience he had that the banks want to loan this money to you they want your your euro 780 90 score, your chances of default are less than 1%. So they want that type of customer that that money there is out there. But that's how quick it was. He filled out an application he faxed it in. And within a half hour of doing that he had $19,300 credit. That's the type of thing can be accomplished. He didn't just think what could have been done if we would if he would have gone to the professional lenders and let them run with it. Okay, now I'm going to conclude with an overview of the 10 step plan that I have, which is a what I call holistic, comprehensive only plan that I know of only law firm in the country that has this plan, which basically takes you from the client interview to the Supreme Court if necessary. All before I get into the specific steps. Again, talking about procrastinating. A well thought out good plan violently executed today is better than a great plan that you think you'll have tomorrow, General George S. Patton who knew a little bit about quick success and how I deal with a recalcitrant enemy. I think that is very true. Don't procrastinate. The the world here is open to you both your lawyers and and your clients. So now we're going to talk about an overview of the 10 step plan, I'm going to get into it very specifically in in vi in video two.

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But let's start with video one. Step one, the initial client console, which that's obviously nothing new to you and the fellow bar members, you want to get to know the client in a situation as with any case, you want to know what you need to know. But you don't want to know everything that guy's ever done his entire life. And it's important, I believe, to take control of the interview process. After a little obviously getting to know each other friendly banter and establishing a good client relationship that you move it along. I one of the things I want evaluators is mental state. Obviously, if I got a person, his life's completely falling apart, and he's just devastated that I've got

to give him a pep talk. And I gotta tell him, I can solve his problems. We need to find out what his goals are. And step two, I'm going to tell him what his goals can be personal income, I like to know, for obvious purposes, a business has potential if he has any, if he's thought about starting a business, obviously his credit score, I'm going to ask him to join immediately the three daily reporting, credit reporting agencies, and so I can and leave me with his usernames and passwords. So I can see what's going on his account as I need to that that beats waiting 30 days and then sending for a report and then it comes back 30 days you want instant information. We want to get these people's credit, perfected quickly. It doesn't do much good to a year from now other than that's better than nothing. But and then I want to find out if he's willing to follow the plan. Some clients as you know, they want to be the lawyer and if they've got to do what you tell them to do, and I have always kind of had a rule, if I'm, if a client wants to be the lawyer, then he should be the lawyer. And I should be watching from the side. And there's a balance there. You don't want to be completely autocratic. But some of the best lawyers I ever knew in my life or when the organization I belong to the Consumer Attorneys Association in Los Angeles, these are the billion dollar judgment people that have gotten you have to have gotten a billion dollar judgment to belong in and I have talked to them at length, and they have just flat out told me that they just have a zero tolerance policy for a client wanting to be the lawyer that that's, and I'm sure there are exceptions that roll I'm sure the billion dollar case if that client wanted to take little liberty, I'm sure they didn't throw him out. But I think you know what I'm saying. Now, the client pep talk is step number two, and I mean, a pep talk. I want this person leaving feeling like he's going to conquer the world because he is and and, and I can help him do that. I want to perfect his credit by not repair it or improve it, or my goal is to perfect it. I can't guarantee anything as a lawyer, as I tell them, I cannot guarantee tomorrow that if I walked on top of the interstate Ville Empire State Building and dropped a baseball, that would fall to the ground, but what I can tell you is is it's very likely it will happen in my experience, it has always happened. That's kind of the situation. For with me. And in those situations, when it didn't happen. It had nothing to do with what I was able to do with him. It had to do with either the client did not want to spend the money, he did not do what we asked him to do. Or for reasons that were beyond our control. You can achieve unlimited funding through the use of multiple companies practice. I'm going to protect you Mr. Client every step of the way. I heard your goals, there are admirable goals. But I'm going to tell you right now, what you think are your wildest dreams tomorrow, you're going to so far go beyond if you follow what I recommend you do that you won't recognize yourself in a couple to three years. I told you my story that what I call the doc, the dentist, Doctor miracle story 519 to 793, in 14 days through use of the nuclear bomb letter to the collection agencies, and use of authorized trade. Author authorized user trade lines. Now the third thing and this is very important that this be done properly, and I have something I have to access here. And hopefully I can access it real quickly.

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Well, I really don't need it, I can just tell you that the first thing you're going to do is pick a name. And you're going to form a business entity. That's so you get the person into the business credit part of this equation, the separate track the second and best track, just to go forward a minute here, once the person is established significant business credit, he can put the credit that he has into taken take the business credit, pay off his personal credit cards, then his scores will always be up in the personal side utilization rates of what how much credit you use to what you have is the biggest factor in a consumer score. And if you take the business credit, money, and you use it to pay off the personal and you've perfected the person's credit in terms of getting all the D, Rob's off, then he is going to perpetually be having a high personal score. So there's a benefit to doing this even on the personal side. Now pick a name that sounds like Well, that's no big deal. I'll pick a name. Well, it really is. And let me tell you why. Most people don't realize it and probably very few attorneys that are watching this, that there are more than 40 common names that you do not want to have in a business name. If you do, you are going to make it very difficult, if not impossible for yourself to get the credit you want. Now some of them are very obvious. Now, I just happened to take a little quick break. And I found this sheet with the 40 names or there's approximately 40 names, there are some I've got here. But I'm going to I'm not going to read them all. But I'm just going to give you a flavor of this because this is absolutely essential. That's why it's so important that that we'd be involved in it from the beginning because the name you pick is going to determine if there's about 40 common names that you wouldn't think of if they're in the name, they are going to make it either near impossible or impossible for you to get credit or at a minimum they're going to slow your credit building way down. Now some of those are very ourself obvious that they're these are automatic declines if you're as far as the credit building. Now, I'll digress in a minute here and explain because I know what thought you're going to have. If you're if your business has ammunition in it, you're not going to get credit bail bonds, check cashing agencies energy or oil extraction finance that one surprise me gaming, speculative loans pawnshops, political campaigns, public administration x rated products. Now, you're sitting there thinking, Well, wait a minute, there's all kinds of businesses like that that funding Yes, they do. They're not getting it from the business credit building system, they're getting it from their own personal assets. A lot of those people have a lot of money. And they've made a lot of money. So they're getting their lending from conventional means by putting up properties, or by putting up cash or other collateral, but they're not getting it from a system where you don't have to have good credit. You don't have to have cash, you don't have to have collateral, you don't have to have anything, all you do is do a startup business, and build it through the system that we're going to talk about. So you want to avoid those for sure, because otherwise they're going to defeat the purpose. Now, you want here's some of the ones that are rigid underwriting and some of these are really surprising. I couldn't believe in agriculture, auto sales, courier services, computer sales, dry cleaners, entertainment, gas station, healthcare, hotels, or motels, jewelry sales, limousine, long distance tracking, mobile home sales, phone sales, restaurants, bars, taxi cabs, real estate agents or brokers, travel agencies, you got to avoid those, you're going to make it difficult for yourself. Now, it is true that you can, when you file them yet, you can all you can,

after you file them, you can operate your business as a DBA that should not affect the system pretty well as much. I recommend that you wait a year before you do that. But tell you get your this program going. Because I think some of the lenders that will lend you money early in the process are probably going to look at the DBA. But you can see even the the regular the pert the attorney out there, very few of you had noticed this list and you can see right there how you could completely blow it for a client by just picking the wrong name or allowing him to pick the right name. So we need to be available now. In terms of, of a

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picking an entity, it can't be a sole proprietorship or a partnership because those are not in the business credit. Those still require a personal tax returns, so on and so forth. So you want to pick a LLC, LLP, a C Corp, a professional Corporation. And there are two supurb superbe of videos on on LexVid about about startup businesses and forming an entity. I had it written that let me see if it's on this sheet right here. But you will know when that when they are. There is an attorney and his name is named Hanscom. He did a great video, which talked about startup issues that come up such as intellectual property, immigration, other things. I'm thinking the other video was her last name was Brannigan, that was a spectacular video. It's about choosing a business entity, a business startup, she goes through the whole thing. I'm not going to do that here. I can just tell you that few things a C corpse an LLC versus a C Corp. LLC is a lot less formality C Corp, more formality. If you do a C Corp LLC, you definitely want to within the first 75 days elect Subchapter S tax purposes, Subchapter S corporation only exists in the IRS, everything else to the world is still a C Corp. Then you're going to go through what we call the business credibility steps used. Just to give you the overview, you start out with the easy vendors which will give you a net 30 terms, which means you pay your bill within 30 days or like you line a company called Granger quill, you start you build those first then you move on to a second level where you're getting the Amazons and the office depot's and the Dell computers and and so on and then you get to the visas and court and an air maxes and and and mastercards where you're getting revolving credit at 0% interest again for so that's step three. Now after we picked the name form the business entity, you got to get immediately get them immediately into the business credit system. You want to build the credibility as we said with the trade vendors and then progressing to the next level and so on and so forth. till you're getting the visa mastercards you want to sign up for the three business credit reporting agencies Dun and Bradstreet you probably all heard the name of then Experian and Equifax, I have a business credit reporting section as well begin the trade accounts first round, Uline, quill, those types of things, net 32nd, round Amazon, third, Amazon, Dell those I talked about and third round Visa, MasterCard, now then we're going to get to Step five, where we're actually perfecting their personal credit. And video two goes through that, or video video two goes through the 10 steps, I can tell you at least half is dedicated to how you get derogatory information of every type off your credit report, that is the biggest challenge. That's the only challenge to building to building your perfect credit, the authorized user and primary tradelines

for terms of adding credit are just a matter of doing it, there's no one that's going to stop you from doing that there's no one that's going to fight you from doing that. So that so the adding things, then there's a couple other steps, following good credit practices, that's a given how should be given, and then the secrets you're going to learn here. So this is really the whole game. perfecting our business credit, is the whole game is deleting bad information. Adding good information is easy how let's talk about what we're gonna delete. Again, the definition of perfect credit, perfecting be the best you can be like the old, old army ad. First thing we're going to start with is not what most people start with, and it's very important you do this, we want to get our addresses down to no more than one or two.

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That's for a couple reasons. Number one, it shows instability in the form of a lender, it does affect your credit score, regardless of what they say. And more importantly, if you're if your prior address was, was associated with a bad credit reporting things such as a bankruptcy or a judgment or account, it makes it so much easier for them to track. If you get that address out of your out of your credit report, then it makes it that much harder. phone numbers get it down to one or two. Incidentally, these are these are matters of invasion of privacy in my mind to I don't I don't think the world needs to know where I lived 1520 years ago, they don't need to know for what my phone numbers were, that's none of their business. And also access names, believe it or not, I looked on my report, they had seven different versions of my name, it was all you know, Dennis a graph, Dennis Allen graph, misspelled version of Dennis Graf misspelled version of graphite. And then any superfluous information like I talked to you about the o un t. Now the nice thing about all these, these are the only things I recommend you call them directly, they will take them off by telephone, if you tell them usually, if they don't, then you're going to go the methodology that I'm going to suggest in in in the second video, which I think you'll find to be all virtually exactly the opposite of whatever thing everyone else has told you you should do. And I will explain why. Now let's talk about what happens on deletions. And why we have them why they're already beaten folks, why the credit reporting agency or as I say, Are Dead is Julius Caesar because I can tell you exactly what they're going to do. And they're not going to follow the law, they're not going to verify properly. And they have to delete a credit reporting agency according to the CR. A. But let me just backtrack a second explain what how these acts came about. Prior to 1971. We had no Fair Credit Reporting Act, we had no protection for consumers. And a company called Equifax had some really McCarthy esque, J edgar hoover type GM shoes that they just viewed their job as finding out any dirt or anything nasty they could find on people. In fact, they were paid extra by for doing that. And they could they put anything they wanted on your credit report, you had no way of getting it off of if you were having an affair with your secretary that could go on your credit report. It was we used to blackmail people. It was such a this is what we're talking about in terms of our Nazi enemy. This is how how old the first Fair Credit Reporting Act came back in 1971. When Finally, Congress got involved under pressure from consumer groups passed the Fair Credit

Reporting Act. It just basically said, you can only put this information on you can't put this information on. There's a procedure set up if there's something that's to be questioned. And there's three types of information which which cannot remain on now. They also were smart enough to realize Congress that

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the system for determining whether something was was accurate. What had to be a reasonable one. So they recognize the problem Congress in the preamble of how terribly the system had been punishing to consumers. So they first parts of the statutes say that if there's a dispute, the credit reporting agency must use reasonable procedures to ensure maximum accuracy now. Okay, that's a little bit of there's not a lot of meat on the bones of those words, reasonable maximum max. Well, Max Max is fleas pretty self evident, it has to be accurate as make sure everything on there is 100%. accurate. That's what that means. Now, what's reasonable under procedures? Well, first of all, what are we dealing with? When we're talking about verify an account, we're talking about a document, we're talking about a human being that that signed that document, we're talking about a human being that received information from that person wanting to sign the document. And we're probably talking about a specific conversation between the consumer and the person selling the product, which people selling the product have a tendency to not stress, the negative, as they say, and to stress things that will make the sale. So in my view, it is totally unreasonable in any verification, not to one look at the documents. Number two, if there were people involved, to talk to the people who were involved, that includes you. Now, just to give you an example, can you imagine a trial of a breach of contract case in court where a judge would say, I'm going to have this trial, but I'm not going to look at the contract, I'm not going to look at the documents, that I'm not going to allow the parties to testify. That's exactly what goes on in the so called reasonable verification process, which I will get into at length here. shortly. You see the problem, you see why we have them, you see why they're already beat because they don't follow the law. They don't do this. They don't look at documents, they don't interview people, okay? Now, a consumer he can get inaccurate information inaccurate is the word incomplete, you're entitled to get off. unverified. And by the way, it says inaccurate or incomplete or unverifiable. It doesn't say and and, and now I didn't write the law. What this clearly means is that if it's inaccurate or incomplete, it has to come off of inaccurate means not 100% accurate, it isn't accurate. If it's 99%. accurate, accurate as means 100%. It doesn't say partially accurate in the statute, it doesn't say mostly accurate, it says accurate, inaccurate, if it's 1%, or less than 1%. any part of it that has to come off incomplete, same thing. Same, both those words, the same thing is pregnant, either you are or you aren't, you're not 99% pregnant ever. You're not 1% not pregnant, you're so you know what I'm saying inaccurate, incomplete. Now, the third category is the one that it must, or unverifiable now and verifiable means you didn't verify it, you've got 30 days to do it. You've got to do a reasonable procedure to do it. They never do as I'll get in. Now, there is an art science and tenacity to this, and you will get everything eventually to come off because they

will violate the law and hand you the gift of violating the law. You can get off drugs of any kind accounts, inquiries, collections, liens, judgments, by the way, liens, judgments and tax I talked about earlier. They are no longer reported in any event, because the credit reporting agencies were actually going to have to follow up to follow the law and they just decided, well, if you're going to make us follow the law, there's no way we're going to have it any more medical bills having to do with the privacy, I talked about HIPAA, the 180 day rule, bankruptcies, foreclosures, we can get those off. Anything can be deleted,

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because can be deleted due to the CRA creditor or collection agency and other report names refusal to comply with the law. That's all it amounts to the law is set up could not be any clearer that you have 30 days to do a reasonable investigation to ensure maximum accuracy. That cannot occur in a case that involves documents and people. When you start out by saying I'm not going to talk to the people and I'm not going to look at the documents. That's how that's how the system is additions was the other part of credit reporting that's a given you just add primary tradelines There's a little cost to it, and you add authorized user trade lines either from your family or from a broker that you get. Now, let's talk a little bit about what personal credit score is. Just to tee this up for, for a personal credit card is nothing more than an actuarial table on how likely you are to pay your bill. If you have a 530 score, you're talking about a 50% chance of default, if you're talking about a 790 score, it's less than 1%. Now, which one of those people do you think creditors looking forward to wanting to loan money to, it's pretty obvious, if you got less than 1% chance of defaulting, then they're gonna loan you as much money as within reason as they can, and they're going to, they're going to give you every enticement they can to get you to do it. Now, if your score is 530, good luck with that, you know, you're going to be lucky to get a secured credit card, but first, okay, now I'm going to talk to you real quickly about what makes up your credit score 35% payment history, that means don't ever be late perfect credit would get all the deep, light negative stuff off, that would get you a perfect score, their utilization rate, utilization rates 30%. Now that's based on the numerator is the amount of credit you've accessed, the denominator is the amount of credit you have. So let's say you have 20,000 in credit, and you've used 10,000 of that credit, that means your utilization rate is 50%. The value of those the score goes on a slight sliding or ascending scale, the basically the lower that utilization rate is the better it is, we say 30% is, is some people say 30% is the place to get it, there's no magic about 30%. It's it's sliding down that way to get it as 1%. At the time, you're going to apply for credit, the age of the credit history, that's how long you've had a history, average age of all your accounts. Obviously, if you're 62, you've had longer than if you're 24. So or 35 for that matter, credit max just talks about whether you have installment home mortgage of revolving credit, that that just wants to see a range of different and and also the more credit cards that you're paying off, the better it is, number increase each time you apply for credit actually apply for credit, you get hit with a hard inquiry, after you've got a certain number of those that raises a red flag, and they stop

issuing credit to you. Now there's a thing called soft inquiries, which are just creditors pulling your credit, see, if you're eligible for their card that doesn't have anything to do with your credit score, you need not worry about it. Now, let's talk about the business credit score. On the other hand, it's based entirely on your payment record of a number of accounts. The scores are from zero to 180 is a really good score. There are specific steps to get it they're very predictable steps, predictable results. I can't guarantee gravity will be there tomorrow. But that's just about equivalent to what I will tell you it regarding doing these steps. And what will happen now is zero to 100. Now, just think how beautiful that scoring system is zero to 100. That makes sense, doesn't it? Yeah, zero to 100. The credit reporting agencies, their scores go from 350 to 850. Now, that just tells you right there, they're up to some type of form of skullduggery, because Who in the world would come up with a system like that that's just done to confuse if you have never paid a bill on time you have nothing going for you whatsoever you start out 350 Yeah, what kind of sense is that make it they should both be zero to 100. Okay, we got another little smudger here. But Step six is the personal and after you get everything perfected, then go for the funding. There are three types of personal funding three things bankers look for collateral cash, which I actually believe cash is collateral to but

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and credit now that the conventional loans they want all three they want you to have and they want a lot of documents, they want tax returns and they want everything else and they want to usually want all three if you got just if you got a lot of cash for example or cash flow you can borrow against that. Through factors you can you can get money off your accounts receivable so and so forth. Obviously if you have collateral you can borrow against that like a home a you that that home itself has a certain value. Credit, just just your credit score obviously means a lot now the whole purpose of the banks will look at is he going to repay this loan, that's the only thing there, obviously the income level and so on and so forth. If you're making $35,000 a year and you're looking at buying a $3 million home You're probably not going to make it I actually, there was a joke, a guy named Bill cardi talked about about how he had six homes and eight cars. And he was in a psychiatrist's office and all kinds of country club memberships and a fantastic wardrobe, and so on and so forth. And psychiatry said, Well, that sounds like you got a pretty good life to me, what's your problem, he said, Well, I only make $300 a week. So that kind of problem is is what we're talking about here. If the banker looks at you and sees you're trying to buy something you can't afford, then that's that's the type of situation but other than that, these three things will get your lending with a lot of documentation, so on so forth. Now, the business credit program doesn't require any of these, you don't have to have good credit, you don't have to have cash, you don't have to have collateral, you just build it through the business credit program, and it its stance falls on its own, you're going to use loan brokers best in the business at at knowing how to what credit cards to get you, they will able to go get to five different credit cards competitively bid them against there, they all want to have the top limit, because that's where

you're probably going to spend your money, they're all going to give you 0%, they're all going to. So all of a sudden, you have taken yourself from very little borrowing to significant amounts about borrowing. Now, step seven, I'm not going to talk a lot about help you make sure your client is profitable. You can stay involved as his corporate attorney, or get a business attorney on volved to help him all along the way the issues he'd face from insurance to, to litigation to whatever, so on and so forth. Open multiple companies. And step eight, you just repeat the process we talked about. And that's I'm not going to spend any time on that at this point. By way, I talked a little bit about age corporations,

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about

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building your startups and so on and so forth. Step nine, fully fund your perpetual motion machine. Your startups are going to get you from 100,000, brown 100,000, the first year 200,000, the second total. And then depending on how successful your business is, you can we've had people that have gotten over a million dollars credit from that one startup, all business rated, nothing personal, related, just building a business, you can obviously repeat that. Same with the age corpse. Now the profits on your return on investments of your capital is sometimes three times five times 10 times if you're like Google 5000 times or more. So if for instance, you took this $100,000 and you started your business, and it generated 500,000 in income, I think you can see how you've grown your ability not only to borrow friends, but to have money and increase the quality of your lifestyle. That's the big plan is that all of this money is being borrowed to put you into ventures, which you hope and plan to be successful. That doesn't mean they're all just 100% safe ventures, real estate ventures and things like that are always risky. But that's that's the way the rules are wrote, written, you can you can use that money to even finance your somewhat risky ventures, I actually have one client who wants to set up a business to, to bet on basketball games, he's he's very good at it. He believes he can take the funds and I, I I'm not quite as convinced. But if that's what he wants to do, that's, that's that's certainly a business venture, then you get into the bank loans, SBA peer to peer angels investment company. IPOs, eventually, that's a little bit out of my bailiwick. And, and, and so that's, that's where we're eventually headed. And then the Step nine, or step 10, actually is use the consumer statutes, government, private, so on and so forth. All the things injunctive relief, blah, blah, blah, blah, blah, protect you, that includes defending appeals. And I'm going to get into that very explicitly in chapter three, and or video three, so I'm not going to spend a lot of time here. Now, I think early on in this process, that I know that I made a promise to you. And there she is. We talked about your analogy that you would end up somehow associated with Marilyn Monroe. So just to show you that, I'm sure you thought that was a pipe dream early on,

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but

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there she is. And that's quite a picture. Quite a quite a lady. We're gonna conclude with our friend Winston Churchill again. And

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I would just

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sum things up the way they are right now that quoting that great man. This is not the end. This is not even the beginning of the end. But it is the end of the beginning. So let's move on to video two. I hope you've enjoyed video one, we got through it. And despite the smudges, I think we had pretty well pulled it off. I hope we didn't go too much over two hours. Is there a program for everyone? Yeah, the question is, is this program for everyone? The answer is only for people that are are willing to succeed beyond their wildest dreams only for people that will follow the program, or allow us to do what needs to be done. It is for everyone that that is is can can be a good client and do the program. It's for everyone that wants success beyond their wildest dreams. It's,

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well, I'll tell you who it's not for us, the best Ranch is not for procrastinators. It's not for people that tell you that they're just so satisfied and happy in their life that they don't need any more success, and it's not necessary. And that's not for greedy people. Andrew Carnegie said the best way to get rich is to find a way for other people to get rich with you. At the same time, if you're the type of person that you're just, I run into people, I'm not going to pay 10% for somebody to give me 150,000 and 0% interest money when I couldn't get 15,000 myself, then that program is not for you. There are people that are going to do great things for you along the way. And they have families to feed they have homes to pay, they're going to be paid at what is a way more than fair fee. So it's not for the greedy, it's and it's not for somebody who thinks that they're going to learn

enough in this video, that they should do it, they can go out and do it on their cell phone and cut everybody out, not pay any money, because what they're going to do is they're going to end up wasting your time and wasting their effort because they're going to do it wrong. Other than that, it's for everybody. And it is especially for entrepreneurs, lawyers that want to grow their practice, anyone that would like to have capital available to succeed beyond their wildest dreams, this is not only the program for them, I don't know anybody else out there, that is promising people that that, that they can help that they they don't guarantee it, but that they have a program that will help them achieve between their wildest dreams, unless you're going to win the lottery tomorrow, or you're you're going to inherit a ton of money that I don't know about, or you're born just fabulously wealthy. This is one, this is the best way I've ever seen that take a young business person, a young entrepreneur, a young attorney, and to give them the opportunity to grow and grow rapidly. And particularly in the legal field, I can tell you there are I know lots of great lawyers out there that would love to start their own firms. They're scared to death by it, particularly in the personal injury area. But this is the way to do it. There anyone any one piece of advice for attorneys and or the clients, the real question was, is there any one piece of advice I have for the attorney client? Yes, don't procrastinate. The way the subconscious works for all of us, and I'm as guilty as anybody else. When the subconscious hates change, it's going to fight you every step of the way, all the the great motivators will tell you that that's your biggest thing, it doesn't matter the odds, they've found that, given the choice between what's doing what's clearly best for you, and what you're familiar with, your subconscious will at first tell you to take what's what you're familiar with, you're going to hear this video, and you may be pumped up, some of you and then some of you will go back and oh my god, this is too good to be true, then you'll procrastinate. And then you won't know anything. You won't you won't ever know what could have been done. The people that reach out and say, I'm going to give this a chance. We're not talking about much money, I'm going to go talk to my lawyer or you lawyers or you can convince your clients. Let's do this, I can help you do this. You as lawyers have so much credibility with your clients and your entrepreneurs that they will basically listen to it certainly listened to everything you say, if they don't they don't belong as your client, but they will probably do what you say. So I would I would get the advice I'd give the lawyers and and as far as that for themselves is Don't hesitate. Do it now overcome the resistance of your subconscious and then once you do it, the subconscious will immediately shift gears and be the one pushing you forward to succeed and succeed and succeed more knowledge to various services

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cost.

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Well, again, I answer how much they vary service costs. I asked the question by starting out how

much it costs to have bad credit 10,000 a year 400,000 in a lifetime, millions in lost business opportunity. So let's, let's say that I would say that what our services are way beyond free in the terms of the net cost to you, you're going to save yourself hundreds of 1000s of dollars and open up countless business opportunities. Most of the services can be structured in a way that their contingency fee based on success of the ultimate goal of all this credit, perfecting is to get funds or to get a job, you don't want your credit score for the purpose of getting it framed in a frame and putting it on your wall. You want it because you're you're thinking about getting some funding or you're thinking about getting a job, or you're thinking that sometime in the future, you might want to blame me, you do want to perfect your credit, you do want to take care of these problems, because they will come back to bite you at some point if you don't. So once you once you made that decision, and you get that credit fixed, then it's time to move on to the funding. And basically you are you're you're on a roll at that point.

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How do they contact you?

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The best way to contact me is my baguette, I give the the the attorneys that are watching this my private cell number. It is I'll write it down for you here so you can see it. It's 949-630-5217. And I'll give you my private

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email.

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It is Dennis Graf 195 four@gmail.com. And I don't think that I sufficiently answered that last question about the cost I told you most could be set up for contingency. That is basically everything except the deletions and the authorized user trade lines, although there can be arrangements made by making even those contingency but you can figure on deletions all the way from 600 to 2000 up depending on how many you've got. And also on the authorized users. That's a trade lines that just depends on how many and what you need to accomplish. And so it's it's also there are payment plans there are and that is just not me, this is other people in the business. Obviously you can put it on your credit card. So the bottom line is is that this is something that can be easily affordable, easily done, and I would argue absolutely necessary.