



PERSONAL FUNDING PROGRAM:

Approvals in 2 Days - Funding in 7 Days



\$25K to \$100K in Total Personal Unsecured Credit Card Approvals is realistic to expect within 3 Weeks.



Additional Benefits:

- ✓ **12.1% Average APR**
- ✓ **Up to \$50K per Lender**
- ✓ **NO Upfront Fees!!**
- Many cards offer 0% APR for the first 2 years**
- 27 Lenders Available**
- Stated Income (NO Tax Returns!)**

Program Overview

With the Lyfe Personal Funding Program, we can help you gain access to credit cards and lines of credit using your personal credit. Our in house pre-qualification tool, allows us to determine which funding opportunities you can pre-qualify for without pulling your credit, creating an inquiry on your credit profile. This competitive advantage gives Lyfe the ability to only go after the funding opportunities that you have a 90% + chance of qualifying for. This feature eliminates the risk of reducing your credit score due to multiple credit pulls that doesn't result in actual funding, destroying your chances of getting access to the level of funding you seek. We are so confident in our system that we charge NO Upfront fees, and if we are unsuccessful in getting you funding, your next vacation, a FREE 3day/2night Golf or Spa Vacation is on us! **(\$250.00 value)**

how we do it

It's simple, our Lyde Personal Funding Program provides us access to thousands of lenders that lend to business that require a personal guarantor. These same lenders that lend with a personal guarantor based on your personal credit will in almost all cases, lend to that same individual based on the exact same criteria.

Once we have you pre-qualified with our business lenders to personally guarantee a business loan, we simply change the terms to an individual loan verses a business one!!! This allows us to get you pre-approved with without ever pulling your credit report, resulting in an hard inquiry, which can drop your score 6 to 10 points per inquiry.

This a FULL SERVICE Program, we complete and manage the entire personal funding process for YOU. We charge a 5 - 10% Success Fee on the Back-End after you have received funding. This is a no-lose proposition, because you don't pay if we don't succeed and if we don't succeed, your next vacation is on us!

\$25K to \$100K in Total Personal Unsecured Credit Card Approvals is realistic to expect within 3 Weeks.

IDEAL CREDIT REQUIREMENTS:

1. 3+ Years of Clean Credit History (Ideally 5+ Years):

No Derogatory Items or at least none in the recent past.

Note: If your Credit History is not at least 3 Years Old, we can add Seasoned Tradelines to your Credit Report so you meet this Requirement, and if you have Recent and/or Unresolved Derogatory Items, we can show you how to remove them.

2. 3+ Open Revolving Credit Accounts:

Note: If you don't have at least 3 Open Revolving Accounts, then we can add Seasoned Tradelines to your Credit Report so you meet this Requirement.

3. 30% or Lower Revolving Debt Ratio:

If your Combined Unsecured Revolving Debt is more than 30% of your Combined Unsecured Revolving Credit Limit, then you will need to pay down the Unsecured Debt to under 30%.

Note: We can add Seasoned Tradelines to your Credit Report to dilute the Revolving Debt Ratio down to under 30%.

4. 680+ Credit Scores:

If your Scores are under 680 we can take a look at your credit report to see what can be done to increase your score above this minimum score.

Note: We can add Seasoned Tradelines to dramatically increase your Credit Scores and the overall Quality of your Personal Credit History in only 3 Weeks! It's common to see Credit Scores jump up 50 to 150 Points in 3 Weeks – This is the Real Deal.

5. No More Than 6 Inquiries per Credit Bureau in the last 90 Days:

Don't meet the IDEAL Credit Requirements? Don't worry – We can solve all of your Credit Problems FAST! Contact Me Today to have our credit specialist review your report and give you a plan for immediate success!