



Business and Consumer Financial Services Company
Creator of The Complete Credit Management Toolkit©
26 Park Street, Ste. 2008 – Montclair, NJ 07042 - P. 973.509.1903
www.TheCreditAlternative.com

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*“A Good Credit Rating is One of the Most Powerful Assets
Owned by a Consumer & Entrepreneur!”*

[Our Value-Packed Complete Credit Management Toolkit 3.0](#) comes in different versions for the Consumer, Business Owner, Professional and Employer. It makes managing and rebuilding credit easy and affordable. This CD-ROM product is popular product with Loan Officers, Mortgage Companies, REALTORS, Real Estate Companies, Financial Planning Firms and Accounting Firms because these financial professionals and companies often encounter customers who have mediocre or poor credit. Plus, the CD is a great marketing tool for these professionals and companies. US Mortgage purchased CDs to pass out at homebuyer’s seminars. [Click to view the various credit toolkit options.](#)

They chose the option of putting their brand on the Credit Toolkit.



Also, the CD is popular with nonprofit companies that provide financial education to consumers and present home buyers seminars.

CD Features:

- Ask The Credit Consultant - Our online credit consultant will direct users to the right tools on the CD to smartly manage their credit, rebuild it and raise their score.
- Easy to Use: Max The Credit Toolkit Tutorial Guide Will Show Users the Way!
- Real Life Credit Scenarios: Charge-off, Collection and 30-Day Late Payment Accounts - Users will see the communication process that led to results of derogatory information being deleted off credit reports.
- Check Your Credit - An Analysis Worksheet Tool: Users develop their plan of action and get results with the use of this Tool!
- Credit Sample Letters in Word & Word Perfect Formats. Quickly fill-in sections of letters using Word.
- Credit Education Tools
- Automated Debt Management Tools
- Automated Personal & Business Financial Tools
- Link to Updated Credit Toolkit Web Page: A Supplement to Credit Toolkit 3.0
- Minimal System Requirements: Windows Operating Systems, Flash Player 6 or Better and 73MB of hard disk space available – that’s it!

[Become a Sales Associate Today](#)

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Reasons Why Financial Professionals & Business Owners & Companies Buy The CDs

- Provides a way to offer customers financial assistance.
- Offers value to customers by helping them to rebuild credit which will ultimately increase credit scores. This will provide better opportunities for: lower financing rates; lower insurance premiums and employment offers.
- Private Labeling Opportunity: We will put a company's logo, text link to their web site or email address on the CD opening page. Plus, up to 5 documents that customers can link to.
- A Company's Brand on the CD will Keep Them in Front of Their Customers!
- Optional Stream of Revenue - Buy CDs Wholesale & Sell Retail

1.0 & 2.0 CD Testimonials:

"Thank God for your product, it is truly revolutionary. I believe it will help every person that desires to better their credit and financial future." **John M. Mayfield, Senior Loan Officer, Chase Home Finance**

"Letters are easily understood and apply to a variety of consumers with credit issues." **Alyce Hackett, Financial Planner**

"Packed with useful information and strategies." **C. Paage, Owner, Business & Personal Management Services Co.**

"CD is easily adapted to suit the needs of people with various credit disputes." **Bill Flagg, Realtor, ERA**

"Great Product! This CD helps many people who do not know how to respond to creditors, and credit disputes." **B. Jones, Owner, Private Commercial Lending Group**

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The Story Behind The Complete Credit Management Toolkit

Morlino F. Morris, Co-Founder of The Credit Alternative Group was in his office one day and had just finished reading another article about a consumer whose request for some type of financing had been denied by his bank based on negative information appearing in his credit report. However, as it turns out, when this consumer examined his credit reports, he discovered, like so many others have, the information reported was in error. But what's even more disturbing, few of these consumers knew what steps to take to rectify their credit situation. Most consumers are perplexed when it comes to understanding the world of credit and credit scoring. They don't know their rights nor what steps to take. The process seems so overwhelming, that few take any action and simply give up. The fact that errors do occur is reinforced by the report put out by the Public Interest Research Group titled Mistakes Do Happen. Since a credit score can effect the interest rate a consumer will pay for a mortgage, car, personal loan and credit cards and can impact whether an individual is offered employment, approved for an apartment and how much premium he or she will pay for home owners and automobile insurance, it's crucial their credit reports reflect the highest credit score possible. As Morlino continued to ponder the situation facing these consumers, he got a brainstorm. Why not help people help themselves by creating an educational tool that will not only inform consumers of their rights, educate them on how to manage credit wisely, but also show them step by step how to communicate in writing to get the changes needed to renovate their credit report and improve their score. That was the birth of the CD-ROM Credit.Tool. The two company co-founders developed the CD based on their vast experience of over 15 years in the credit management business.



We made the CD an easy and convenient tool for clearing up errors and problem accounts. We've included real life "charge-off, collection and 30-day late payment" credit scenarios, so users can see the communication process that led to results of derogatory information being deleted off credit reports.

We've been a member of Creditors International, now a part of The Association of Credit and Collections Professionals (ACA) for over 10 years. Our membership, over the years, has assisted us in gaining the knowledge necessary to help our clients. Although the majority of collection agencies are honest and follow the law, there are some that we believe do not, and so we included a collection agency category.

CD-ROM Credit Tool History:

Oct 2004 – Launch of The Complete Credit Management Tool for Rebuilding and Restoring Your Credit History and Score© 1.0

Oct 2005 – Version 2.0 Hits the Market - The Complete Credit Management Tool for Rebuilding and Restoring Your Credit©

We've made The Complete Credit Management Toolkit© 3.0 even better with the help of customer feedback. It includes everything your clients' customers and individual customers need to know to smartly manage their credit, rebuild it and raise their score.

With the right sales message, this CD literally sells itself.

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Commissions: The commission rate below applies to any number of CDs sold. Earn an additional 10% commission on set-up fee of company brand sales. Commissions also apply to residual sales of the CD. **A new sales associate will receive the following start-up Commission during the first 90 days on new CD sales: Consumers: 50% - Business Owners: 50% - Professionals: 40% and Employers: 30%.**

CD Price – Consumer Version	Number of CDs Sold in 1 Month	20% Commission Rate	Your Commission
\$34.95 per CD	25 x \$34.95 = \$873.75	20% of \$873.75 = \$174.75	\$174.75
	50 x \$34.95 = \$1747.50	20% of \$1747.50 = \$349.50	\$349.50
CD Price – Business Owner Version	Number of CDs Sold in 1 Month	30% Commission Rate	
\$54.95 per CD	10 x \$54.95 = \$549.50	30% of \$549.50 = \$164.85	\$164.85
	25 x \$54.95 = \$1099.00	30% of \$1099.00 = \$329.70	\$329.70
CD Price – Professional Version	Number of CDs Sold in 1 Month	30% Commission Rate	
\$84.95 per CD	10 x \$84.95 = \$849.50	30% of \$849.50 = \$254.85	\$254.85
	15 x \$84.95 = \$1274.25	30% of \$1274.25 = \$382.28	\$382.28
CD Price – Employer Version	Number of CDs Sold in 1 Month	25% Commission Rate	
\$249.00 per CD	5 x \$249.00 = \$1245.00	25% of \$1245.00 = \$311.25	\$311.25
	10 x \$249.00 = \$2490.00	25% of \$2490.00 = \$622.50	\$622.50
CD Price – Option A *Company Brand	Number of Additional CDs Sold	10%/20 Commission Rate	Your Commission
\$1500 (set-up fee) Customers who buy additional CDs with order 25 - 49/\$20.95 per CD 50 – 99/\$18.95 per CD		10% of set-up fee = \$150	
	25 x \$20.95 = \$523.75	20% of \$523.75 = \$104.75	\$254.75
	99 x \$18.95 = \$1876.05	20% of \$1876.05 = \$375.21	\$525.21
CD Price – Option B *Company Brand	Number of Additional CDs Sold	10%/20 Commission Rate	Your Commission
\$2250 (set-up fee) Customers who buy additional CDs with order 50 – 99/\$18.95 per CD 100 – 199/\$16.95 per CD		10% of set-up fee = \$225	
	50 x \$18.95 = \$947.50	20% of \$947.50 = \$189.50	\$414.50
	150 x \$16.95 = \$2542.50	20% of \$2542.50 = \$508.50	\$733.50

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*Company Brand: Option A includes: logo, text link to web site or email address on CD opening page and logo and web address on CD label – Plus 100 CDs; Option B includes: logo, text link to web site or email address on CD opening page, logo and web address on CD label plus up to 5 marketing tools and documents will be added to the credit toolkit - Plus, 150 CDs. The price reflects a one time set-up fee. Non-profit companies will receive a 15% discount off the one time set-up fee. Plus 10% discount off additional CDs bought. Discount will be taken after sub-total of order. If subtotal is \$1397.50, a 10% discount of \$139.75 will be subtracted from the order. Your commission for this sample order would be 20% of \$1257.75 or \$251.55.

Authorized Sales Associates Receive:

- **A Generous Start up Commission on CD sales during New Sales Associate's first 90 days.**
- **Standard Commission rate as stated above on various versions of Credit Toolkit.**
- **Commission Rate of 10% on one time set-up fee for brand orders**
- **Sales Kit includes: Consumer Sample CDs; Company Brand Sample CDs; Consumer, Business Owner, Professional & Employer Versions Flyers; Consumer, Company Brand and Various Versions Postcards; Order Forms; and, Power Point Presentation CD.**
- **Access to Online Demo for Company Brand Opportunity**
- **Web Page for Online Individual Orders (your individual customers can order online) & Company Orders (Only sales associates can complete online orders for company brand customers)**
- **Online Order Tracking**

Cost: One Time Cost \$49.95

Pay Period:

Sales Associates will be paid on the 10th of the month for the previous month's activity - CDs sold. Payments will be made via paypal.

Independent Contractor Status:

A Sales Associate is an independent contractor. Payment of all Federal, State, Local income taxes and Social Security are the responsibility of the Sales Associate.

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Become an Authorized Sales Associate Today

Customer Purchasing Options:

- **Secure online ordering of CDs (Consumer, Business Owners, Professionals & Employers)**
CD will be received in 3 - 5 days after complete order is received.
- **Secure online ordering for customers (Only sales associate can order online for brand sales)**
Option 1a CD Orders - Company Customers will receive their custom order CDs in 7-10 business days after we receive complete order information including artwork.
Option 1b CD Orders – Company Customers will receive their custom order CDs in 10-15 days after we receive complete order information including artwork.
- **Off-line Order Forms**
Sales Associates can download pdf order form to give to or complete for your individual or company customers.
Orders forms can be faxed to our office.

Questions: salesreps@TheCreditAlternative.com