



Australia's Leading Credit File Repair Firm
You Can Get Started Today
From As Little As \$41.96/week

PH: Toll Free 1300 667 218

MyCRA

Broker Referral Program



Who Is MyCRA?

- **A Little About Me & My Background**
- **Why We Do This Credit Repair Thing**



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What We'll Cover...

- ✓ The State of Play
- ✓ What we Do
- ✓ The Process
- ✓ How we can help you





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The State Of Play

- ✓ Your job is even harder today than ever before
- ✓ Even 1 Default can seriously limit your clients options
- ✓ Many clients don't even know they have bad credit
- ✓ Most Defaults can be removed...
- ✓ We've had success in up to 91.7% of all Files





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What can MyCRA do for YOU and YOUR Clients?

- ▶ **Completely Remove:**
 - ▶ Writs
 - ▶ Defaults
 - ▶ Clear Outs
 - ▶ Judgments
 - ▶ Overdue Accounts



This will allow you to settle more deals
And Add More Than \$51,000 to your ***bottom line***



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What can MyCRA do for YOU and YOUR Clients?

- ▶ If MyCRA returns just 2 cleaned up clients per month..
- ▶ 2 x new loans per month @ \$355,000
 - ▶ \$4260 in comms per month (.6% upfront)
 - ▶ \$4260 x 12 months = \$51,120
- ▶ *This is 24 very happy clients with clean credit*
- ▶ **And you've picked up an additional \$50k**



Who have you said 'NO' to in the last 24 months?

Ask yourself – could I re-contact them and let them know they have options?



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Top 3 Things A Broker Should Know About Credit File Repair...

1. Can work with any Credit File Issue not covered under the Bankruptcy Act.
2. The more information supplied the better
3. Paid or Unpaid – Doesn't Matter





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How Do We Do It?



As a result of all the work done by:

- our Applications Consultants
- our Legislative Compliance Officers
- our in House Legal Advisors and
- the Credit Repair Team support staff...

We identify legislative and or compliance errors made by the defaulting creditors – any such errors may deem the listing Unlawful and subsequently the creditor is advised to remove the listing immediately.

While what we do is simple, it's not easy and some creditors really don't like being 'wrong'

Quite Simply, **Credit Repair Is All We Do.. And We're Bloody Good At It!**



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Why You Should Use MyCRA?

100% Refund Guarantee

on the application fee if we can't move to stage 2 for any reason



Highest published success rates:

We've removed up to 91.7% of all defaults

Free 24/7 Online File Tracking System for clients

and a broker login specifically so you can see the progress of each of your clients removals

I was A Broker so understand some of your issues
And I pay the best referral fees in the country





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The Client Always Remains Yours...

- You Help Your Client With Their App
- We Repair Their Credit File
- We Keep You Informed Every Step (online and SMS)
- We Hand You Back Your Cleaned Up Client
- You Write The Loan – *SIMPLE!*





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Default Removal

(up to) **91.7% Success Rate**

You will fail at 100% of the things you don't attempt...





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STAGE 1 Application

Collect Information from client

Determine whether the case can proceed



STAGE 2 Investigation

Determine if legislative or compliance errors exist

Negotiate with Creditors



STAGE 3 Success

Negotiate removal of default with Creditors

Assist client to confirm if default is removed from client credit file



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Default Removal

Pricing Simplified – Credit Card Example

Number of defaults	Full price	Each Price	Monthly	Weekly	Daily
1	\$ 1,754.50	\$ 1,754.50	\$ 52.64	\$ 12.15	\$ 1.73
2	\$ 2,412.30	\$ 1,206.15	\$ 72.37	\$ 16.70	\$ 2.38
3	\$ 3,070.10	\$ 1,023.37	\$ 92.10	\$ 21.25	\$ 3.03
4	\$ 3,727.90	\$ 931.98	\$ 111.84	\$ 25.81	\$ 3.68
5	\$ 4,385.70	\$ 877.14	\$ 131.57	\$ 30.36	\$ 4.33
6	\$ 5,043.50	\$ 840.58	\$ 151.31	\$ 34.92	\$ 4.97
7	\$ 5,701.30	\$ 814.47	\$ 171.04	\$ 39.47	\$ 5.62
8	\$ 6,359.10	\$ 794.89	\$ 190.77	\$ 44.02	\$ 6.27
9	\$ 7,016.90	\$ 779.66	\$ 210.51	\$ 48.58	\$ 6.92
10	\$ 7,674.70	\$ 767.47	\$ 230.24	\$ 53.13	\$ 7.57



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Case Study

Alan is a 29 year old male from NSW, He had a City Council Judgment for unpaid rates.

He and other family members bought an investment property. One of the family members was responsible for the payment of the rates. This family member got into financial trouble but didn't alert the rest of the family. Subsequently the rates were not paid.

The Result

MyCRA negotiated with the City Council and reached agreement to have the Judgment set aside. The case took a little longer than normal at 71 working days (approx. 3 months)

Alan has since gone on and purchased another property through his referring Broker.



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Case Study

Shannon is a 26 year old male from Victoria with an unpaid finance default of \$102.

Shortly after Shannon took out a loan, he lost his job and could not keep up his repayments. He was defaulted on 06/01/2011

The Result

We commenced Stage 2 Negotiations with his creditor on the 15/02/2011 and almost immediately reached agreement to have the default removed. The default was removed completely 08/03/2011

This was one of the quick ones at 16 working days.



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Case Study

Vicki is a single female of 43 living in NSW. Vicki had a Serious Credit Infringement (Clearout) with Telstra due to a relationship breakup with her ex-boyfriend. He moved out and promised he'd keep up with the bills. Vicki went so far as to remind him several times to make the payments. Vicki became suspicious when she felt mail was going missing from their previously shared PO Box. As soon as she became aware of the default she immediately paid it.

The Result

Telstra was adamant that the listing would remain as they believed it had been listed correctly. Through our independent investigations we discovered several legislative inconsistencies and the default was subsequently removed in just 7 working days. Vicki was on track to buy her new home.



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Case Study

A client paid her Woolworths grocery bill by personal cheque as she had done many times before.

The Cheque bounced and she was immediately listed as a commercial default for a dishonoured cheque.

The Result

We immediately proved that :

1. the default was not a commercial debt
2. The cheque had not dishonoured twice so the default was premature.

Woolworth took some serious convincing but reluctantly removed the default listing.

My CRA™

Australia's Leader in
Credit Rating
Adjustments and Repairs
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www.mycra.com.au

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Do I Need Credit Repair?

Please have a play around with the calculator below and see what your savings will be if you opt for credit repair over a high interest bad credit mortgage. The figures update automatically as you move from cell to cell

The following work sheet may be useful when trying to determine if you should attempt to have defaults removed or should you just get a NonConforming loan...

MyCRA has been successful in removing defaults in up to 91.7% of cases.

Simple Mortgage Loan Comparison Table

	Without Defaults	With Bad Credit
Number of Defaults	0	2
Proposed Loan Amount	350,000.00	\$350,000.00
Interest Rate	7.00%	9.00%
Term of loan	30	30
Years in NonConforming loan <i>(normally minimum of 3 yrs)</i>		3
Payments per month	\$2,328.56	\$2,816.18

The extra interest you'll pay every month with bad credit

\$487.62

Lets say you keep your NonConforming loan for 3 years,

The additional interest you will pay is around
(Plus Bad Credit Mortgage set up fees and associated costs...)

\$17,554.34

MyCRA Credit Rating Repairs fees are:

	GST	Total
Stage 1	997.00	\$99.70 100% refund Guaranteed if we can not proceed to stage 2
Stage 2	399.00	\$39.90 Client decides how many and which defaults we are to work on
Stage 3	199.00	\$19.90 Only payable once creditor has agreed in writing to remove default

For this number of defaults the Maximum you will pay is

\$2,412.30

In this equation, you could **SAVE** as much as

\$15,142.04



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Contact us:

Phone: 07 3124 7133

1300 667 218

info@MyCRA.com.au

Referral Fees:

Express: \$50 + GST

Provide your client's details and we will handle the entire process

Express Plus: \$100 + GST

Provide completed One Page Application (with CC details), Current Credit file/s and your invoice... Referral fee paid within 3 days.. NO CLAW BACKS

Complete: \$200 + GST

Complete the Full Application, Collect all documentation and collect the payment