



bSquared Credit

1.800.604.0270 - [www.b2cr.com](http://www.b2cr.com)

Welcome to the bSquared Credit

# CLIENT REFERRAL PROGRAM

As a mortgage professional, you've seen first-hand how bad credit can stop your clients from achieving their lifelong dreams of home ownership while stopping you from closing more business. You also know that educating clients with the "how to's" of improving or repairing their credit requires an investment of time you may not have, expertise you may not possess, and a level of involvement you may not desire.

## That's where the credit experts at bSquared Credit can help.

At bSquared Credit we employ a business-to-business referral model working with lenders and real estate agents, designed to help their credit-challenged clients achieve financial freedom and stability. Our credit restoration services have enabled thousands of consumers to meet their goals of home ownership by helping them improve their credit. As a result, we've also helped mortgage and Real Estate professionals increase their earnings through increasing loan approvals and close ratios.



**By referring credit disqualified clients to bSquared Credit, you transfer the complexities of credit consulting and repair to our credit experts. You're free to focus on current, closeable business while we help build your pipeline of future clients.**



### Our Distinction

We are not a credit repair company; we are a credit consulting company. This distinction is core to our success and evident in the approach we take towards helping disqualified clients achieve their credit related goals. 40% of the time we do not recommend our repair services to potential clients. In these cases we provide complimentary guidance to help them improve and restore their own credit. Clients who do qualify for our services engage in a personalized credit restoration program that typically lasts 2-6 months. They pay only for the months of service required to achieve their goals, no more.



### Our Partnership

bSquared Credit will work hard to earn your repeat referrals by being responsive, professional, and effective. Throughout the entire credit repair process we keep the lines of communication open with you. We will provide estimated completion timelines so you're prepared to move forward with the loan when the time is right. Also, referrals go both ways. We routinely refer people seeking home ownership to our referral partners.



### Our Commitment

Our management team alone has more than 35 collective years of experience in FICO scoring, credit repair, debt settlement, underwriting, and fraud management. And, we're active and recognized in the credit industry. We're dedicated to protecting our clients' personal information and providing them with the best, legally approved services possible. We adhere 100% to laws and standards governing credit repair and internet security.



### Our Results

Over the past 20 years our credit experts have perfected credit repair techniques that produce the best results. Because we pre-screen and qualify clients prior to enrolling them in our credit restoration program, we expect to achieve great results. Unlike other companies that see every candidate as a paying customer - not knowing if they can deliver sought after results - we have an 80% average derogatory deletion rate, and 30% of new clients are referred to us by past clients. Read some of their testimonials at [www.b2cr.com](http://www.b2cr.com).



# STRAIGHTFORWARD AND EFFECTIVE

Here's how the bSquared Credit Client Referral Program Works

## PRE-ENROLLMENT



**Step 1: Client Introduction.** Introduce your credit disqualified client to bSquared Credit, a reputable credit consulting company and your trusted partner. Explain how our partnership can help the client achieve his or her credit goals. If the client is interested in pursuing our services, gain approval to submit his or her credit report to bSquared Credit via our secure online portal. We will then contact the client directly to provide a complimentary credit consultation.



**Step 2: Client Referral.** When you refer a client to bSquared Credit, it's important to inform us one of the following ways:

- 1) Visit our website at: [www.b2cr.com](http://www.b2cr.com). Click on the "Referral Partners" tab. Complete the form and upload client documents via our encrypted, secure online portal.
- 2) E-mail us at: [info@b2cr.com](mailto:info@b2cr.com). Provide an introduction to your client including his or her contact details and any documentation you have that will assist us with our credit bureau analysis. Knowing the mid-range FICO score needed for the loan is also preferred.
- 3) Call us at: **1-800-604-0270** to discuss your client's situation with us. Then, provide the necessary documentation via email or our website using the instructions above.



**Step 3: Client Qualification.** Based on a review of all credit and loan-related information and the outcome of our one-on-one, introductory consultation, bSquared Credit will determine if the referred client is a candidate for our credit bureau dispute services. If not, complimentary credit advice is provided to help the client self-correct his or her own credit. If the client qualifies, enrollment is the next step.

## ENROLLMENT



**Step 4: Client Enrollment.** To start the enrollment process, the client clicks on the "Get Started" tab at [www.b2cr.com](http://www.b2cr.com). There, he or she will sign the eAgreement and upload the proper identity documents.

## RESTORATION



**Step 5: Dispute Letters Generated.** Citing relevant credit reporting laws and regulations, bSquared Credit creates and generates custom dispute letters to all 3 credit bureaus challenging each of the client's unique derogatory items. Upon receiving responses from the credit bureaus, the client provides copies to bSquared Credit for processing.

**NOTE:** Several rounds of dispute letters may be required, each taking approximately 35-50 days.



**Step 6: Ongoing Guidance, Progress Updates.** Throughout the entire dispute process, bSquared Credit provides the client with additional recommended credit restoration strategies that can be completed independently. By doing so, the client will further improve his or her credit. Clients can track the progress of our credit repair efforts via 24/7 access to the client portal.

## NEXT ROUND REVIEW



**Step 7: Complete Review.** Before the next round begins, we do a complete review of the progress and discuss results and next steps. Then we repeat steps 5 to 7 until desired results are achieved.



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