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Certified Financial Protection Group

“Using Forensic Loan Audits to Help
Americans With Today’s Financial Crisis”

Presentation for Potential Associates

Your Host Today: Dave Hershman

Top Industry Author and Speaker

- ❑ Produced almost 600 transactions in his first 18 months in the industry – including closing 60 in his 12th month;
- ❑ Run sales forces for large production organizations;
- ❑ Directed the sales force for the largest mortgage technology organization;
- ❑ Written seven books in the areas of finance, management, sales & marketing – including two best-sellers published by the MBA;
- ❑ Helped found a Federal Bank, serving as a board of director;
- ❑ Been a keynote speaker at hundreds of industry events



**Guest Speakers: Len Babbitt,
Brian Fulkerson and David Grider of
The Certified Financial Protection Group**

Our goals today

- ❑ The crisis we all face today
- ❑ What is a loan modification and why will banks modify
- ❑ Who is Certified (CFPG)?
- ❑ The process
- ❑ Income potential of loan modifications
- ❑ Becoming an Associate

The crisis we face today

- ❑ The housing crisis is the most severe since the great depression
- ❑ It has affected every practitioner's ability to make a living
- ❑ Loan modifications is a short-term market – but it is countercyclical to the real estate market-making it a great long-term strategy – producing referrals for your primary business as well.
- ❑ The legal landscape for loan modifications is changing – and companies must change their models to adapt.
- ❑ Most importantly – it will help your clients who need it the most when they need it the most.

Government Solutions not working

- FHA lenders – did not use FHA HOPE program
 - Lender must cut equity to 94% of current value
 - Borrower must share future equity with FHA (not lender) – 50% to 100%!
 - No second mortgages for five years
 - 3.0% upfront MIP and 1.5% annually – plus regular closing costs
- New Obama plan encourages modifications
 - Does not help those severely under-water
 - Does not help those who are investors or outside conforming limits
 - The program is voluntary: banks do not have to follow
 - Banks have admitted, they are not prepared for the volume.

What is a loan modification?

- ❑ A loan modification can mean many things. The classic definition: *“A Loan Modification is a permanent change in one or more of the terms of a mortgagor's loan that allows the loan to be reinstated.”*
- ❑ Modification actions may include--
 - Arrears repayment program
 - Interest rate reduction
 - Principle balance reduction
 - Converting to a secure fixed rate
 - Temporary modification that leads to permanent change in terms

Why are the banks willing to modify?

A lender might be open to modifying a loan because the cost of doing so is less than the cost of default. If a bank takes back a home in a foreclosure, they have to maintain it, insure it, and market it . . . until it sells.”

...and they still will take a loss on the principal. Because when it sells, it will sell at or below today's current market price.

What is difficult or impossible to modify?

- ❑ Client's sole hardship is "too much debt"
- ❑ Client shows a low debt-to-income ratio (too much income vs. expenses)
- ❑ Fixed rate mortgages that are current (depending on the lender)
- ❑ Client does not have a true hardship
- ❑ Client's sole hardship is "mortgage is more than the property is worth"
- ❑ A modification has been done in the last 12 months
- ❑ A trustee sale date has been set

THE COMPANY

Certified Financial Protection Group is the nation's leading Forensic Audit and Loan Modification processing company. Our goal is to provide financial relief to borrowers facing hardship in the current economic turmoil. We are the only truly transparent processing company with our Associates' *and* our clients' best interests in mind. Integrity and customer service are the focus of our operation and our Associates are expected to uphold the same standards. We operate in all 50 states and work with every lender in the mortgage industry!

Company Background

- ❑ History – in business since 2007 doing Forensic Audits and Loan Modifications.
- ❑ Company headquartered in Temecula, CA
- ❑ Website: www.FHA365.com (FHA stands for Forensic Home Audit).
- ❑ We have helped over two thousand clients with Audits and Loan Modifications
- ❑ Goal is to grow to handle a much larger volume
- ❑ We believe in our Product. That includes a 100% refund policy.

Refund Policy

- ❑ If no modification is offered, client can get a refund of 100% of what they paid.
- ❑ This is a key ingredient. It helps the client take a very important step forward.
- ❑ We will go one step further: If the client does not “accept” the modification, we will refund all but a \$500 processing fee which is retained.
- ❑ We will “front” the refund money, but the Associate must pay Certified the fee the Associate earned.

Company Leadership

- ❑ CEO – Mike Wayman - Background includes 15 years in law enforcement.
- ❑ Operations Manager – Don Brokaw
- ❑ Business Development – Dan Rish
- ❑ Marketing Director – Len Babbitt
- ❑ Team Support:
 - David Grider: Team Leader
 - Brian Fulkerson: Team Operations Manager
 - Dave Hershman: Training and Support. 30-year industry veteran and top author and speaker

GETTING STARTED

There are only a few simple steps needed to ensure your success as a new Associate Member with Certified.

- ❑ Complete the new Associate Member orientation.
- ❑ Log into the Certified weekly webinars and conference calls for updates on industry changes and marketing efforts to create new sales for our Associate Members. These are held every Wednesday and Sunday and will soon be recorded.
- ❑ Log into the cutting edge back office system and complete the tutorial.
- ❑ Create your web site using our template located in the back office system.
- ❑ Utilize our marketing templates from the back office system.

Note: If you use these templates, you do not need to get approval of your marketing.

You can use your name or ours on these. Other marketing materials used must be approved and we will help you develop materials as well.

- ❑ Purchase leads from our Lead Management System or learn to capitalize on your own self-generated leads.

PLACING AN ORDER

- ❑ ALL new Forensic Audit and Loan Modification orders are placed online through your personal web site! This is effective April.
- ❑ You can log in 24/7 to view current status and track all accounting aspects of your files starting Technology implemented April as well.
- ❑ ALL client information is protected in our Information Safety Policy to prevent identity theft and ensure client privacy!

Forensic Audit

- ❑ The Fee charged includes this audit which is intended to lead to a loan modification.
- ❑ A Forensic Audit is a report generated that examines the legal aspects of a homeowners mortgage documents.
- ❑ Many audits report violations which makes the modification process easier as the bank is much more likely to listen when they are faced with a legal challenge.
- ❑ Go to website [www.FHA 365.com](http://www.FHA365.com) for a more detailed explanation of the report process and there is a sample audit in the Associate application package.

Note: Even if the client does not have their mortgage papers, we will track them down as part of the service.

Responsibilities of Associate

- ❑ Find prospects (we have lead generation programs).
- ❑ Prequalify prospects. There are two aspects of pre-qualification:
 - They must have a hardship. This does not solely mean that their house has gone down in value. They must not be able to make their payment: either behind now or will soon get behind. **Note: We NEVER advise people not to make payments.**
 - They must qualify for a reduced payment. For example, if they are not employed they can't qualify
- ❑ Bank requirements change daily – we will keep you updated in twice per week calls that are recorded. There are no published guides and requirements may vary at each bank by each investor they deal with.
- ❑ Get application filled out and payment procured. **You don't have to collect documents!**
- ❑ Let the client know what the process is and what to expect.
- ❑ Uphold the ethics of the organization – including not bringing in clients by making promising that can't be delivered.

GETTING PAID

- ❑ Cash flow is often the biggest challenge for new business owners and Certified will solve this problem for YOU!
- ❑ Certified is a processing company that pays its Associate Members as files are submitted with payment! This is the key to our success and also the key to YOUR success.
- ❑ We have created a system that allows you to simply submit the application and WE HANDLE THE REST! Our staff will collect all of the necessary financial documents and provide your clients with weekly updates throughout the entire process. Once you submit the application with payment, WE handle the rest!

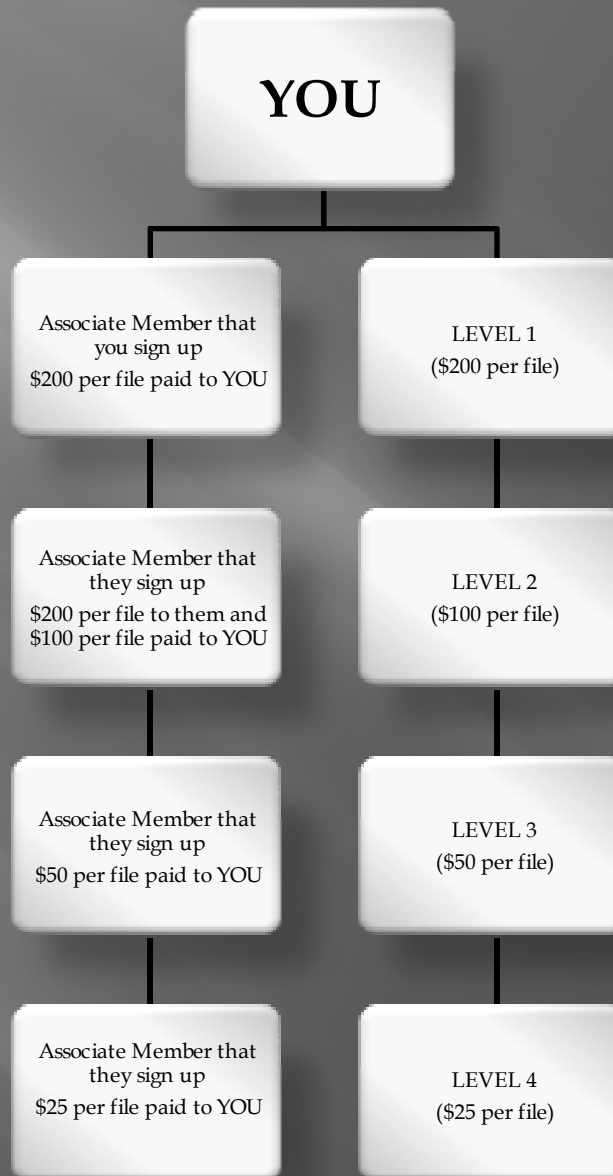
Note: If you have collected documents, please forward with the file (they can be scanned), but do not hold file up for uncollected documents. We don't want to be calling the client for documents they already have given you.

- ❑ We pay our Associate Members on the 2nd and 4th Friday of each month. Cut off time is 2:00 pm pacific time on the 1st and 3rd Friday— which means application received and payment cleared. Goal is to transition to a weekly payment as well as going to a direct deposit.

RESIDUAL INCOME

- ❑ Certified is the only processing company that allows you to grow your business by adding Associate Members under you and receiving compensation for EACH file that they submit.
- ❑ The reality is that almost every American in every city across the nation needs this service, and you cannot do it all yourself. We allow you to reach out to others in your network and set them up on the exact same system as an Associate Member. For each member that signs up under you, you receive a \$200 PER FILE *override*. This system has four levels and the compensation potential is endless!
- ❑ You can protect present employees from signing on directly by submitting a list of these to us.

GROWING YOUR NETWORK



THE SCENARIO

- If you submit 5 deals a month you will gross approximately \$7500...
 - If you have 5 brokers under you doing the same volume you gross another \$5000...
 - If they have 5 brokers under them with the same volume you gross another \$2500...
 - If they have 5 brokers under them with the same volume you gross another \$625...
-
- This basic scenario produces \$15,625 per month.
-
- The numbers grow exponentially from here without limit and our bonus program allows up to \$250,000 per quarter in bonuses!

THE POSSIBILITIES ARE TRULY ENDLESS!

FEES

- ❑ Associate Members are permitted to charge any fee to the client . Average fee to clients for the Forensic Audit and Loan modification of their first and second mortgages is \$2995.00 and this is also the recommended price.
- ❑ The fee goes directly to Certified. This means that you don't have to handle the money or have to deal with compliance issues.
- ❑ Associate Members receive all fees over \$1500 for processing by Certified. There is no charge for the second mortgage.
- ❑ There is an additional \$500 base fee for sale date that is within 14 days (non-judicial states). This allows for a second negotiation on a priority basis. This additional fee is also refundable if we fail to stop the sale and therefore achieve a modification.
- ❑ The client can pay in two payments, 30 days apart. Your fees will be adjusted accordingly.

Note: In order for all clients not to choose the payment plan, many our Associates quote a higher fee for this option.

- ❑ There is a 3.0% fee which is a reduction in revenue to the Associate for processing of credit cards, debt cards or ACH transfers.

Monthly Bonus Program

Monthly Associate Incentive Bonus

**Based Upon Calendar Month*

➤ 10+ Files.....	\$250
➤ 25+ Files.....	\$875
➤ 50+ Files.....	\$2,500
➤ 100+ Files.....	\$7,500
➤ 200+ Files.....	\$20,000
➤ 500+ Files.....	\$62,500

Total Team Monthly Incentive Bonus

➤ 100+ Files.....	\$2,500
➤ 200+ Files.....	\$5,000
➤ 500+ Files.....	\$17,500
➤ 1000+ Files.....	\$50,000

**Wait—
There is
More!
*Monthly
bonuses
based upon
personal
and team
production***

Quarterly Bonus Program

Quarterly Associate Incentive Bonus

**Based Upon Calendar Quarter*

- 100+ Files.....\$2,500
- 200+ Files.....\$5,000
- 500+ Files.....\$17,500
- 1000+ Files.....\$50,000

Total Team Quarterly Incentive Bonus

- 250+ Files.....\$6,250
- 500+ Files.....\$15,000
- 1000+ Files.....\$35,000
- 2500+ Files.....\$100,000
- 5000+ Files.....\$250,000

**And
Even
More!**
*Quarterly
bonuses
based upon
personal
and team
production*

The Vision of Certified

- ❑ **Non Profit.** The principals of Certified are aligned for non-profit organization and are in final stages of certification with HUD. In the long run, Associates that sign up will have potential for training and take advantage of the non-profit umbrella which may include generation of business directly from lenders and the provision additional services including free stop sale dates. More information on this to follow.
- ❑ **Lead Generation.** The company generates leads that can be purchased and will assist in marketing for lead generation for higher producing Associates.
- ❑ **Future Products.** Certified is strategically aligning themselves with other partners regarding credit repair, debt consolidation and other products that will be available to Associates .

The Advantages of Certified

- ❑ No retail presence so you are not competing with in the same company
- ❑ Ability to sign up other Associates and earn residual income
- ❑ 100% refund policy
- ❑ No charge for 2nd mortgage on same property
- ❑ Don't have to collect paperwork – we do the total processing
- ❑ Technology
 - Fully functional replicated website
 - Applications and customer service updates on-line
 - Tracking of down line using the same network marketing software as multi-billion dollar companies
- ❑ Potential for non-profit affiliation in the future.
- ❑ Marketing materials available on the back office include flyers, door hangers, consumer slide presentation and even retail website templates
- ❑ Training program – fast start, sales and more
- ❑ Lower cost lead generation program

The Certified Website & Marketing

 Certified Financial Protection Group	
40810 County Center Drive # 110 • Temecula, CA 92591	
Your Name Your Title	Phone: Direct: Efax: Email:
.....	
www.certifiedfinancialprotectiongroup.com	

The Certified Website & Marketing

WOULD YOU LIKE A LOWER MONTHLY MORTGAGE PAYMENT?

We are committed to helping homeowners reduce their monthly mortgage payments by negotiating better loan terms for YOU! The government has recently approved 75 BILLION dollars for foreclosure relief and only a small percentage of homeowners will actually benefit from these programs. Lenders and investors have recently agreed to reduce and modify loans for borrowers that are facing a financial hardship. We aggressively negotiate better loan terms with your lender by using a FORENSIC LOAN AUDIT to determine if you were a victim of mortgage fraud.

Our process begins immediately with a Forensic Loan Audit, followed by negotiations with your lender for a Loan Modification. We have extensive relationships with several lenders and we understand exactly what they are looking for when determining the eligibility for a Loan Modification.

Let our expert staff help you today!



Examples of a financial hardship include, but are not limited to:

- Loss of a job / Pay cut
- Death in the family
- Excessive medical bills
- Divorce
- Monthly payment increase



Certified
Financial Protection Group
Keeping you in your home is our commitment.

Certified Financial Protection Group

**If you have a foreclosure sale notice,
WE WILL STOP YOUR SALE DATE
FREE OF CHARGE!**

*Call us today to speak with one of our friendly
associates for a free and confidential evaluation.*

www.certifiedfinancialprotectiongroup.com

Certified
Financial Protection Group

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Benefits of Signing up NOW

- ❑ If you sign up by April 10th, we have negotiated a special deal
- ❑ Upfront cost of \$99 to become an affiliate is waived
- ❑ April Bonus of \$50.00 for every file sent in
- ❑ Monthly cost is \$49.99 which includes the replicated website, customer service software, downline tracking system, training and more.
- ❑ To get these incentives, you cannot sign up as an Association on the website. You must use a manual application. You can get that from us, address on the next slide.

CONTACT US

- ❑ Please do not hesitate to contact our Associate Member Success Team with any questions that you have along the way. We are here to help you and our success depends solely on YOUR success!
- ❑ You can reach us by emailing your questions to Info@dbmarketingsolutions.net or calling our office at **888-848-4842**. Sponsor # 1026901. **If you are referred by one of our Associates— please put their number on the sponsor form.**
- ❑ Our website is dbmarketingsolutions.net