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Webinar ID 654-201-586

For any other questions, please email us at Info@dbmarketingsolutions.net

Minimize Control Panel



How to ask a question



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Certified Financial Protection Group

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

Special Segment: Non-Profit Model

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, Dan Rish
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 Non-Profit Model

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. And We will see an example of that today.
- ❑ 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
 - **If the government is successful – we will be prepared.**

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 (see non-profit model)

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.

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

Forensic Audit

- ❑ The Fee charged is for this audit which is intended to lead to a loan modification. The government is advising consumers not to pay a fee up front for loan modifications.
- ❑ 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.
- ❑ The client is charged only \$100 for the modification after it is accepted. It is billed and many times not paid.

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

Refund Policy

Our refund policy states that

- ❑ If we are unable to produce a Forensic Audit we will refund the client the full amount of his fees paid to Certified Financial Protection Group.
- ❑ If we are unable to contact his lender we will refund the client the full amount of his fees paid to Certified Financial Protection Group.
- ❑ If we are unable to get a loan modification OFFER for the client we will refund all of his fees paid to Certified Financial Protection Group minus \$500 for services rendered.
- ❑ Refunds include any stop-sale date fees

GETTING STARTED

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

- ❑ Log into the Certified twice-weekly webinars and conference calls for updates on industry changes and marketing efforts to create new sales for our Associate Members—as well as training. These are held every Tuesday and Thursday and are recorded.
- ❑ We also have Fast Start training.
- ❑ 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 will be able to be placed online through your personal web site shortly.
- ❑ You can log in 24/7 to view current status and track all accounting aspects of your files as well.
- ❑ ALL client information is protected in our Information Safety Policy to prevent identity theft and ensure client privacy!

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 promises 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!

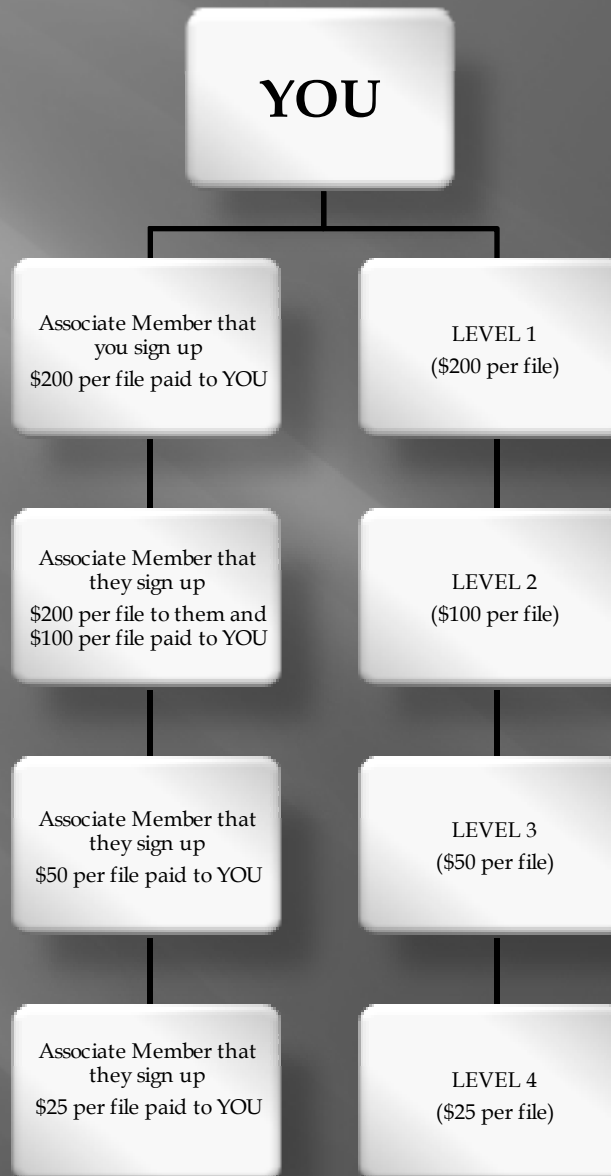
Note: If you have collected documents, please forward with the file (they can be scanned), but do not hold file up for uncollected documents. We don't want to be calling the client for documents they already have given you.

- ❑ We pay our Associate Members on a weekly basis. Cut off time is 2:00 pm pacific time on Friday – which means application received and good funds cleared.

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.
- ❑ Building a team is a way of leveraging this short-term opportunity.

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. The first payment must be at least \$1,500 and goes to Certified.

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 5.0% fee which is a reduction in revenue to the Associate for processing of Debit cards or ACH transfers. At the present time, credit cards can't be used for payment.

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 Advantages of Certified

- ❑ No retail presence so you are not competing within the same company
- ❑ Ability to sign up other Associates and earn residual income . Webinars and support to help you do just that.
- ❑ Not charging for Loan Modification but a Forensic Loan Audit which gives you leverage. A 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 (in test stage now)
 - Tracking of down line using the same network marketing software as multi-billion dollar companies
- ❑ 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 coming

Replicated Website



ASSOCIATE MEMBER
LOGIN



Forensic Analysis

Frequently Asked Questions

Contact Us

About Us

Success Stories!

Become an Associate Member

DB Marketing Solutions
ID#: 1026901
888-848-4842
info@dbmarketingsolutions.net
DB Marketing Solutions is

Know Your Legal Rights

Predatory Lending || TILA || Fraud / Foreclosure || Legal

Marketing

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

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

40810 County Center Drive # 110 • Temecula, CA 92591

Mike Wayman
CEO

Phone: (888) 861.2135
Direct: (951) 757.5969
Fax: (888) 574.1072
Email: mbwayman@yahoo.com

www.certifiedfinancialprotectiongroup.com

Website—Back Office

Home **Help**

Log Out

Ordering Services x

- Shopping Cart
 - Category Link 1
 - Category Link 2
 - Category Link 3
- Setup Autoship Order

Order Reporting x

- List of Orders
- Account Inquiry
- Product Listing

My Downline x

- View My Downline
 - Advanced Filter
 - Contact Report
- Frontline Report
- Expandable Downline

Welcome Back DB Marketing Solutions!
Use the menu on the left to navigate your back office.

Motivational Quote
Am I not destroying my enemies when I make friends of them?
- Abraham Lincoln

Marketing Material Samples

Marketing Materials Client File Tracking

[Flyers](#) [Door Hangers](#)
[TriFolds](#) [Business Cards](#)
[Banners](#) [Postcards](#)
[Yard Signs](#)
[Order Form](#)

My Online Messages - Up to Last - Up to Last 15

From	ID #	Subject
Currently there are no online messages on file for your account.		

My Last Orders - Up to Last 1

Conversation Log



Conversational Log

Progress Checklist

<u>User Name</u>	<u>Date</u>	<u>Notes</u>
cfpgadmin	4/15/2009 5:50:09 PM	I contacted the client and told the client we were working on the case.
cfpgadmin	4/15/2009 5:50:44 PM	I called the lender (alex ID #123)and reviewed financials
cfpgadmin	4/15/2009 5:52:09 PM	Client called and asked about hardship letter. Advised client of what is needed. The client is to fax a copy to me by tomorrow.

Progress Checklist

Conversational Log

Progress Checklist

[Change Password](#)

1'st Mortgage

2'nd Mortgage

3'rd Mortgage

Initial

Client ID: 1000119

Initial file received

Payment processed

Payment accepted

Payment denied

Rush Sale Date

Rush Sale Date

Sale Date: 1/15/2009 12:00:00 AM

Sent by accounting department

Accepted by intake manager

Accepted by mitigation manager

Received by intake / mitigation VIP agent

Contact client for urgent docs by Intake

Contact Lender

Signing Up As An Associate

- ❑ Cost is \$99 up-front and \$49 monthly
- ❑ You will automatically get a replicated website
- ❑ You can sign up directly on the website of the rep who referred you.
- ❑ If you received an email from Dave Hershman and/or OriginationPro and were not referred directly by a rep, I am supporting DB Marketing Solutions (see last slide)

Major benefit of signing up now: The Non-Profit Chapters will be charged \$1,495 to join. This fee will be waived for anyone who becomes an Associate before June 1st!

See following slides on Financial Hope For America

Financial Hope For America

- ❑ Two issues with loan mod model:
 - ❑ It is a short term market and we need to have something else in place for the long-run, something that can produce residual income.
 - ❑ If the government changes the rules – we need to be prepared to work directly with the banks and/or the government.
- ❑ This is part of the “master plan” --The company has been working with lawyers, accountants and the government for many months.
- ❑ One goal is direct referrals from banks themselves and we already have relationships.
- ❑ Major services: Stop Sale Date. Team dedicated to stop sales of homes by banks with no charge. The homeowner does not have to be a member, but it is expected that they will opt for our services after we perform this task.
- ❑ Major service: loan modification. This service will be delivered at a much lower cost up-front than the current model.
- ❑ Only primary residences will be offered to members (however, there will be a way to pay for “extended” services).

Financial Hope For America

- ❑ There will be no Forensic Audits Performed
- ❑ Additional services will include education on a variety of topics such as short sales, financial planning assistance, credit repair , equity acceleration, debt reduction and more.
- ❑ There will be links to professional services and government assistance
- ❑ This is completely separate from the “Certified” model. However, there is an opportunity to participate in both models.
- ❑ Membership cost is \$495 up-front and \$199 per month
- ❑ Those who want to become Chapters will pay \$1,495 up front and \$79 per month (this is in addition to Associate fees if you desire to be both). Chapters will get replicated website, promotional materials as well as sophisticated tracking systems for all services.
- ❑ Chapters will earn money from the members referred —
 - ❑ 50% of direct membership fees (up-front and residual), including vendor services
 - ❑ The pay plan will go seven levels down for other Associates recruited. No income on the up-front fee for Chapters.
- ❑ Website for Financial Hope For America www.fh4a.org

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 are supported the same whether you are level 1 or level 6 on our team.
- ❑ You can reach us by emailing your questions to Info@dbmarketingsolutions.net or calling our office at 888-848-4842. If you are referred by one of our Associates – please go to their website to sign up. We are all part of the same team!
- ❑ Our website is dbmarketingsolutions.net.