



Save Thousands...Access Capital...Grow Your Business

The Monthly Newsletter from Corey Goldstein, Author of "Approved!" & Founder of Fix My Report 858-270-0251

We Made It One Year

...and I thought it was gonna' be a breeze!!

My Wife, Belinda and I celebrated our first year of marriage.

I had imagined our first year to be filled up with constant laughter, intimacy and ease.

Well, I thought I was a relatively good communicator, open and authentic person. What I've learned is the 'secret' my married friends have been keeping from me for years... that I will really have had no clue on what it's going to take to be married.

Driving to a meeting with my friend Craig, a happily married guy for 27 years, I asked him about his first year of marriage. As he lay further back in the passenger seat, he took a breath and said..."Corey, I could have never been prepared for that first year"... he said, "I was a single guy and I did whatever I wanted. I had no clue that absolutely everything was going to be negotiated..

...toilet paper, to the jackets in the closet". He laughed and said, "OMG I had no idea what was coming!" and now I know what he means.

We moved in together, I rented my house and moved into my Wife's house, with her Mother (a sweet lady that speaks no English), her Son Luciano and two dogs, one being a new puppy, 'Kazi', ...which I think means 'crap all over the floor" in Spanish.

Boxers are great dogs but they have the worst gas ever!!



Corey, Belinda, Landon (white poodle) and Kazi the Boxer

As we grow and I mature into this relationship, I'm confident I'll come to appreciate all the extraordinary gifts that my Wife possess, like: how smart she is, how gorgeous and sexy she is, how much of a great problem solver she is... at least, that's what she keeps telling me ☺

Let's make this 2016 like no other! I look forward to seeing you this year!

Corey Goldstein – Author, "Approved!"
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Our New Broker Box!

For 2016 we celebrate our New Brokers, Loan Professionals & Realtors with an awesome new gift! It's our Broker Box!



Our box is packed with really high quality content you can swipe and reuse any way you like! Help your clients qualify & overcome their most complex credit issues.



Packed with real life before & after examples to help you see what's **REALLY** possible and to support **you being known as the trusted advisor!**

You'll find valuable credit education to assess credit reports in an entirely new way. You'll soon be a credit master.

Plus, you'll get a solid 'Gold' Thank You Trophy & Personalized Appreciation Award, perfect for framing!



1st Quarter of 2016 Plans

Are you Gambling On The Next Winning Lotto Ticket, like Thomas E. Nelson Or Do YOU Have 'SMARTLY' Planned Your Year?

If you're like mostly people and since you're reading this, I'm certain you're **NOT**, you could be planning on winning the next big lotto ticket OR you've been investing time these past few weeks on planning what's the next best action.



I have a few powerful and effective ways to **STRUCTURE** your year, use SMART goals:

Specific - Who is involved? What do I want to accomplish? Where will this happen? When will this happen? Why? What actions, purpose or benefit of accomplishing the goal.

Measurable - Establish concrete criteria. How much, How many?

Attainable - THE most important goals. When you identify goals that are most important to you, you begin to figure out ways you can make them come true. You develop the attitudes, abilities, skills, and financial capacity to reach them. You begin seeing previously overlooked opportunities to bring yourself closer to the achievement of your goals!

...Be in action!

Realistic - To be realistic, a goal must represent an objective toward which you are both willing and able to work. A goal can be both high and realistic.

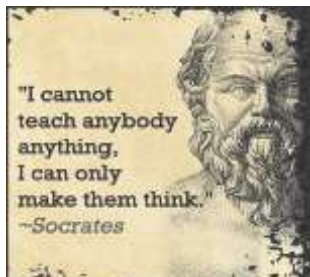
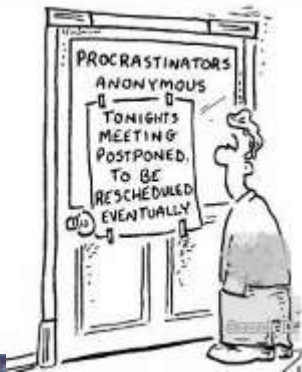
Timely or Tangible - By when do you want it accomplished?

Incorporate daily visualization, even for 5 minutes at your desk. Create "I AM statements. Like, "I am...."

Each day, I read and connect to my dreams. I tap into how I can be that more of a contribution to people, what matters to them and what actions can I take **RIGHT NOW** that will make the greatest difference. **It takes practice...SO PRACTICE.**

Nothing planned=NO Urgency!

What Do The Big Brains Have to Say? Socrates



Wisdom begins in wonder
-Socrates

Strong minds discuss ideas, average minds discuss events, weak minds discuss people.
Socrates

Stories of Success

People come to us to resolve all kinds of complex credit, real estate, finance & business issues. As creditors get more and more aggressive, there was one case that really stood out as a **Level 10, severely urgent case.**

A Doctor was referred to us due to his Wells Fargo banker making a major faux pas. The Banker was instructed to pay off the Dr.'s 2nd loan of \$753,000 and blew it due to getting fired. This caused major damage to the Dr.'s credit report as they sent him into foreclosure with 7 freshly posted mortgage lates on his \$4.5 million home.

Within 6 days of negotiations, phone calls and conversations, Fix My Report was able to create a settlement with the Office of the President of Wells Fargo. As part of the settlement Wells Fargo **deleted ALL 7 mortgage lates** and we were able to get the good Dr. a **NEW MORTGAGE** loan that **saved his home and more than \$1.2 million of equity!**



The home we saved for the Dr. in Newport Beach. The Dr. loved what we did so much that he invited us to participate in helping his business practice grow.

Whether we participate in that remains to be seen, in the meantime the Dr.'s major financial scar is healing nicely and the patient is doing just fine...oh, and **his credit scores are back at 797.**

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www.FixMyReport.com

“Done for You” Credit Solutions Designed For Successful People With Busy Lives
858 270 0251



Fix My Report & Maverick Venture Group LLC



www.TopCommercialLender.com

Save Thousands On Your Commercial Real Estate Loan Payments
Access Capital, FAST - 858 260 5245

CREDIT SECRETS: HOW TO GET 15 POINTS IN 5 DAYS?

Your income is great. You’ve found a home you love but you or your clients credit scores are just shy of the scores you need to get the best pricing and rates possible.

So, what can you do **right now** that could impact them?

1) Look for the highest debt credit card and pay that one down. On the credit report, look for “HCL” – which means high credit limit. If you’re HCL and your current debt load is greater than 70%, pay this down to 20% or less. This will create a powerful rebalancing of your scores within 9-11 days.

2) call your creditor and ask for a line increase. By being approved for a line increase on that credit card, the debt as compared to the high credit limit will shrink creating a ‘gap’, in turn will alter the debt to the HCL ratio, thereby increasing your scores, yes it’s an illusion and an effective one!

3) Still the most powerful and effective tool for rapid score increases is being added to another person’s credit card as an “Authorized User”. Look for cards you can be added to that are 5 years or older, no derogatory (or late payments) reported, and \$5,000 HCL or greater.

Reclaim Your Wealth With Great Credit!

TYPICAL CLIENT RESULTS: 60 POINTS IN 30 DAYS

BEFORE CREDIT REPORT

CERTIFIED CREDIT REPORTING
A Nationwide Information Firm

3281 E. GILBERT ROAD #200, ONTARIO, CA 91761
Phone: 858-568-1111
Fax: 858-568-0386

MERGED INFILE CREDIT REPORT
Reporting Bureau certifies compliance with federal requirements governing access of public reports with these details.
Public Records Report For: Applicant Spouse

FILE #	88 #	DATE COMPLETED	8/12/2015	REQ BY	
SEND TO:		DATE ORDERED	8/12/2015	PREP BY	
		PERFORMER	SP71UEP	PRIV BY	
		PNBR	\$18.00	LOAN TYPE	
		REV #			

PROPERTY ADDRESS: MARINA CA WEST

APPLICANT	APPLICANT	CO-APPLICANT	CO-APPLICANT
APPLICANT	APPLICANT	CO-APPLICANT	CO-APPLICANT
BIG SEC #	301	DOB	8/8/88
MARITAL STATUS		DEPENDENTS	000
CURRENT ADDRESS	2018 RANDOLPH ST APT B, HUNTINGTON PARK, CA 92352	LENGTH	12/07/14
PREVIOUS ADDRESS		LENGTH	12/07/14

SCORE MODEL

EQ3KAR100 CLASSIC VE FACTA - ARNOLD
SCORE: 598
0001 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
0002 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
0003 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
0004 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
00 - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

TRANSUNION100 CLASSIC (M) - ARNOLD
SCORE: 536
010 - PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS
020 - TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS
030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
08 - TOO MANY INQUIRIES LAST 12 MONTHS

EXPERIAN100 SAAC (VER 2) - ARNOLD
SCORE: 592
10 - PROPORTION OF BALANCE TO HIGH CREDIT OR UNKNOWN
11 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
12 - TOO MANY INQUIRIES LAST 12 MONTHS

Final Report Date

Final Report Date

Final Scores

Now 649, increased +51 pts!

Now 635, increased +101 pts!

Now 653, increased +61 points!

Reclaim Your Wealth With Great Credit!

Fix My Report - Maverick Venture Group LLC

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