

## How Does the Competition Stack Up to Home Sweet Home?

Item	Competitor #1	Competitor #2	Home Sweet Home
<b>Charges &amp; Time Frame</b>	360 Audit Fee* \$50 per collection* \$50 per charge off* \$50 per original creditor* \$75 per foreclosure* \$75 per repossession* \$100 per child support* \$100 per tax lien* \$100 per bankruptcy* *as of 5/11/18	89.95/mo* retainer 109.95/mo* retainer 129.95/mo* retainer *as of 5/11/18	<b>\$500 flat fee (one year)*</b> <b>Flexible payment plans available if needed.</b> <b>\$24.95/mo (after one year. IF NEEDED)*</b> *as of 5/11/18 <b>Note: The majority of our customers are vastly improved within 6 months.</b>
<b>Referral Network with Loan Officers &amp; Real Estate Agents</b>	Yes	No	<b>Yes</b>
<b>Vast Lending &amp; Real Estate Experience</b>	No	No	<b>Yes</b>
<b>Personal ID Mgmt</b>	No	No	<b>Yes</b>
<b>Multiple Address Resolution</b>	Yes	No	<b>Yes</b>
<b>Forgery - Credit</b>	No	No	<b>Yes</b>
<b>Multiple Social Security Number Resolution</b>	No	No	<b>Yes</b>
<b>Multiple Name Use Resolution</b>	No	No	<b>Yes</b>
<b>Forgery Medical Records</b>	No	No	<b>Yes</b>
<b>Settlement Assistance</b>	No	No	<b>Yes</b>
<b>Restrictive Endorsement with Deletion from Credit Report Clause</b>	No	No	<b>Yes</b>
<b>Inquiry Resolution</b>	No	Yes	<b>Yes</b>
<b>Assistance with Credit Re-establishment</b>	No	No	<b>Yes</b>
<b>Down Payment Assistance &amp; Advice</b>	No	No	<b>Yes</b>
<b>Debt-to-Income Ratio Consultation</b>	No	No	<b>Yes</b>

<b>Free Credit Monitoring Enrollment Assistance</b>	No	No	<b>Yes</b>
<b>Assistance in Automatic Bill Pay (In Order to Avoid Late Payments)</b>	No	No	<b>Yes</b>
<b>Limited Assistance with Locating Housing</b>	No	No	<b>Yes</b>
<b>Savings Planning</b>	No	No	<b>Yes</b>
<b>Client Income Consultation (to Maximize Income)</b>	No	No	<b>Yes</b>
<b>Rapid Rescore Assistance to Loan Officers</b>	No	No	<b>Yes</b>
<b>Legal Protection Advice, Letters, Etc.</b>	No	No	<b>Yes (with Purchase of Legal Plan)</b>
<b>Attorney Document Review (Leases, Rent-to-Own, Purchase &amp; Settlement Agreements, Etc.)</b>	No	No	<b>Yes (with Purchase of Legal Plan)</b>
<b>Identity Theft Assist &amp; Resolution</b>	No	No	<b>Yes (with Purchase of ID Theft Plan)</b>
<b>Credit Use Ratio Consultation</b>	No	No	<b>Yes</b>
<b>Credit &amp; Financial Advisory Affidavit</b>	No	No	<b>Yes</b>
<b>Housing Affordability Consultation with Clients</b>	No	No	<b>Yes</b>
<b>Real Time Online Progress Checklist for Client, Loan Officer and Real Estate Agent</b>	No	No	<b>Yes</b>
<b>2nd Chance Housing Program</b>	No	No	<b>Yes</b>

**BOTTOM LINE:** Home Sweet Home **EMPOWERS** our clients on how to manage their credit & finances for the long-term through rock solid advice, consultation and education whereas credit repair companies **DO NOT**. Additionally, we show our customers how to deal directly with the credit bureaus which results in much better results as the bureaus tend to battle with credit repair companies.