

How Does the Competition Stack Up to Home Sweet Home?

Item	Competitor #1	Competitor #2	Home Sweet Home
Charges & Time Frame	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	\$500 flat fee (one year)* Flexible payment plans available if needed. \$24.95/mo (after one year - IF NEEDED)* *as of 5/11/18 Note: The majority of our clients are vastly improved within 6 months. ✓ = Yes
Referral Network with Loan Officers & Real Estate Agents	✓		✓
Vast Lending & Real Estate Experience			✓
Personal ID Mgmt	✓	✓	✓
Multiple Address Resolution	✓	✓	✓
Forgery - Credit			✓
Multiple Social Security Number Resolution	✓	✓	✓
Multiple Name Use Resolution	✓	✓	✓
Forgery Medical Records			✓
Settlement Assistance			✓
Restrictive Endorsement with Deletion from Credit Report Clause			✓
Inquiry Resolution	✓	✓	✓
Assistance with Credit Re-establishment			✓
Down Payment Assistance & Advice			✓
Debt-to-Income Ratio Consultation			✓
Free Credit Monitoring Enrollment Assistance			✓
Assist in Auto Bill Pay Enrollment (Avoid Lates)			✓

Limited Assistance with Locating Housing			✓
Savings Planning			✓
Client Income Consultation (to Maximize Income)			✓
Rapid Rescore Assistance to Loan Officers			✓
Legal Protection Advice, Letters, Etc.			✓ (with Purchase of Legal Plan)
Attorney Document Review (Leases, Rent-to-Own, Purchase & Settlement Agreements, Etc.)			✓ (with Purchase of Legal Plan)
Identity Theft Assist & Resolution			✓ (with Purchase of ID Theft Plan)
Credit Use Ratio Consultation			✓
Credit & Financial Advisory Affidavit			✓
Housing Affordability Consultation with Clients			✓
Real Time Online Progress Checklist for Client, Loan Officer and Real Estate Agent			✓
2nd Chance Housing Program			✓

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.