

**UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF FLORIDA**

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

MICHAEL RANDO, et al.,

Defendants.

**Case 3:22-cv-487-TJC-MCR**

**PLAINTIFF’S SUPPLEMENTAL FILING IN SUPPORT OF THE ENTRY OF  
A PRELIMINARY INJUNCTION**

On May 3, 2022, the Court granted the FTC’s *Ex Parte* Motion for a Temporary Restraining Order (“TRO Motion”) [Dkt. 4], finding the FTC was likely to prevail in proving Defendants operated an illegal credit repair and money-making scheme. The TRO allowed the Receiver and the FTC immediate access to the Defendants’ business premises. [Dkt. 12].

This filing presents new evidence the FTC obtained pursuant to that immediate access, which corroborates the overwhelming evidence presented with the TRO Motion. The additional evidence confirms Defendants are a credit repair organization, their practices were *per se* illegal, they engaged in unlawful and deceptive credit repair and money-making opportunity practices, and Corporate Defendants operated as a common enterprise under the Individual Defendants’

control and with their knowledge. The evidence also establishes that preliminary relief is necessary to prevent Defendants from engaging in their deceptive practices during the pendency of this litigation, and from destroying evidence and dissipating assets.

**I. NEW EVIDENCE CONFIRMS DEFENDANTS’ CREDIT REPAIR SCHEME IS UNLAWFUL**

The FTC’s TRO Motion described Defendants’ predatory credit repair scheme, “The Credit Game,” previously known as “Wholesale Tradelines,” which deceptively sold credit repair services and credit repair advice. TRO Motion at 3-27. The FTC presented significant evidence supporting the TRO Motion, including videos featuring Defendant Michael Rando (“Mr. Rando”) [PXs: 1, 6-8, 10-11, 13-22, 24-34, 37-40, 42, 45-47, 50, 52, 55-57, 61-64, 66, 72, and 75], consumer declarations [PX2; PX35; PX41; PX71; PX92], undercover call transcripts [PX23; PX54; PX69], declarations from Equifax and FICO [PX60; PX68], and an FTC investigator’s declaration [PX36].

As described below, sales scripts, coaching documents, employee files, chargeback records, consumer complaints, emails, and other business records obtained from Defendants’ business premises pursuant to the TRO confirm Defendants’ credit repair practices are unlawful and deceptive.

**A. Defendants are a Credit Repair Organization and Fail to Deliver on Their Promised Quick Credit Repair**

As described in the TRO Motion, Defendants are a “credit repair organization” subject to the provisions of the Credit Repair Organizations Act, 15



U.S.C. §§ 1679–1679j, and they made explicit credit repair promises to consumers. TRO Motion at 8-27. Employee training notes recovered from the premises confirm Defendants’ sales pitches were full of such credit repair promises. For example, one such note states Defendants’ “Masters Program works in half the tim[e]” of the Associates plan because “the dispute letters [are] sent digitally”; “*we can correct your credit way faster, 14-30 days you’ll see a credit score diff[erence]*”; “*no need to pay [] off [repos and bankruptcies] as we are going to work to remove them anyway*”; “Program determination will depend on how fast they need their credit fixed”; and “*We also can remove credit inquiries with in [sic] 72 hours.*”<sup>1</sup> [PX107 at 2, 3, 6, 8].

Unsurprisingly, the evidence recovered confirms that, in many instances, Defendants outright failed to deliver on those promises. [PX115 (failure to deliver promised timely increased score); PX130 (failure to provide services); PX126 (failure to provide any assistance); PX127 (same); PX118 (failure to provide services); PX119 (same consumer complaining for failure to provide “Lambo” services)]. Tellingly, as of the time of filing this supplemental brief, neither the FTC nor the Receiver have been able to find any metrics or data sets that show Defendants delivered on their credit repair promises.

When consumers fail to receive the promised credit repair services and request refunds, evidence shows Defendants pointed to a last-minute disclosure, stating

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<sup>1</sup> These training notes were found in Defendants’ Sales Manager’s cubicle and are dated April 8, 2022, just one month before the Court issued its TRO. [PX 107 at 2; PX93 ¶¶ 21.c.; PX 140 (organization chart listing Mr. Barashes as “Sales Manager”)].

consumers purchased “digital education,” as an excuse to deny their requests.

[PX137 (Mr. Rando responding to refund request saying “send her a copy of her signed [D]ocu[S]ign”); *see* PX113 (Defendants’ DocuSign agreement)]. Such last-minute disclosures have been fully repudiated. *E.g.*, *FTC v. Lanier Law, LLC*, 194 F. Supp. 3d 1238, 1275 (M.D. Fla. 2016) (finding initial misrepresentations are not cured by subsequent disclaimers); *FTC v. Wash. Data Res.*, 856 F. Supp. 2d 1247, 1274-75 (M.D. Fla. 2012); *see also* *FTC v. IAB Mktg. Assocs. LP*, 746 F.3d 1228, 1233 (11th Cir. 2014); *FTC v. Tashman*, 318 F.3d 1273, 1277 (11th Cir. 2003) (“*caveat emptor* is simply not the law”).

Even if Defendants never promised direct credit repair results, *which they did*, and only offered online “credit education” and coaching services, they are still a credit repair organization subject to the provisions of CROA.<sup>2</sup> *See* 15 U.S.C. § 1679a(3)(A) (defining “credit repair organization” as offering services “for the express or implied purpose of improving any consumer’s credit record, credit history, or credit rating” or providing “*advice or assistance* to any consumer” regarding improving any consumer’s credit record, credit history, or credit rating) (emphasis added).

### **B. Defendants Charge *Per Se* Illegal Advance Fees**

Records recovered from Defendants’ business premises confirm that, until the Court-appointed Temporary Receiver assumed control of Defendants’ business

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<sup>2</sup> Indeed, Defendants admit in marketing materials for their money-making opportunity that Mr. Rando “created an 8-figure *credit repair/tradeline business*.” [PX116 (emphasis added)].

operations, Defendants collected advance fees prohibited by CROA, 15 U.S.C. § 1679b(b), and the Telemarketing Sales Rule (“TSR”), 16 C.F.R. § 310.4(a)(2). *See also* TRO Motion at 25-26.

For example, Defendants’ sales scripts show they ask consumers for upfront payments. One script titled “EVERY CALL REQUIREMENTS” states: “are you the person that can make all the financial decisions *today?*”; “I want to make sure that you’re ready to invest in yourself *today?*”; “*you’ve got money in your checking account or credit card . . . you’re ready to pull the trigger today to get your credit in the right direction to change your life.*” [PX105 (emphasis added)]. The script continues with, “Important Questions” all tied to consumers’ credit records, offers the “Fastest Credit Repair in the nation” and “Digital Deletion,” and ends with “Upgrade Sale (*Once payment has been secured.*)” [*Id.* (emphasis added)].

Similarly, a script in Mr. Rando’s office titled “Objections & Excuses” lists a series of rebuttals used to address reluctant consumers, including “I don’t have my wallet on me . . . I completely understand! Fortunately, we take Venmo, Zelle, and Cashapp. Which one would you like to use?” and “I need to move some money around . . . Gotcha! Let’s do this, I’ll wait on hold while you move some money around.” [PX96 at 3].

As described in the FTC’s TRO Motion, Defendants’ packages had various names at different prices. TRO Motion at 5-6. According to one document obtained pursuant to the TRO, titled “Pricing and Descriptions,” Defendants’ services start at \$1,500 and rise to \$20,000 for the “Inner Circle Doctorate” program. [PX106].

Additional documents show that Defendants enroll some consumers through a finance company named “Denefits,” to set up recurring payments to purchase their packages. [PX111].

### **C. Defendants Refuse to Honor Refund Requests**

Newly obtained evidence confirms, as the FTC described in its TRO Motion, TRO Motion at 26-27, Defendants advertise but refuse to honor their “money back guarantee.” Indeed, the evidence shows Defendants not only failed to honor that guarantee, they threatened consumers who requested refunds with *decreased* credit scores. [PX136 (email threatening consumer who asked for a refund that “your score will go down”); PX131 (“your credit score will go down”); *see also* PX134 (consumer pleading “Please DO NOT destroy my credit instead of improving it”); PX125 (Defendants’ finance company “continu[ing] collection efforts” against same consumer”)]. The evidence also shows Defendants failed to provide refunds even when requested within three business days of purchase, as required by CROA, 15 U.S.C § 1679e(a). [PX135 (email refusing to provide refund requested within three days of \$2,000 purchase)].

Numerous consumers have also attempted to recover their payments by instituting chargebacks through their own financial institutions, records of which were found in one of Defendants’ trashcans.<sup>3</sup> [PX99].

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<sup>3</sup> At the time of filing, Defendants have not yet provided the Receiver or the FTC with a complete list of payment processors, platforms, or accounts used throughout their scheme, so a full picture of Defendants’ chargebacks is currently unavailable.

#### **D. Defendants Use Deception to Remove Negative Accounts**

As described in the TRO Motion, TRO Motion at 11-12, Defendants filed fraudulent identity theft reports to attempt removing negative information from consumers' credit reports. Further evidence, such as consumer communications and scripts, confirm this illegal practice. For example, one consumer demanded a refund after learning of a fraudulently filed identity theft report. [PX120]. Another contacted the FTC once this case became public and stated that Defendants filed an identity theft report on his behalf, when, at the time, he was not a victim of identity theft. [PX93 ¶¶ 29; *compare* PX138, *with* PX36 ¶¶ 159-60 (identical complaint language as Defendants' General Manager)].

Additionally, coaching scripts found at the business premises describe how Defendants promote the use of identity theft claims to remove credit inquiries. [PX101 (coaching document stating, in part, "If they ask you about submitting a FTC/Police report on these accounts, say you have already done this," and "DO NOT PANIC!" if placed on hold, and finally "this method[']s success is based on what representative you get on the phone[,] some may be strict on company policies, but others won[']t be and those are the ones who will be getting us our removals")].

Evidence also confirms Defendants instruct consumers to "stage" their credit report, as described in TRO Motion, TRO Motion at 9-10, by placing a "freeze" on "sub-bureaus" such as Lexis Nexis and Corelogic. A document titled "The Staging Your Report Process" guides consumers on how to "[o]pt out" of sub-bureaus' information reporting services, thereby supposedly restricting them from "reporting

behind the scenes information while you are disputing negative accounts” because “[y]ou do not want TransUnion, Equifax, and Experian to have information to verify your accounts.” [PX102].

#### **E. Defendants Add False, Positive Credit Information**

As described in the TRO Motion, Defendants offered authorized user tradelines, but such tradelines are inherently dishonest because consumers do not gain access to the underlying credit. TRO Motion at 12-13. Defendants’ “Pricing and Descriptions” document discussed above confirms that every package of Defendants’ services offers a “discounted” rate on “vendor” tradelines. [PX106]. Documents recovered from Mr. Rando’s office further show Defendants were themselves selling authorized user tradelines. [PX97].

#### **F. Defendants Fail to Provide the Required Credit Repair Disclosures**

Confirming the allegations in the FTC’s TRO Motion, TRO Motion at 24-25, documents signed by consumers fail to provide the disclosures required by CROA, 15 U.S.C. §§ 1679c(a), 1679c(b), 1679d(b), 1679e(b). [PX113 (Masters Edition); PX114 (Inner Circle Doctorate); PX110 (Automation Edition)].

### **II. NEW EVIDENCE CONFIRMS DEFENDANTS’ MONEY-MAKING OPPORTUNITY IS UNLAWFUL**

The FTC’s TRO Motion described Defendants’ unlawful sale of copycat credit repair businesses, which relied on deceptive statements and illegal practices. TRO Motion at 27-32. Newly obtained evidence corroborates these facts.

### **A. Defendants' Unlawful Money-Making Opportunity**

Enrollment documents show irrespective of which package consumers purchase they all sign the same standard agreement, which fails to provide any substantiation for Defendants' earnings claims. [PX113 (Masters Edition); PX114 (Inner Circle Doctorate); PX110 (Automation Edition)].

Defendants' "Pricing and Descriptions" document describes the different levels of services sold, showing consumers who purchase Defendants' "Master Edition" receive, among other things, a "[c]omplete blueprint on how [Mr. Rando] created an 8-figure credit repair/tradeline business," "Access to Business Tradelines and Business Funding," and "Coaching calls" with Mr. Rando. [PX116].

Consumers who purchase the "Inner Circle Doctorate," which Defendants promote for "individuals trying to open, build, scale, automate, and grow their business or learn how to master everything business & credit related," supposedly learn "[h]ow to automate [their] business to make money while you're sleeping," and access to Defendants' "Automation Edition." [PX106].

Defendants' "Automation Edition" contains over 40 pages of credit repair email marketing templates, instructing copycat businesses to insert their own contact information and images into prewritten credit repair marketing emails. [PX117; PX93 ¶¶ 27.h. (file name "Automation\_Edition")]. One such email derides FICO's recommended advice to increase credit scores by reducing credit card balances and staying current on payments as "ARCHAIC" and "OLD SCHOOL," instead telling consumers to "take action now and work with a phenomenal company that will

EXPEDITE your credit score increase within weeks.” [PX117 at 15-16 (emphasis in original)]. Another prewritten email states “[b]road regulations and legal loopholes allow you to benefit from piggybacking” in discussing authorized user tradelines. [*Id.* at 10 (emphasis in original)].

As with Defendants’ credit repair services, in numerous instances Defendants failed to provide the promised coaching services, leading consumers to complain and request refunds. [PX112 (consumer complaint package requesting refund for Automation Edition); *see also* PX132 (consumer complaint requesting refund for Masters Edition due to unauthorized recurring charges)].

#### **B. Defendants Failed to Provide the Required Disclosures**

Confirming the evidence in the FTC’s TRO Motion, TRO Motion at 32, Defendants’ agreement signed by consumers purchasing their money-making scheme fail to provide, or even reference, the required disclosures. [PX113 (Masters Edition); PX114 (Inner Circle Doctorate); PX110 (Automation Edition)].

### **III. NEW EVIDENCE CONFIRMS EACH DEFENDANT IS LIABLE FOR ALL COUNTS**

#### **A. Corporate Defendants Operated as a Common Enterprise**

The FTC’s TRO Motion, TRO Motion at 32-37, describes how Defendants used an interconnected maze of corporate entities to perpetuate their scheme. Additional evidence recovered during the immediate access confirms this practice. For example, Prosperity Training Technology LLC (“Prosperity Training”) appears throughout Defendants’ online agreement [PX113], but Financial Consulting



Management Group LLC (“FCM”) is listed as the merchant contact on a consumer’s receipt for her Credit Game purchase. [PX129 (receipt listing FCM as merchant contact for “Credit Game: Signup payment”)].

During the Court’s May 12, 2022 Status Conference, Deborah Rando, Mr. Rando’s mother, admitted to owning Elite Customer Services, LLC (“ECS”) and Resource Management Investments LLC (“RMI”); that ECS provided customer support for the scheme, [*see also* PX121; PX122; PX123]; and that RMI was only an account, further supporting the TRO Motion’s allegation RMI paid for Wholesale Tradelines’ purchase of BoostMyScore LLC’s tradeline database and assets, TRO Motion at 34-35.

Documents recovered from Defendants’ premises also include a printout of Wholesale Tradelines’ “FAQs,” which state “First Coast Financial Matchmakers legally adds positive history to your credit report,” while describing authorized user tradelines. [PX100]. First Coast Matchmakers Inc. and First Coast Matchmakers LLC are thus further tied to Defendants’ scheme.

As stated in the TRO Motion, “Elite Deletions” (Defendants’ supposed “third party” credit repair vendor) was, in fact, fully controlled by Defendants and shared office space with The Credit Game. TRO Motion at 35-36. Personnel files obtained at Defendants’ business premises confirm the former employee whistleblowers discussed in the TRO Motion were employed by Defendants. [PX103 (Hosier); PX104 (Archer)].

## **B. Individual Defendants Are Personally Liable**

As stated in the TRO Motion, Mr. Rando and Valerie Rando participated in, controlled, and had knowledge of the Corporate Defendants' practices. TRO Motion at 37-39. Further evidence shows Mr. Rando is the "Owner & CEO" [PX140], controlled company meetings [PX124], received refund requests [PX133; PX130], and directed employees to rely on the consumers' DocuSign agreements to deny refunds [PX137].<sup>4</sup>

Additionally, Valerie Rando is the Marketing Director [PX140], oversaw building marketing lists with a goal of routing 850 calls to the business per day, organizing affiliate's "next steps," and checking marketing and advertising metrics daily. [PX141]. Valerie Rando also received consumer complaints via a voice to text messaging service [PX128], and had call metric data posted throughout her office, Rottner [PX95].

## **IV. DEFENDANTS HAVE CAUSED WIDESPREAD CONSUMER HARM**

According to Defendants' own customer tracking document, they charged approximately 10,000 consumers at least \$14 million for their credit repair and money-making opportunity scheme from March 3, 2020 to May 4, 2022. [PX93 ¶¶ 31-33]. Due to Defendants' poor record keeping, it is presently unclear whether any of these consumers received any of the promised services. Specifically, Defendants'

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<sup>4</sup> Mr. Rando used the email address mikesingles@gmail.com for business purposes including general communications and as The Credit Game's contact email for many vendors and payments. [PX100 at 3; PX140; PX124]. At the time of filing, Defendants refuse to grant the Receiver control of the email account, along with val.10xlife@gmail.com, an email Ms. Rando also used to conduct business for certain of the Corporate Defendants. [PX140; PX124; PX128].

customer tracking document only contains sales data and does not contain any credit repair results or customer fulfillment metrics. [PX93 ¶¶ 33.d.]. Additionally, the total number of charges is likely much higher because the FTC does not currently have verifiable sales figures for Defendants' operation as Wholesale Tradelines.

**V. DEFENDANTS' POST-TRO CONDUCT SUPPORTS ENTERING A PRELIMINARY INJUNCTION**

Defendants' conduct since service of the TRO confirms the need for preliminary injunctive relief. First, the evening the Receiver took control of Defendants' operation, Defendants' Sales Manager remotely logged into one of Defendants' cloud accounts and began deleting electronically hosted documents. [PX93 ¶ 22; PX108; PX140]. The Sales Manager was present and given a copy of the TRO when the Receiver and the FTC conducted the immediate access. [PX93 ¶ 23]. FTC counsel immediately sent the employee a copy of the TRO via email instructing him to halt all such activity. [PX93 ¶ 22.a.; PX109].

Second, documents recovered from the business premises confirm Defendants attempted to hide their location by requiring their employees to sign an agreement to "NOT share our physical location address with CLIENTS." [PX98 at 2; PX103 at 24].

Third, four days after the Receiver took control of Defendants' business premises, but before Defendants provided the Receiver with account access, Defendants' YouTube account began responding to consumers claiming they could not access Defendants' cloud-based platform. Defendants' account lied, stating the

software was “down,” that “we’re trying to get it back up and running,” “[i]t should be up shortly,” and “How can we help you?” but that everything was “[a]ll good, we are out of the office till Monday,” in response to consumers trying to contact Defendants. [PX139 at 4-5].

Forth, on May 9, 2022, Mr. and Ms. Rando’s defense counsel informed the Receiver’s counsel and FTC counsel that on May 6, 2022, Mr. Rando attempted to wire \$500,000 from Prosperity Training’s frozen bank account to Defense Counsel’s escrow account, without contacting the Receiver or FTC counsel. The transfer was halted due to the TRO’s asset freeze provision.

In the absence of a preliminary injunction, Defendants and their employees are likely to destroy records and dissipate assets essential to provide relief to consumers.

Respectfully submitted,

Dated: May 20, 2022

/s/ Brian M. Welke

Hong Park

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FEDERAL TRADE COMMISSION

**CERTIFICATE OF SERVICE**

I hereby certify that on May 20, 2022 I served a true and correct copy of the foregoing and accompanying filings and attachments via ECF to the following counsel of record:

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**UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF FLORIDA**

FEDERAL TRADE COMMISSION,

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**Case 3:22-cv-487-TJC-MCR**

**EXHIBITS SUPPORTING PLAINTIFF'S SUPPLEMENTAL FILING IN  
SUPPORT OF THE ENTRY OF A PRELIMINARY INJUNCTION**

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PX96: Document – Objections & Excuses Script

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PX98: Document – Lyle Archer Agreements

PX99: Document – Chargeback Notices

PX100: Document – Wholesale Tradelines FAQs

PX101: Document – 3 Bureau 24 Hour Express Inquiry Removal/Deletion

PX102: Document – The Staging Your Report Process

PX103: Document – Bradley Hosier Personnel File

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PX105: Document – Every Call Requirements Script

PX106: Document – Pricing and Descriptions, with notes

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PX109: Email – 5/5/2022 Welke to Barashes

PX110: Document – 2/2/2021 Docusign Agreement

PX111: Document – 4/2/2021 Denefits Recurring Payment Authorization

PX112: Document – 8/27/2021 Office of Consumer Affairs Complaint

PX113: Document – 10/15/2021 Docusign Agreement

PX114: Document – 11/23/2021 Docusign Agreement

PX115: Document – 11/23/2021 Florida Customer Services Consumer Complaint

PX116: Document – Pricing and Descriptions.pdf

PX117: Document – Email\_Templates\_-\_Automation\_Edition.docx

PX118: Email – 5/26/2021 Consumer to support@creditgameu.com

PX119: Email – 5/27/2021 Consumer to support@creditgameu.com

PX120: Email – 10/5/2021 Exchange with support@creditgameu.com

PX121: Email – 7/4/2021 Consumer to myeliteconsultation@gmail.com and support@creditgameu.com

PX122: Email – 12/19/2021 Elite Customer Services to support@creditgameu.com

PX123: Email – 1/4/2022 Elite Customer Services to support@creditgameu.com

PX124: Email – 1/28/2022 Michael Rando to Employees

PX125: Email – 2/13/2022 claims@denefits.com to support@creditgameu.com

PX126: Email – 3/21/2022 Consumer to support@creditgameu.com

PX127: Email – 3/23/2022 Consumer to support@creditgameu.com

PX128: Email – 3/23/2022 Valerie Rando to support@creditgameu.com  
PX129: Email – 4/1/2022 Consumer to support@creditgameu.com  
PX130: Email – 4/6/2022 Exchange with support@creditgameu.com  
PX131: Email – 4/12/2022 Exchange with support@creditgameu.com  
PX132: Email – 4/2022 Exchange with support@creditgameu.com  
PX133: Email – 4/2022 Exchange with support@creditgameu.com  
PX134: Email – 4/2022 Exchange with support@creditgameu.com  
PX135: Email – 4/2022 Exchange with support@creditgameu.com  
PX136: Email – 5/2022 Exchange with support@creditgameu.com  
PX137: Email – 7/2022 Exchange with support@creditgameu.com and Michael Rando  
PX138: Document – Brandon Ashlock Consumer Complaint  
PX139: Document – Website Capture of The Credit Game YouTube Channel  
PX140: Document – Prosperity Training Technology LLC Organization Chart  
PX141: Photos – Post-It Easel Pad Flip Chart

Respectfully submitted,

Dated: May 20, 2022

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UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF FLORIDA

FEDERAL TRADE COMMISSION,

Plaintiff,

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MICHAEL RANDO, et al.,

Defendants.

**Case 3:22-cv-00487-TJC-MCR**

**DECLARATION OF ADAM  
ROTTNER IN SUPPORT OF  
PLAINTIFF'S SUPPLEMENTAL  
FILING IN SUPPORT OF THE  
ENTRY OF A PRELIMINARY  
INJUNCTION**

**DECLARATION OF ADAM ROTTNER**

(Pursuant to 28 U.S.C. § 1746)

I, Adam Rottner, hereby state that I have personal knowledge of the facts set forth below. If called as a witness, I could and would testify as follows:

1. I am a United States citizen and am over eighteen years of age. I am employed by the Federal Trade Commission ("FTC" or "the Commission") as an Investigator in the Division of Enforcement, Bureau of Consumer Protection. My office address is 600 Pennsylvania Ave., NW, CC-9528, Washington, DC 20580.
2. As an Investigator with the FTC, my duties include investigating possible violations of the laws and regulations the FTC enforces and possible violations of Orders obtained by the Commission.
3. I was assigned to work on the Commission's investigation into this matter.

4. A number of attachments are included with this declaration. In accordance with FTC procedures and this Court's rules, information from some of these attachments has been redacted in order to protect sensitive information such as financial account numbers, personally identifiable information, and FTC undercover identities.

#### **DESCRIPTION OF INVESTIGATIVE TOOLS AND SOURCES OF EVIDENCE**

5. Unless otherwise stated, all duties, investigative tools and sources of evidence are consistent with those outlined in the April 28, 2022 Declaration of Adam Rottner. [PX36].

#### **TEMPORARY RESTRAINING ORDER AND IMMEDIATE ACCESS**

6. On Wednesday, April 4, 2022, pursuant to the immediate access provision (Section XXII) in the Temporary Restraining Order ("TRO") and, at the duly appointed Temporary Receiver's ("Receiver") invitation, I entered the Defendants' business premises located at 14333 Beach Boulevard, Suite 33, Jacksonville Florida, 32250.<sup>1</sup>
7. The Defendants' office is a building within the Pablo Station Shipping Center. The office has two dedicated main entrance doors and a door in the rear of the property. Upon entering from the main entrance, I observed a sitting area with three couches, three chairs, two coffee tables and a console unit. There was a call center area ("Pit Cubicles") behind the sitting area with a walkway on either side.

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<sup>1</sup> The Defendants recently moved to this address from their former office space at 13107 Atlantic Blvd, Suite 201, Jacksonville FL 32225.

To the left of the sitting area, I observed unused and unoccupied cubicle spaces.

To the right of the sitting area, I observed a small conference table and couch by the front window, a wall cabinet, and a large conference room with a kitchen area.

Behind the pit cubicles and along the rear wall of the office space there were dedicated solo-occupant offices and a large space which I will refer to as the “lounge.” The walkways on either side of the pit cubicles went beyond the solo-occupant offices and lounge. To the left I noticed additional office space, a game room and a studio. To the right, I noticed a pantry area, restrooms, a locker room and storage area.

8. After walking through the office, I took photos and prepared a sketch detailing the location of the call center, offices, restrooms, lounge, studio, desks, storage area, workstations and furniture. I then used this sketch to prepare a map of The Credit Game’s (“CGU”) office. A true and correct copy of the map I created is **PX 94** to the FTC’s Supplemental Filing in Support of the Entry of a Preliminary Injunction (“Supplemental Filing”).
9. I identified the first office in the back left corner as Back Office 1 (“BO1”). I determined that this office belonged to Valerie Rando (“Val Rando”) based on documents located in the office. I labeled the desk “BO1 Desk” and the cabinet along the back wall, “BO1 Cabinet.” Posted on the wall and door of BO1 I observed 24 pages of call metric data. True and correct images of the call metric data sheets posted in BO1 are **PX 95** to the Supplemental Filing.

10. I identified the second office to the back left as Back Office 2 (“BO2”). I determined that this office belonged to Michael Rando (“Mike Rando”) based on documents located in the office. I labeled the desk “BO2 Desk” and the cabinet along the back wall, “BO2 Cabinet.” I labeled the cabinet drawers from top to bottom as “BO2 Cabinet A” through “BO2 Cabinet D.”
  - a. In BO2 Cabinet D, I located a script on handling consumer objections with the title, “Objections & Excuses”. A true and correct copy of the “Objections & Excuses” document is **PX 96** to the Supplemental Filing.
  - b. In BO2 Cabinet D, I also located a document containing information on authorized user tradeline orders. A true and correct copy of the tradeline information document is **PX 97** to the Supplemental Filing.
  - c. In BO2 Cabinet D, I also located company agreements signed by former employee Lyle Archer. A true and correct copy of the Archer agreements are **PX 98** to the Supplemental Filing.
11. I walked along the walkway towards the rear of BO1 and BO2 and identified the third office as Back Office 3 (“BO3”). I labeled the desks “BO3 Desk 1,” BO3 Desk 2,” “BO3 Desk 3,” and “BO3 Desk 4.” I labeled the desks “BO3 Cabinet 1,” BO3 Cabinet 2,” BO3 Cabinet 3,” and “BO3 Cabinet 4.”
  - a. In the trash can of BO3 (“BO3 Trash”) I located chargeback notices addressed to Mike Rando at Prosperity Training. True and correct copies of the chargeback notices are **PX 99** to the Supplemental Filing.

12. I continued along the outer perimeter beyond BO3 and came across a game room, which I labeled “Game Room” and a large open space with video recording hardware, props, and boxes under a large table. I labeled this space “Studio” and labeled the boxes under the table, “Studio Box 1,” “Studio Box 2,” and “Studio Box 3.”
  - a. In Studio Box 3, I located a copy of the FAQ page for Wholesale Tradelines with the header, “FAQ Wholesale Tradelines credit repair information, authorized user tradelines.” A true and correct copy of the Wholesale Tradelines FAQ page is **PX 100** to the Supplemental Filing.
  - b. In Studio Box 3, I also located a CGU document with the title, “3 Bureau 24 Hour Express Inquiry Removal/Deletion.” A true and correct copy of the CGU 3 Bureau 24 Hour Express Inquiry Removal/Deletion document is **PX 101** to the Supplemental Filing.
  - c. In Studio Box 3, I also located a CGU document with the title, “The Staging Your Report Process.” A true and correct copy of the CGU The Staging Your Report Process document is **PX 102** to the Supplemental Filing.
13. Continuing along the outer perimeter, I then came across another office behind the pit cubicles and labeled this as Back Office 4 (“BO4”). I determined that this office belonged to CGU’s General Manager, Brock Birtolo (“Birtolo”), based on documents located on the computer screen and in the office. According to

Defendants' organization chart (PX 140 discussed below), Birtolo is the General Manager. I labeled the desk "BO4 Desk" and the cabinet along the back wall, "BO4 Cabinet." In BO4 Cabinet, I located employee files for former employees Bradley Hosier and Lyle Archer. True and correct copies of the Bradley Hosier and Lyle Archer employee files are **PX 103** and **PX104** to the Supplemental Filing

14. Next to office BO4 was another solo-occupant office behind the pit cubicles, which I labeled as Back Office 5 ("BO5"). I determined that this office belonged to CGU's Digital Marketing Strategist, Jennifer Cerio ("Cerio"), based on documents located in the office. I labeled the desk "BO5 Desk" and the cabinets along the walls, "BO5 Cabinet 1" and "BO5 Cabinet 2." There was also a server cart in the office, which I labeled "BO5 Server."
15. Next to office BO5 was the lounge area referenced above in Paragraph 7. The lounge was a large open space with a fireplace, tv, projector screen and an electrical closet. There was also an exit door located to the rear of the lounge.
16. The lounge was open on the back right side and led to a kitchenette area I labeled as "Pantry." I continued through the pantry and took a short hallway to a small open area with the restrooms, a telephone closet ("phone closet"), a locker room and a storage area.
17. I labeled the locker room as "Locker Room" and observed three lockers along the righthand side of the room and a utility closet towards the back left which contained a shelving unit and paper towels.

- a. I labeled the three lockers according to existing labels posted on the outside of the doors. They are called, “Valerie Locker,” “Legacy Locker” and “Wardrobe Locker.”
18. I then continued along the outer perimeter to the room I labeled “Storage.” Inside the storage room I observed stacks of construction materials, unassembled office furniture, computers, dry-erase boards, an easel pad and a cabinet. I labeled the cabinet as “Storage Cabinet.” In Storage, I located a 25”x30” Post-It Easel Pad Flip Chart with notes on various pages. A true and correct copy of the Post-It Easel Pad Flip Chart is **PX 141** to the Supplemental Filing.
19. I continued along the outer perimeter to a series of offices that contained dry erase boards with notes on them but were otherwise empty. I labeled these offices Back Office 6 (“BO6”) through Back Office 10 (“BO10”).
20. After leaving BO10 I next came across a large wall unit with 3 shelves and 2 cabinet doors. I labeled this wall unit “Hall Cabinet.” Just past the hall cabinet I came to the main conference room, which had a kitchenette area in it. I labeled these “Conference Room” and “Kitchen” respectively.
21. After walking and labeling the offices and rooms along the outer perimeter of Defendants’ facility I proceeded to the pit cubicle area in the center of the office space. I labeled these workspaces PIT 01 through PIT 14.
  - a. In PIT 06 I located a call script with the title, “EVERY CALL REQUIREMENTS.” A true and correct copy of the EVERY CALL REQUIREMENTS script is **PX 105** to the Supplemental Filing.



b. In PIT 06 I also located a document outlining the various programs offered by CGU with the title, “Pricing and Descriptions.” A true and correct copy of the Pricing and Descriptions document is **PX 106** to the Supplemental Filing.

c. In PIT 08 I located a notebook of employee Dale Barashes with handwritten training notes. A true and correct copy of Dale Barashes’ training notes are **PX 107** to the Supplemental PI Filing. According to Defendants’ organization chart (PX 140 discussed below), Dale Barashes is a sales manager.

22. On May 5, 2022, while reviewing the files on the computer in PIT 08, a member of the Receiver’s team noticed an alert on the screen indicating that employee Dale Barashes had logged in from a mobile device. As we watched the computer screen, we noticed that documents were being deleted by the sales manager. A true and correct copy of the login notification is **PX 108** to the Supplemental Filing.

a. In response to this discovery, FTC counsel Brian M. Welke sent Mr. Barashes an email with the title, FTC v. Rando, et al., 3:22-cv-00487 – TRO, addressing the access of the account and asking him to refrain from accessing or deleting information under Receivership control. I was cc’d on this email. A true and correct copy of the May 5, 2022 Welke email is **PX 109** to the Supplemental Filing.

23. On May 4, 2022, while executing the Immediate Access, I observed Dale Barashes to be present at the CGU office space. As confirmed by the Receiver, Dale Barashes was also handed a copy of the TRO by the Receiver's team.

### **ELECTRONIC EVIDENCE**

24. With the Receiver's permission, the FTC Digital Forensic Unit created forensic images of the computer hard drives found in BO1, BO2 and BO4 described above and gave them the following identifiers:

- BMS-IT01a (Mike Rando is the custodian of this hard drive);
- BME-IT01b (Mike Rando is the custodian of this hard drive);
- bms-IT01c (Mike Rando is the custodian of this hard drive);
- bms-IT03 (Brock Birtolo is the custodian of this hard drive);
- BMS-IT04 (Val Rando is the custodian of this hard drive);
- BMS-IT05 (Brock Birtolo is the custodian of this hard drive);
- BMS-IT06 (Val Rando is the custodian of this hard drive);
- BMS-IT07 (Val Rando is the custodian of this hard drive); and
- .BMS-IT08 (Val Rando is the custodian of this hard drive).

25. The FTC Digital Forensic Unit extracted all of the documents they could access from these hard drives and loaded them to the FTC's Relativity database.

- a. BMS-IT01a and BMS-IT01b were encrypted and the FTC Digital Forensics Unit does not yet have access to these hard drives.

26. The FTC Digital Forensic Unit also created forensic images of a cloud-based email account for the address, support@creditgameu.com.

- a. The Receiver obtained the email password from Brock Birtolo and provided it to the FTC Digital Forensic Unit.

27. On May 16, 2022, I reviewed the document files extracted from the hard drives and cloud account in the FTC's Relativity database.

- a. A true and correct copy of a February 2, 2021 Docusign agreement between Prosperity Training Technology LLC and customer Zatira Rose Ackon is **PX 110** to the Supplemental Filing.

- b. A true and correct copy of an April 2, 2021 Denefits "Recurring Payment Authorization" form signed by customer Angela Murph is **PX 111** to the Supplemental Filing.

- i. Per their website, <https://www.denefits.com>, Denefits is a company that offers "Payment Plans and Financing Options for various industries."

- c. A true and correct copy of an August 27, 2021 City of Jacksonville Neighborhoods Department, Office of Consumer Affairs Complaint Form is **PX 112** to the Supplemental Filing.

- d. A true and correct copy of an October 15, 2021 Docusign agreement between Prosperity Training Technology LLC and customer Jody Smith is **PX 113** to the Supplemental Filing.

- e. A true and correct copy of a November 23, 2021 Docusign agreement between Prosperity Training Technology LLC and customer Orlando Major is **PX 114** to the Supplemental Filing.

- f. A true and correct copy of a November 23, 2021 Florida Department of Agriculture and Customer Services Consumer Complaint Form is **PX 115** to the Supplemental Filing.
- g. A true and correct copy of a CGU document with the title, “Pricing and Descriptions.pdf” is **PX 116** to the Supplemental Filing.
- h. A true and correct copy of a CGU document with the title, “Email\_Templates\_-\_Automation\_Edition.docx” is **PX 117** to the Supplemental Filing.

28. On May 16, 2022, I reviewed the email files extracted from the cloud account in the FTC’s Relativity database.

- a. On May 26, 2021, customer Timothy RYAN sent an email to support@creditgameu.com with the title, “TIMOTHY RYAN REQUESTING REFUND.” A true and correct copy of the May 26, 2021 Timothy Ryan email is **PX 118** to the Supplemental Filing.
- b. On May 27, 2021, customer Timothy RYAN sent an email to support@creditgameu.com with the title, “TIMOTHY RYAN REQUESTING REFUND.” A true and correct copy of the May 27, 2021 Timothy Ryan email is **PX 119** to the Supplemental Filing.
- c. A true and correct copy of an October 5, 2021 email exchange between support@creditgameu.com and customer Elijah Nyles is **PX 120** to the Supplemental Filing.

- d. On July 4, 2021, customer Diana Colon sent an email to myeliteconsultation@gmail.com and support@creditgameu.com with the title, “RE: Your upcoming appointment is starting in approximately 10 minutes.” A true and correct copy of the July 4, 2021, Diana Colon email is **PX 121** to the Supplemental Filing.
- e. On December 29, 2021, Jane Hass, an employee of Elite Customer Services, sent an email to support@creditgameu.com with no title. A true and correct copy of the December 29, 2021 Jane Hass email is **PX 122** to the Supplemental Filing.
- f. On January 4, 2022, an employee of Elite Customer Services (myeliteconsultation@gmail.com) sent an email to support@creditgameu.com with no title. A true and correct copy of the January 4, 2022 Elite Customer Services email is **PX 123** to the Supplemental Filing.
- g. On January 28, 2022, The email address mikesingles@gmail.com, purportedly under the control of Mike Rando, sent an email to Brock Birtolo (brockfcfm@gmail.com), copying CGU staff (aaron.creditgameu@gmail.com; brandonw.creditgameu@gmail.com; devonfcfm@gmail.com; ethan@creditgameu.com; jaredfcfm@gmail.com; jen.creditgameu@gmail.com; michaelj.creditgameu@gmail.com; quan.creditgameu@gmail.com; support@creditgameu.com;

timothy.creditgameu@gmail.com; val.10xlife@gmail.com;

vernon.creditgameu@gmail.com; and

johnsuccess@creditgameu.com) with the title, “Re: Office Meeting

2/1/22.” A true and correct copy of the January 28, 2022 Mike

Rando email is **PX 124** to the Supplemental Filing.

- h. On February 13, 2022, the email address, support@creditgameu.com, received an email from claims@denefits.com with the title, “Denefits | Claim Paid Successfully | VCLFMWV53356 | Amount Paid: \$98.7.” A true and correct copy of the February 13, 2022 Denefits email is **PX 125** to the Supplemental Filing.
- i. On March 21, 2022, customer Adam Nicoloff sent an email to support@creditgameu.com complaining about customer support. A true and correct copy of the March 21, 2022 Adam Nicoloff email is **PX 126** to the Supplemental Filing.
- j. On March 23, 2022, customer Joe Sumpter sent an email to support@creditgameu.com asking for a refund. A true and correct copy of the March 23, 2022 Joe Sumpter email is **PX 127** to the Supplemental Filing.
- k. On March 23, 2022, Val Rando forwarded a voice message via email to support@creditgameu.com with the title, “New Voice Message from WIRELESS CALLER [REDACTED] on 3/23/2022 6:11

PM.” A true and correct copy of the March 23, 2022 Val Rando email is **PX 128** to the Supplemental Filing.

- l. A true and correct copy of an April 1, 2022 email exchange between customer Debra Smith to support@creditgameu.com is **PX 129** to the Supplemental Filing.
- m. A true and correct copy of an April 6, 2022 email exchange between customer Randy Franks to support@creditgameu.com is **PX 130** to the Supplemental Filing.
- n. A true and correct copy of an April 12, 2022 email exchange between support@creditgameu.com and customer Jamilah Tisdale is **PX 131** to the Supplemental Filing.
- o. A true and correct copy of an April 2022 email exchange between support@creditgameu.com and customer Lovette Donaldson is **PX 132** to the Supplemental Filing.
- p. A true and correct copy of an April 2022 email exchange between support@creditgameu.com and customer Victoria Ilieva is **PX 133** to the Supplemental Filing.
- q. A true and correct copy of a second April 2022 email exchange between support@creditgameu.com and customer Victoria Ilieva is **PX 134** to the Supplemental Filing.

- r. A true and correct copy of an April 2022 email exchange between support@creditgameu.com and customer Jonathan Turcios is **PX 135** to the Supplemental Filing.
- s. A true and correct copy of a May 2022 email exchange between support@creditgameu.com and customer Mallory Tate is **PX 136** to the Supplemental Filing.
- t. A true and correct copy of a July 2022 email exchange between support@creditgameu.com and Mike Rando discussing customer Danielle Gorrings' complaint email is **PX 137** to the Supplemental Filing.

#### **OTHER DOCUMENTS**

29. On April 27, 2021, an Identity Theft complaint was submitted to the FTC's Consumer Sentinel Network for consumer Brandon Ashlock with the narrative, "I am a victim of identity theft. The information listed in my Identity Theft Report, which appears on my credit report, does not relate to any transaction(s) that I have made. It is the result of identity theft. Please PERMANENTLY BLOCK this information from my credit report, pursuant to section 605B of the Fair Credit Reporting Act." A true and correct copy of the April 27, 2021 Ashlock complaint is **PX 138** to the Supplemental Filing.
- a. On Monday, May 16, 2022, I, along with counsel for the FTC, spoke with Mr. Ashlock by phone. Mr. Ashlock confirmed he paid CGU for credit repair services, he denied having submitted this complaint, said he was not



aware that it was submitted, and said he was not the victim of identity theft at the time of its filing.

- b. The text of Mr. Ashlock's complaint uses the exact same language as that of the July 6, 2021 Brock Birtolo Identity Theft complaint. [See PX36 ¶¶ 159-60.]

- 30. On May 8, 2022, while reviewing YouTube videos on the CGU YouTube page, I noticed that the comments section of a May 4, 2022 video with the title, "1 Hack To Never Be Denied For Credit Cards Again," contained comments by The Credit Game that were posted after the receivership was in place. A true and correct copy of the "1 Hack To Never Be Denied For Credit Cards Again" video page with comments is **PX 139** to the Supplemental Filing.
- 31. On May 16, 2022, counsel for the Defendants sent the FTC an Excel spreadsheet with the title, "Credit Game Academy Orders.xlsx." The first tab of the spreadsheet was titled "Open Orders" and had 11,684 orders.
- 32. A member of the Receiver's team reviewed the Open Orders tab in the document and provided a summary document ("Receiver's Summary") to the FTC. The summary document showed that the 11,684 orders were placed by 9,442 unique consumers.
- 33. I reviewed both documents together and determined that:
  - a. The orders ranged in date from March 3, 2020 to May 4, 2022.
  - b. The products purchased included the Associates Edition, the Bachelors Edition, the Mastermind Program, and the "Lambo" Program.

- c. The total amount charged by CGU for its services was \$14,151,684.14.
  - d. The documents do not contain any credit repair results or customer fulfillment metrics.
34. On May 18, 2022, the Receiver sent the FTC an “Org Chart” for Prosperity Training Technology LLC. A true and correct copy of the Prosperity Training Technology LLC “Org Chart” as provided to the FTC is **PX 140** to the Supplemental Filing.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on May 20, 2022.



Adam Rottner



**PX**

**94**

Prosperity Training Technology LLC dba The Credit Game University  
14333 Beach Blvd., Suite 33, Jacksonville, Florida 32250

## Office Map

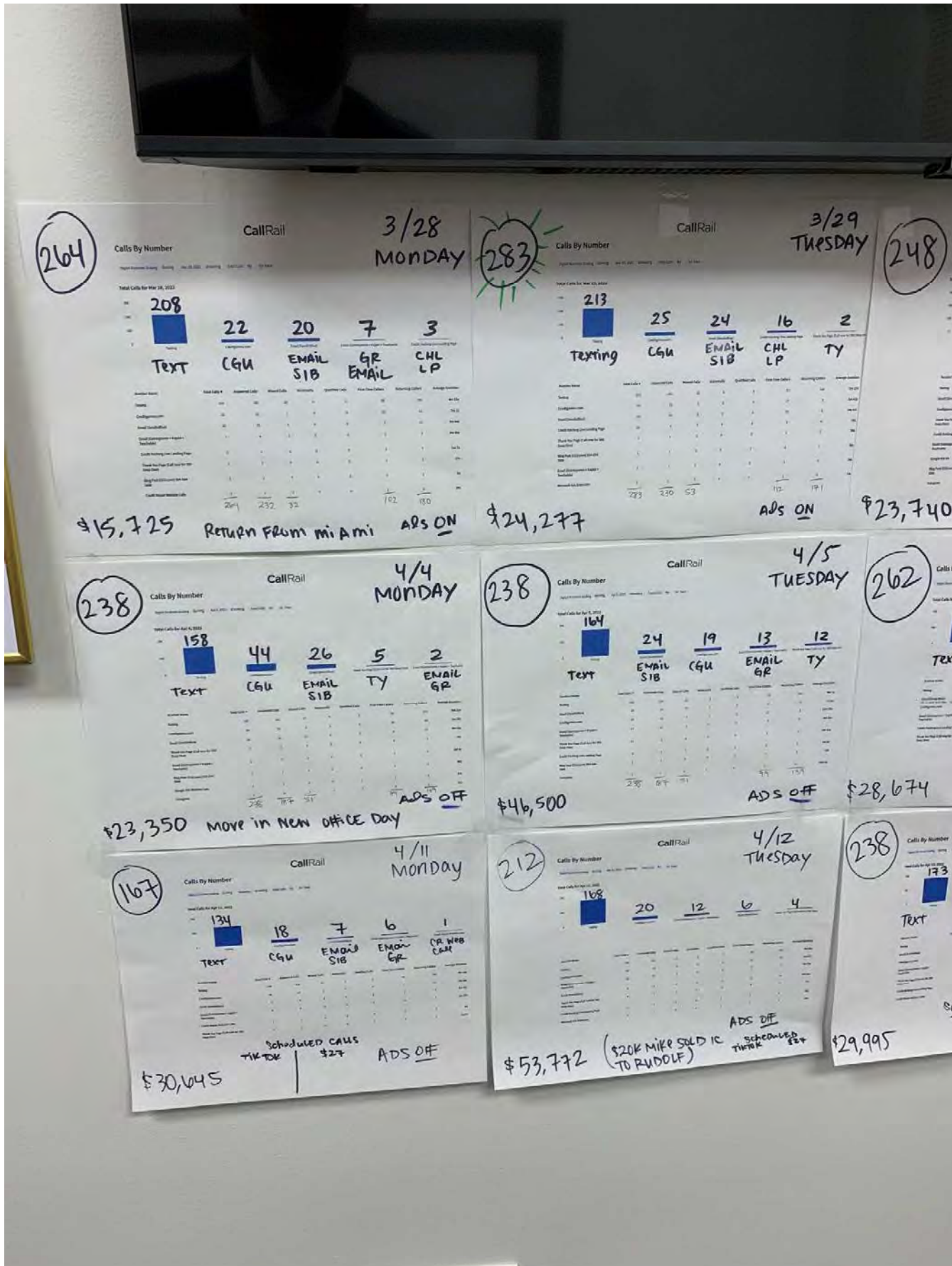


Blue Shapes Represent  
Tables and/or Shelves

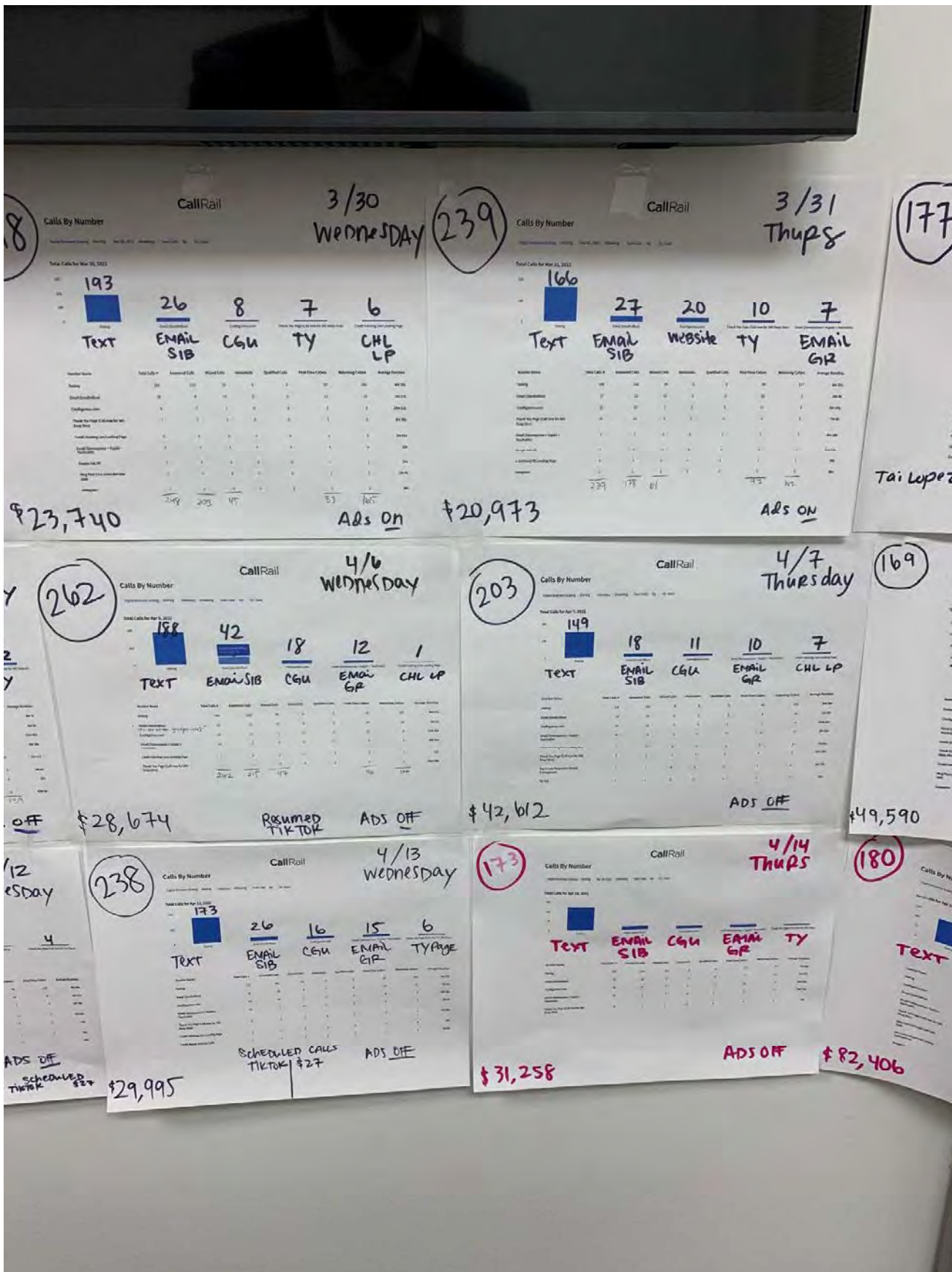


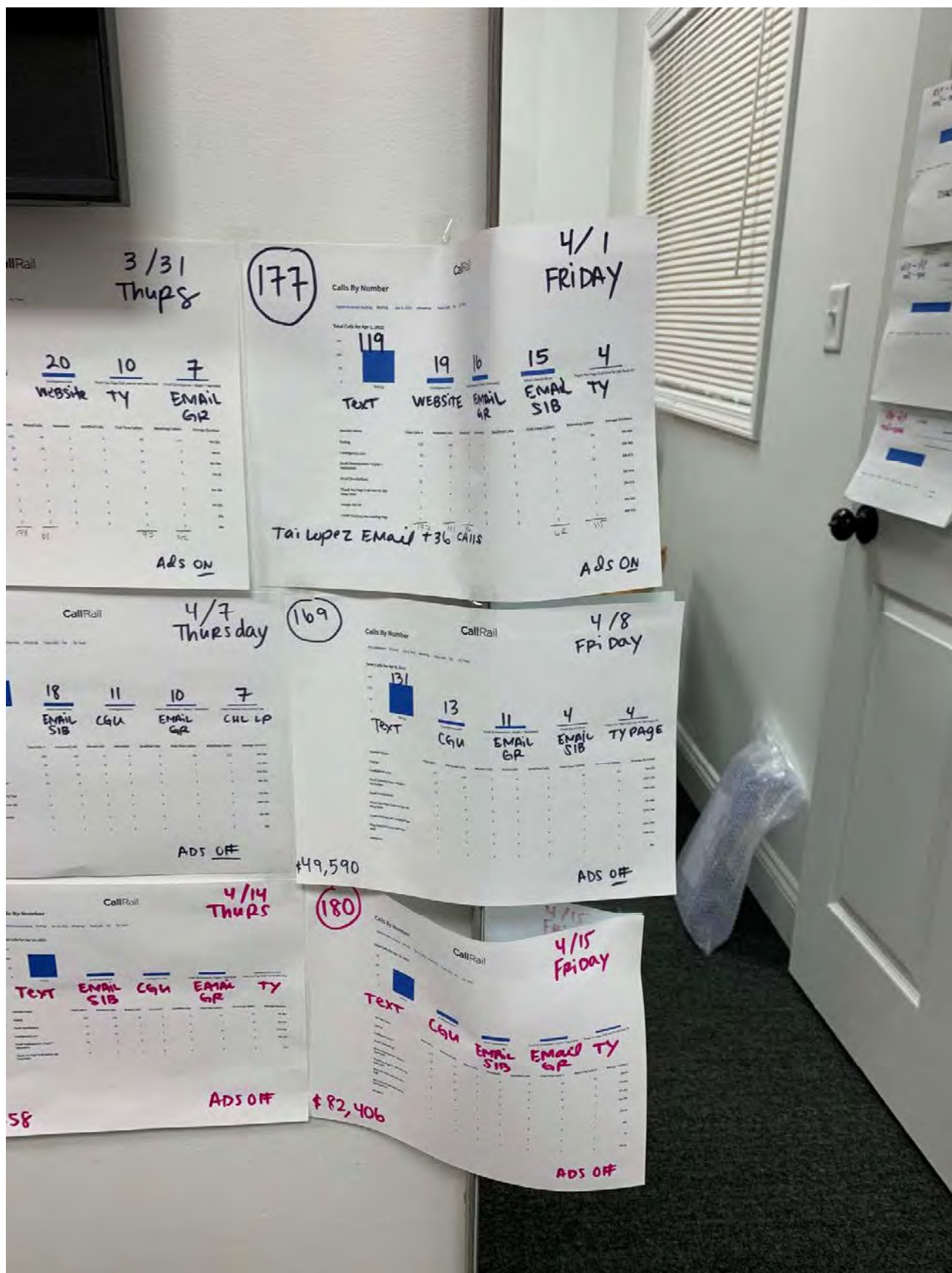
**PX**

**95**











01 CallRail 4/2 SATURDAY

Ads TURNED OFF

21 CallRail 4/3 SUNDAY

Ads OFF

51 Tai-Tai CallRail 3/28 - 4/3 Mon-Sun

Fri APRIL 1, 36 CALLS

51 CallRail 4/9 SATURDAY

Ads OFF

32 CallRail 4/10 SUNDAY

Ads OFF

6 Tai-Tai CallRail 4/4 - 4/10 Mon-Sun

43 CallRail 4/16 SATURDAY

Ads OFF

18 CallRail 4/17 SUNDAY

SCHEDULED CALLS 18

8 Tai-Tai CallRail 4/11-4/17 Mon-Sun



**PX**

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UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
Bureau of Consumer Protection  
WASHINGTON, D.C. 20580

**FTC v. Rando, et al.**  
**MATERIALS OBTAINED FROM DEFENDANTS' BUSINESS PREMISES**

☐ 13107 Atlantic Blvd, Suite 201 Jacksonville, FL 32225

☒ Other: \_\_\_\_\_

**DATE:** May 4, 2022

**FTC STAFF INITIALS:** HL

**LOCATION OF ORIGINAL DOCS:** BOZ CABINET D

**ADDITIONAL DESCRIPTION:** \_\_\_\_\_



Rules to Overcoming Objections  
(FFF)

1. Agree! (Great attitude!)
2. Overcome
3. Resume
4. No Pauses

Rules to Overcoming Excuses  
(AIR)

1. Acknowledge
2. Ignore
3. Resume

Objections & Excuses

1. I just want your very best price...
  - a. Absolutely, tell me what you'd like to have accomplished and I'll get that for you.
  - b. (Multiple programs) Absolutely, I'd love to get your price on \_\_\_\_\_. Can I also get you pricing on \_\_\_\_\_ too?
2. I have to think about it...
  - a. I'm with you! What is it you need to think about? I want to make sure I provide you with all the information to make an intelligent decision.
  - b. I understand you need to think about it. However, understand that thinking about it will not change the fact that you need help. You need it and sooner or later you're going to do it. Let's get it done now so you can think about all the other things that need your attention.
  - c. Great, most people want to take time about their decision before they make the decision. On a scale of 1 to 10 with 10 being you're absolutely certain that you need this and number 1 being you wouldn't take it no matter what. On a scale of 1 to 10, where do you find yourself right now? What would make it a 10?
  - d. I understand you want to add some time to this and as a consumer myself, I've said exactly the same thing at exactly this time. Here's the reality, when I was in that situation there were a couple of this going on for me. Number one, I wasn't on the right product and I didn't want to tell the salesperson. Number two, maybe the money wasn't right, the terms weren't right, or the conditions weren't right. Number three, there was some other concern that hadn't been addressed. Let me ask you, which one is going on for you right now?
  - e. Sir, thought is immediate and instantaneous, it's not something that takes time. Think about the watch on my arm right now. How long did that take? What I need you to do now is make a decision, it's yes or no now. Not think about it. Do or don't time. Look, I'm fine with either one. Which one is it, yay or nay?
3. I don't make rash decisions...

- a. I understand! If you're anything like me, this is something that didn't just come up today. It's something that you've previously thought about. Normally when I get to this part of the conversation...
- 4. I need to talk to my spouse, business partner, etc.
  - a. Great! Let's get them on the phone now.
  - b. Great! I have to talk to my spouse about the important decisions too. If your wife is anything like mine, you've already discussed this with her. Normally when I get to this part of the conversation...
  - c. What if he/she says no?
    - i. He/She won't say no
      - 1. Great, let's get this started...
    - ii. Then we wouldn't buy
      - 1. Would he/she say no to the money or would they say no to the product?
  - d. It's better to ask for forgiveness than it is to ask for permission. So let's get going right away...
  - e. Hey, I understand, and if you and your spouse talk as much as me and my spouse do... they know you're here right now. They know what you're doing. So look, let's do this, get it done.
- 5. I don't have my wallet on me...
  - a. I completely understand! Fortunately, we take Venmo, Zelle, and Cashapp. Which one would you like to use?
- 6. I need to move some money around...
  - a. Gotcha! Let's do this, I'll wait on hold while you move some money around.
- 7. Can I call you back on this number?
  - a. You absolutely can! Let me ask you, normally when someone is politely trying to get me off the phone; it's for one of two reasons...
- 8. I'm at work (time excuse)
  - a. I get it! Me too - We're almost done, did you want to use a Visa or MC?
- 9. Free Trial (Find out why)
  - a. Absolutely! I'd love to give you a free trial. Let me ask you, when people ask for a free trial it's because either they're not the decision-maker, they don't think it's going to work, or it's more than you wanted to spend. Which one is it for you?
- 10. Too Expensive
  - a. I understand! Compared to what?
  - b. Better to pay a little extra and get what you want then pay a little less and make a mistake. Better to live rich than to die rich. I need your OK here, and I will get your new product ready so you can start enjoying it right away.

**PX**

**97**



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
Bureau of Consumer Protection  
WASHINGTON, D.C. 20580

**FTC v. Rando, et al.**  
**MATERIALS OBTAINED FROM DEFENDANTS' BUSINESS PREMISES**

☐ 13107 Atlantic Blvd, Suite 201 Jacksonville, FL 32225

☒ Other: \_\_\_\_\_

**DATE:** May 4, 2022

**FTC STAFF INITIALS:** HO

**LOCATION OF ORIGINAL DOCS:** B02- CABINET D

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**ADDITIONAL DESCRIPTION:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



Linda Conyers

Date	First Name	Last Name	Phone Number	Email Address	Social #	DOB
5/28/2021	Angelica	Beckford				
5/28/2021	Kerry	Blink				
5/28/2021	Nicholas	Gonzalez				
5/28/2021	Christine	Garcia				
5/28/2021	Lenora	Core				
5/28/2021	Ming	Yao				
5/28/2021	Cedarian	Smith				
5/28/2021	Kenneth	Hayes				
5/28/2021	Alexis	Wilder				
5/28/2021	Amanda	Garcia				
5/28/2021	Willie	Mayora				
5/28/2021	Clayton	Pykiet				
5/28/2021	Anthony	Moore				
5/28/2021	Richelle	Burns				
5/28/2021	Faiz	Abrar				
5/28/2021	Lonzell	Banks				
5/28/2021	Gerald	Pratt				
5/28/2021	Cortevios	Allen				
6/17/2021	Kerry	Gentry				
6/17/2021	Latonia	Taylor				

Bare

US Bank



6/17/2021 Kerry Gentry  
6/17/2021 Latonia Taylor

Saved Sales



Barclay B7K Promotion from 4/19

Notes

DOB

Social #

Email Address

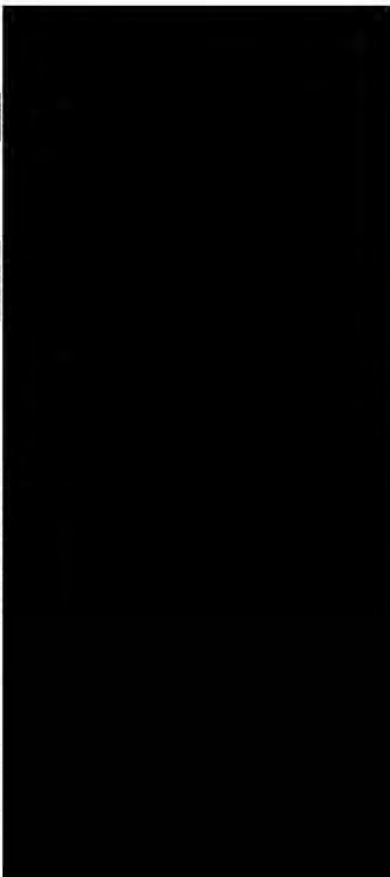
Phone Number

Last Name

Date

First Name

4/19/2021	Annie	Patterson
4/20/2021	Lloyd	Tanner
4/20/2021	Raul	Vega
4/20/2021	Ervin	Orgers
4/20/2021	Adnan	Cemail
4/20/2021	Ron	Hatcher
4/20/2021	Shahei	Tonge
4/20/2021	Lamarr	Mance
4/22/2021	Wendell	Plummer
4/26/2021	Julandas	James



*Judy Posting*

*Opt-Kin +  
pplic Bruch*

*1 min Tracking  
Video  
Do today one month*

Need to add 550 But added 4/12 and 4/127

Date	First Name	Last Name	..	..	er	Email Address	Social #	DOB	Notes
3/5/2021	Chase	Heritier							40K Bardays
3/5/2021	Devante	Johnson							40K Bardays
3/5/2021	Jacob	Greene							40K Bardays
3/5/2021	William	Porter							40K Bardays
3/5/2021	Justin	Cole							40K Bardays
3/5/2021	Martha	Venable							40K Bardays
3/6/2021	Michael	Beckman							40K Bardays
3/6/2021	Michael	Walker							40K Bardays
3/5/2021	Gregory	Wesley							40K Bardays
3/5/2021	Ryan	Hlubb							40K Bardays
3/10/2021	Michael	Stevens							40K Bardays
3/10/2021	Ryan	Usrey							40K Bardays
3/23/2021	Ernesto	Marquez							40K Bardays

sent to  
prosecutor  
4/12/22

may posting

3/15/21  
Phone #'s of Potential  
Connections from growth con

Noelle Randall  
Noelle's Referral "Reach out"  
James Ritter Blazon Gray  
Ryan Mathesis car dealership owner

Dr Eric Hunnington  
Adam Solar company client need credit.

Zac Harshberger

Call Today for  
office something  
(Pin the wheel -  
100 off -> you tube  
Video  
Free upgrade -  
Free association -  
J. J. J.

6/23/2021

Gmail - Timothy Ryan Saved Sale



Brock with The Credit Game <brockfcfm@gmail.com>

## Timothy Ryan Saved Sale

1 message

Brock with The Credit Game <brockfcfm@gmail.com>

To: "mikesingles@gmail.com" <mikesingles@gmail.com>

Thu, Jun 10, 2021 at 10:37 AM

This client is to be added to TD Bank AU TL

SSN:

[REDACTED]

DOB:

[REDACTED]

Thank you,  
Brock

**The Credit Game**

[www.creditgameu.com](http://www.creditgameu.com)

904.420.7772

*Handwritten note:*  
Timothy Ryan Saved Sale  
mikesingles@gmail.com  
Brock with The Credit Game  
6/10/21

*Barclay / WSP Bank*

Date	First Name	Last Name	Phone Number	Email Address	Social #	DOB	Notes
2/19/2021	Darby	Baker					Barclay 44k
2/19/2021	Philip	Freeman					Barclay 44k
2/19/2021	Marcus	Muhammad-Toure					Barclay 44k
2/19/2021	Timothy	Roberts					Barclay 44k
2/19/2021	Chintan	Patel					Barclay 44k
2/19/2021	Adron	Wood					Barclay 44k
2/19/2021	Jason	Crowe					Barclay 44k
2/19/2021	DeAndre	Ramos					Barclay 44k
2/19/2021	Alex	Zavaglia					Barclay 44k
2/19/2021	Orlando	Mannikin					Barclay 44k
2/19/2021	Larry	Williams					Barclay 44k
2/19/2021	James	Exantus					Barclay 44k
2/19/2021	Lenord	Travis					Barclay 44k
2/19/2021	Michael	Travis					Barclay 44k
2/22/2021	Ivy	Nesbitt					US Bank 20k 5y
2/22/2021	Marco	Calenzani					US Bank 20k 5y
2/22/2021	Justin	Cole					US Bank 20k 5y
2/22/2021	Johanna	Boyce					US Bank 20k 5y
2/23/2021	Lalavia	Green					US Bank 20k 5y // Needs to be added ASAP
2/23/2021	Robert	Escalante					US Bank 20k 5y
2/23/2021	Richard	Wasp					4 Vystar 30k 5y
2/23/2021	Chad	Nelson					4 Vystar 30k 5y

*Barclay / WSP Bank*

**PX**

**98**



UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
Bureau of Consumer Protection  
WASHINGTON, D.C. 20580

**FTC v. Rando, et al.**

**MATERIALS OBTAINED FROM DEFENDANTS' BUSINESS PREMISES**

☐ 13107 Atlantic Blvd, Suite 201 Jacksonville, FL 32225

☒ Other: \_\_\_\_\_

**DATE:** May 4, 2022

**FTC STAFF INITIALS:** HO

**LOCATION OF ORIGINAL DOCS:** 802 - CABINET D

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**ADDITIONAL DESCRIPTION:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## Company Address

Do NOT share our physical location address with CLIENTS. Our office is clandestine for the security and safety of our employees. It's an e-commerce business only. The only address that is available to the public is on our website and it is our post office box.

I have read the above statement and I understand that it is my responsibility to comply.

  
Employee's Signature

Thomas L. Archer  
Employee's Name (Print)

10/22/20  
Date

TO BE PLACED IN EMPLOYEE'S  
PERSONNEL FILE



**CONFIDENTIALITY, NON-DISCLOSURE, AND NON-COMPETE AGREEMENT**

**THIS CONFIDENTIALITY AND NON-DISCLOSURE AGREEMENT** (the "Agreement") is made and entered into on this 22 (day) of October (month), 2020, (the "Effective Date") by and between **Prosperity Training Technology** (the "Company") and Lyle Archer (the "Counterparty"). (collectively, the "Parties" and each individually a "Party").

The Parties are exploring the possibility of engaging in one or more mutually beneficial business relationships (collectively, the "Business Relationship"), wherein the Counterparty will act as a broker of the Company's products and services. The Parties recognize that in the course of their discussions to further the Business Relationship, it will be necessary for each Party to disclose to the other certain Confidential Information (as defined below). Each Party desires to set forth the terms that apply to such Confidential Information.

**NOW, THEREFORE**, for and in consideration of the foregoing, of the promises and covenants set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties do hereby agree as follows:

**1. Confidentiality.**

The Parties shall (i) use reasonable efforts to maintain the confidentiality of the information and materials, whether oral, written or in any form whatsoever, of the other that may be reasonably understood, from legends, the nature of such information itself and/or the circumstances of such information's disclosure, to be confidential and/or proprietary thereto or to third parties to which either of them owes a duty of nondisclosure (collectively, "Confidential Information"); (ii) take reasonable action in connection therewith, including without limitation at least the action that each takes to protect the confidentiality of its comparable proprietary assets; (iii) to the extent within their respective possession and/or control, upon termination of this Agreement for any reason, immediately return to the provider thereof all Confidential Information not licensed or authorized to be used or enjoyed after termination or expiration hereof, and (iv) with respect to any person to which disclosure is contemplated, require such person to execute an agreement providing for the treatment of Confidential Information set forth in clauses (i) through (iii). The foregoing shall not require separate written agreements with employees and agents already subject to written agreements substantially conforming to the requirements of this Section nor with legal counsel, certified public accountants, or other professional advisers under a professional obligation to maintain the confidences of clients.

**2. Duration of Confidentiality and Non-Disclosure Agreement.**

Notwithstanding the foregoing, the obligation of a person to protect the confidentiality of any information or materials shall terminate as to any information or materials which: (i) are, or become, public knowledge through no act or failure to act of such person; (ii) are publicly disclosed by the proprietor thereof; (iii) are lawfully obtained without obligations of confidentiality by such person from a third party after reasonable inquiry regarding the authority of such third party to possess and divulge the same; (iv) are independently developed by such

person from sources or through persons that such person can demonstrate had no access to Confidential Information; or (v) are lawfully known by such person at the time of disclosure other than by reason of discussions with or disclosures by the Parties.

Otherwise, the covenants and obligations set forth herein shall continue in effect, indefinitely and without restraint on time or place so long as the materials or information at issue remain private and confidential.

### **3. Materials Disclosed to Remain Property of Proponent.**

All Confidential Information delivered pursuant to this Agreement shall be and shall remain the property of the disclosing Party, and any documents containing or reflecting the Confidential Information, and all copies thereof, shall be promptly returned to the disclosing Party upon written request, or destroyed at the disclosing Party's option. Nothing herein shall be construed as granting or conferring any rights by license or otherwise, express or implied, regarding any idea made, conceived or acquired prior to or after the Effective Date, nor as granting any right with respect to the use or marketing of any product or service. The Parties shall use the Confidential Information only for the Business Relationship.

The obligations of the Parties under this Agreement shall continue and survive the completion or abandonment of the Business Relationship and shall remain binding for a period of three (3) years from the Effective Date.

### **4. Non-Competition and Non-Solicitation.**

Under no circumstances shall the Counterparty use, share, divulge, transfer, assign, disseminate or operate upon in any way Confidential or Proprietary information obtained from the Company for its own or another party's sole profit. Specifically, for the duration of the Counterparty's relationship with the Company, the Counterparty shall refrain from acting as a primary seller of any product or service that the Company offers, including but not limited to "individual authorized user tradelines," "credit sweeps" "credit inquiry removal" "business tradelines" and any similar products or services.

Similarly, the Counterparty shall under no circumstances attempt to solicit or actually solicit clients of the Company for its own sole profit or to refer them to businesses that compete with the Company by offering any of the services set forth above.

### **5. Liquidated Damages for Breach of Agreement.**

The Counterparty understands that by having access to the Company's proprietary information it shall be in a unique position to benefit therefrom at a potentially substantial detriment to the Company. Therefore, the Counterparty understands and acknowledges that it is fair and reasonable for the Company to assess liquidated damages for a breach of this agreement. The Counterparty further agrees and acknowledges that in the event the Counterparty breaches this Agreement by engaging in competitive business with the Company, the Counterparty shall be liable to the Company in an amount not less than **one thousand dollars (\$1,000.00) per day**



for each day that it engages in competing business activities or solicitation of the Company's clients.

This liquidated damages clause shall in no way restrain or prohibit the Company from seeking additional damages or injunctive relief as may be appropriate.

#### **6. Consent to Injunctive Relief.**

The Parties agree and understand that a violation by either Party of this Agreement could cause irreparable injury to the other Party and as there is no adequate remedy at law for such violation, the non-breaching Party may, in addition to any other remedies available to it at law or in equity, enjoin the breaching Party in a court of equity for violating or threatening to violate this Agreement. In the event either Party is required to enforce this Agreement through legal action, then it will be entitled to recover from the other Party all costs incurred thereby, including without limitation, reasonable attorney's fees.

#### **7. No Warranties or Representations.**

Neither Party makes any representation or warranty with respect to any Confidential Information disclosed by it, nor shall either Party or any of their respective representatives have any liability hereunder with respect to the accuracy or completeness of any Confidential Information or the use thereof.

#### **8. Separation of Clauses.**

Any provision of this Agreement held or determined by a court (or other legal authority) of competent jurisdiction to be illegal, invalid, or unenforceable in any jurisdiction shall be deemed separate, distinct and independent, and shall be ineffective to the extent of such holding or determination without (i) invalidating the remaining provisions of this Agreement in that jurisdiction or (ii) affecting the legality, validity or enforceability of such provision in any other jurisdiction.

#### **9. Notice Requirements.**

Any notice required or permitted to be given hereunder shall be (a) in writing, (b) effective on the first business day following the date of receipt, and (c) delivered by one of the following means: (i) by personal delivery; (ii) by prepaid, overnight package delivery or courier service; or (iii) by the United States Postal Service, first class, certified mail, return receipt requested, postage prepaid. All notices given under this Agreement shall be addressed to the addresses stated at the outset of this Agreement, or to new or additional addresses as the Parties may be advised in writing.

#### **10. Choice of Law and Venue Selection.**

This Agreement is to be governed by and construed in accordance with the laws of the State of Florida. Neither Party shall be deemed to waive any of its rights, powers or remedies

hereunder unless such waiver is in writing and signed by said Party. This Agreement is binding upon and inure to the benefit of the Parties and their successor and assigns. The Parties further agree that any disputes arising from this Agreement shall be filed in Florida State Court in a venue situated in Duval County.

#### 11. Non-Compete Agreement.

The Counterparty understands that they further undertake not to enter into business transactions with banks, investors, sources of funds or other bodies, the names of which have been provided by one of the parties to this agreement, unless written permission has been obtained from the other party(ies) to do so. The duration of the Non-Compete Agreement shall be perpetuated for Two (2) years from last date of signing.

#### 12. Entire Written Agreement.

This Agreement constitutes the entire agreement and understanding of the Parties with respect to the subject matter hereof, and is intended as the Parties' final expression and complete and exclusive statement of the terms thereof, superseding all prior or contemporaneous agreements, representations, promises and understandings, whether written or oral. Neither Party is to be bound by any pre-printed terms appearing in the other Party's form documents, tariffs, purchase orders, quotations, acknowledgments, invoices, or other instruments. This Agreement may be amended or modified only by an instrument in writing signed by both Parties.

#### SIGNATURES

**IN WITNESS WHEREOF**, the Parties have caused this Agreement to be executed by their duly authorized officers on the day and year first above written.

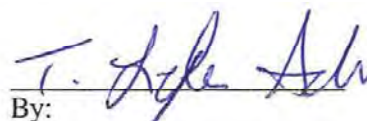
COMPANY:

  
By: \_\_\_\_\_


Date: 10-22-2020

  
Title: \_\_\_\_\_

COUNTERPARTY:

  
By: \_\_\_\_\_

Date: 10-22-20

  
Title: \_\_\_\_\_

PX

99





UNITED STATES OF AMERICA  
FEDERAL TRADE COMMISSION  
Bureau of Consumer Protection  
WASHINGTON, D.C. 20580

**FTC v. Rando, et al.**  
**MATERIALS OBTAINED FROM DEFENDANTS' BUSINESS PREMISES**

☐ 13107 Atlantic Blvd, Suite 201 Jacksonville, FL 32225

☒ Other: \_\_\_\_\_

**DATE:** May 4, 2022

**FTC STAFF INITIALS:** NP

**LOCATION OF ORIGINAL DOCS:** BO-3 - Trash

**ADDITIONAL DESCRIPTION:** \_\_\_\_\_

Merchant Services  
Retrieval & Chargeback Department  
1185 Imperial Dr., Suite 200  
Hagerstown, MD 21740  
<https://merlinkresponse.com>

**First Reversal Acceptance**

Fax: 706-644-5210

4/28/2022

PROSPERITY TRAINING TECHN  
MICHAEL RANDO  
14286 BEACH BLVD # 19-207  
JACKSONVILLE FL 32250-1561

Your Case Number is: **2022103002765**

**Merchant Notification**

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant #:	0567140110321323	Reference Number:	82306622068900013673280
Transaction Amount:	\$500.00	Transaction Date:	3/9/2022
Adjustment Amount:	\$500.00	Original Ref No	63586465525
Authorization Code:	14000Z	POS Entry Mode:	
Family ID:	35265425	Chargeback DDA:	XXXXXXXXX5489

We are reversing this First Reversal dispute:

Your response is being sent to the cardholder's bank. They have the right to continue the case after review of your rebuttal.

Please do not respond to this advice. The case has been returned to the issuing bank.

Should you have any questions please contact the chargeback department at 866-637-5467. Please note that we may have printed documentation on the back side of each page.



merlinkresponse.com

Merchant Services  
 Retrieval & Chargeback Department  
 1185 Imperial Dr., Suite 200  
 Hagerstown, MD 21740  
<https://merlinkresponse.com>

## First Reversal Acceptance

Fax: 706-644-5210

4/28/2022



PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

\*\*N0007541

Your Case Number is: **2022097002527**

### Merchant Notification

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant #:	0567140110321323	Reference Number:	72306622080900014852334
Transaction Amount:	\$500.00	Transaction Date:	3/21/2022
Adjustment Amount:	\$500.00	Original Ref No	63609153170
Authorization Code:	02432Z	POS Entry Mode:	
Family ID:	35206044	Chargeback DDA:	XXXXXXXXXX5489

We are reversing this First Reversal dispute:

Your response is being sent to the cardholder's bank. They have the right to continue the case after review of your rebuttal.

Please do not respond to this advice. The case has been returned to the issuing bank.

Should you have any questions please contact the chargeback department at 866-637-5467. Please note that we may have printed documentation on the back side of each page.

Merchant Services  
 Retrieval & Chargeback Department  
 1185 Imperial Dr., Suite 200  
 Hagerstown, MD 21740

**Chargeback Debit Advice**  
**Respond By: 5/7/2022**

<https://merlinkresponse.com>

Fax: 706-644-5210

4/26/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022115017248**

This is a notification of a first chargeback initiated by the Issuing bank: CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION

**Reason: Cardholder Dispute**

Your account has been **debited** by the Adjustment Amount because:

*Cardholder is disputing either goods/services not received, not as described/defective or not suitable for purpose intended; Credit not processed, credit posted as a sale or cancelled recurring; No show or addendum dispute. Provide a written rebuttal to CH's claim and any applicable supporting documentation.*

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	82306622108900017655137
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$225.00	Cardholder Name:	Not Available
Chargeback Amount:	\$225.00	Transaction Date:	4/18/2022
Adjustment Amount:	\$225.00	Posting Date:	4/18/2022
Original Reference:	43337532065	Resolved Date:	4/25/2022
		Received Date:	4/22/2022
Authorization Code:	05303B	POS Entry Mode:	
Family ID:	35548408	Chargeback DDA:	XXXXXX0720

**PLEASE BE AWARE:**

- o You must supply a detailed rebuttal addressing all claims and if full or partial credit was issued, please explain why only partial credit was issued.
- o You must supply your rebuttal and documentation no later than **5/7/2022**. Failure to do so could result in the forfeiture of your reversal rights established by Mastercard.
- o Please note that there may be printed documentation on the back side of each page.
- o For faster processing, fax your reversal request. Please complete and return this form with any documentation supporting your case. Should you have any questions please contact the chargeback department at 866-637-5467.

\*NOTE: It is a violation of association rules to issue a credit after the initiation of the dispute. You may be assessed a fee by MasterCard if prearbitration is pursued and you accept.

**IMPORTANT:** I understand my representment request may be declined by the issuing bank and they can pursue prearbitration, if my documentation does not remedy the case. If your rebuttal did not remedy the case you may be subject to a fee assessed by MasterCard if you decide to accept responsibility for the prearbitration.

☐ I wish to represent this case and understand if a prearbitration is received and accepted I may be subject to a fee by MasterCard

☐ I accept the debit to my account (if accepted you are not required to respond)

## Dispute Resolution Form— Cardholder Dispute Chargeback

### Dispute Details:

Describe the cardholder's complaint in sufficient detail to meet the requirements for the chargeback as described in the *Chargeback Guide* and to enable all parties to understand the dispute:

Did the merchandise or services differ from what was described on the receipt? Yes  
Please Select the Dispute Reason: What I received wasn't what I expected  
What is the nature of the Dispute? Not as Described  
null No  
null Yes  
Did the cardholder cancel the services? Yes  
Dispute Amount 225.00  
Cancellation Date: 04/21/2022  
Does the dispute involve merchandise or services provided that do not match the merchant's verbal description? Yes  
Provide details of what was ordered and not as described: financial advice and she never get a good advice  
What was purchased? Services  
Date merchandise/service was received: 04/18/2022  
Cancellation Reason: no response

Merchant Services  
 Retrieval & Chargeback Department  
 1185 Imperial Dr., Suite 200  
 Hagerstown, MD 21740

### Allocation Debit Advice

<https://merlinkresponse.com>

Fax: 706-644-5210

4/26/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022115017103**

This is a notification of a(n) Allocation dispute initiated by the issuing bank: JPMorgan Chase Bank N.A. - Debit

**Reason: Fraud Card Absent Environment**

Your account has been debited by the Adjustment Amount because: *Unauthorized charge. Supply invoice or order form, evidence of positive AVS response received and proof of delivery to the AVS confirmed address.*

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	24943062105900017325973
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$997.00	Cardholder Name:	Not Available
Dispute Amount:	\$997.00	Transaction Date:	4/15/2022
Adjustment Amount:	\$997.00	Posting Date:	4/15/2022
Original Reference:	63663343359	Resolved Date:	4/25/2022
		Received Date:	4/22/2022
Authorization Code:	062214	POS Entry Mode:	
Family ID:	35548273	Chargeback DDA:	XXXXXXXX0720

**Issuer Contact Information**

Name: RETAIL AUTO CB PROD  
Phone:  
Email: retail-autocb-prod@chase.com

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**By completing this form, you agree that the information captured is correct to the best of your knowledge. Any available documentation which supports this dispute should be attached.**

Merchant Services  
Retrieval & Chargeback Department  
1185 Imperial Dr., Suite 200  
Hagerstown, MD 21740  
<https://merlinkresponse.com>

**AMEXReversal Notification**

Fax: 706-644-5210

4/26/2022



PROSPERITY TRAINING TECHN  
MICHAEL RANDO  
14286 BEACH BLVD # 19-207  
JACKSONVILLE FL 32250-1561

\*\*N0007377

Your Case Number is: **2022105024030**

**Merchant Notification**

Type:	Sale	Cardholder Number:	[REDACTED]
Merchant #:	0567140110321323	Reference Number:	73056711355900015861663
Transaction Amount:	\$2000.00	Transaction Date:	12/21/2021
Dispute Amount:	\$2000.00	POS Entry Mode:	
Authorization Code:		Chargeback DDA:	XXXXXX0720
Family ID:	35245247		

Dear Merchant:

This notification is to inform you of the action taken regarding this AMEXReversal dispute.  
American Express has denied your request for a chargeback reversal.

Should you have any questions please contact the chargeback department at 866-637-5467. Please note that we may have printed documentation on the back side of each page.



Merchant Services  
 Retrieval & Chargeback Department  
 1185 Imperial Dr., Suite 200  
 Hagerstown, MD 21740

<https://merlinkresponse.com>

Fax: 706-644-5210

## Chargeback Debit Advice

Respond By: 5/8/2022

4/27/2022



PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

\*\*\*N0009775

Your Case Number is: **2022116025308**

This is a notification of a first chargeback initiated by the issuing bank:

### Reason: Cardholder Dispute

Your account has been debited by the Adjustment Amount because:

**Cardholder is disputing either goods/services not received, not as described/defective or not suitable for purpose intended; Credit not processed, credit posted as a sale or cancelled recurring; No show or addendum dispute. Provide a written rebuttal to CH's claim and any applicable supporting documentation.**

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	72306622088900015676536
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$300.00	Cardholder Name:	Not Available
Chargeback Amount:	\$300.00	Transaction Date:	3/29/2022
Adjustment Amount:	\$300.00	Posting Date:	3/29/2022
Original Reference:	63625110607	Resolved Date:	4/26/2022
		Received Date:	4/23/2022
Authorization Code:	082906	POS Entry Mode:	
Family ID:	35573637	Chargeback DDA:	XXXXXX0720

#### PLEASE BE AWARE:

- o You must supply a detailed rebuttal addressing all claims and if full or partial credit was issued, please explain why only partial credit was issued.
  - o You must supply your rebuttal and documentation no later than **5/8/2022**. Failure to do so could result in the forfeiture of your reversal rights established by Mastercard.
  - o Please note that there may be printed documentation on the back side of each page.
  - o For faster processing, fax your reversal request. Please complete and return this form with any documentation supporting your case. Should you have any questions please contact the chargeback department at 866-637-5467.
- \*NOTE: It is a violation of association rules to issue a credit after the initiation of the dispute. You may be assessed a fee by MasterCard if prearbitration is pursued and you accept.

IMPORTANT: I understand my representment request may be declined by the issuing bank and they can pursue prearbitration, if my documentation does not remedy the case. If your rebuttal did not remedy the case you may be subject to a fee assessed by MasterCard if you decide to accept responsibility for the prearbitration.

☐ I wish to represent this case and understand if a prearbitration is received and accepted I may be subject to a fee by MasterCard

☐ I accept the debit to my account (if accepted you are not required to respond)



Merchant Services  
 Retrieval & Chargeback Department  
 1185 Imperial Dr., Suite 200  
 Hagerstown, MD 21740

# Allocation Debit Advice

<https://merlinkresponse.com>

Fax: 706-644-5210

4/28/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022117017166**

This is a notification of a(n) Allocation dispute initiated by the issuing bank: Chase Bank USA, National Association

**Reason: Fraud Card Absent Environment**

Your account has been debited by the Adjustment Amount because: *Do Not Respond or Issue Credit. This Financial is a result of your agreement with Visas RDR program. Your acceptance of this dispute has reimbursed the cardholders account.*

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	24943962054900012205718
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$27.00	Cardholder Name:	Not Available
Dispute Amount:	\$27.00	Transaction Date:	2/23/2022
Adjustment Amount:	\$27.00	Posting Date:	2/23/2022
Original Reference:	17591	Resolved Date:	4/27/2022
		Received Date:	4/26/2022
Authorization Code:	06579G	POS Entry Mode:	
Family ID:	35598863	Chargeback DDA:	XXXXXXXXXX5489

Merchant Services  
 Retrieval & Chargeback Department  
 1185 Imperial Dr., Suite 200  
 Hagerstown, MD 21740

## Collaboration Debit Advice

<https://merlinkresponse.com>

Fax: 706-644-5210

4/27/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022116025174**

This is a notification of a(n) Collaboration dispute initiated by the issuing bank: Bank of America, National Association

**Reason: Cancelled Merchandise/Services**

Your account has been debited by the Adjustment Amount because: *Do Not Respond or Issue Credit. This Financial is a result of your agreement with Visas RDR program. Your acceptance of this dispute has reimbursed the cardholders account.*

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	2494306205490001224619
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$200.00	Cardholder Name:	Not Available
Dispute Amount:	\$200.00	Transaction Date:	2/23/2022
Adjustment Amount:	\$200.00	Posting Date:	2/23/2022
Original Reference:	15383	Resolved Date:	4/26/2022
		Received Date:	4/23/2022
Authorization Code:	130961	POS Entry Mode:	
Family ID:	35573513	Chargeback DDA:	XXXXXX0720

By completing this form, you agree that the information captured is correct to the best of your knowledge. Any available documentation which supports this dispute should be attached.

Merchant Services  
 Retrieval & Chargeback Department  
 1185 Imperial Dr., Suite 200  
 Hagerstown, MD 21740

## Collaboration Debit Advice

<https://merlinkresponse.com>

Fax: 706-644-5210

4/27/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022116025022**

This is a notification of a(n) Collaboration dispute initiated by the issuing bank: Idaho Central Credit Union

**Reason: Merchandise/Services Not Received**

Your account has been debited by the Adjustment Amount because: *Do Not Respond or Issue Credit. This Financial is a result of your agreement with Visas RDR program. Your acceptance of this dispute has reimbursed the cardholders account.*

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	24943062061900012955529
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$100.00	Cardholder Name:	Not Available
Dispute Amount:	\$100.00	Transaction Date:	3/2/2022
Adjustment Amount:	\$100.00	Posting Date:	3/2/2022
Original Reference:	15743	Resolved Date:	4/26/2022
		Received Date:	4/23/2022
Authorization Code:	064204	POS Entry Mode:	
Family ID:	35573370	Chargeback DDA:	XXXXXX0720

By completing this form, you agree that the information captured is correct to the best of your knowledge. Any available documentation which supports this dispute should be attached.

[illegible]

Notes:

By signing below, I hereby attest to the following:

1. I have examined the charges made to my credit/debit card.
2. I authorized the transactions listed above.
3. I certify the merchandise/service was not received on the expected delivery date.
4. I have contacted stated merchant above regarding this dispute but remains unresolved.
5. I was provided the 'Understanding Your Visa Dispute' flyer.
6. I acknowledge that provisional credit may be received within 10 business days subject to the result/or length of the investigation.

Signature

03/07/2022

Date \_\_\_\_\_

I give my consent to the Credit Union to release any information regarding my card and/or card account to any local and/or federal law enforcement agency so that the information can, if necessary, be used in the investigation and/or persecution of any person(s) who may be responsible for fraud involving my card and/or card account. Further, I understand I may be required to comply with a court order or subpoena to give testimony. I swear this affidavit is true and understand that making a false sworn statement is subject to federal and/or state statutes and may be punishable by fines and/or by imprisonment.



Merchant Services  
 Retrieval & Chargeback Department  
 1185 Imperial Dr., Suite 200  
 Hagerstown, MD 21740

**Chargeback Debit Advice**  
**Respond By: 5/9/2022**

<https://merlinkresponse.com>

Fax: 706-644-5210

4/28/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022117017472**

This is a notification of a first chargeback initiated by the issuing bank: CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION

**Reason: No Cardholder Authorization**

Your account has been debited by the Adjustment Amount because:

**Unauthorized charge. Provide a signed and imprinted or magswiped sales ticket; or copy of order form/invoice, along with evidence of positive AVS.**

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	82306622112900018014569
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$100.00	Cardholder Name:	Not Available
Chargeback Amount:	\$100.00	Transaction Date:	4/22/2022
Adjustment Amount:	\$100.00	Posting Date:	4/22/2022
Original Reference:	43346409014	Resolved Date:	4/27/2022
		Received Date:	4/26/2022
Authorization Code:	09264B	POS Entry Mode:	
Family ID:	35599158	Chargeback DDA:	XXXXXXXXXX5486

**PLEASE BE AWARE:**

- o You must supply a detailed rebuttal addressing all claims and if full or partial credit was issued, please explain why only partial credit was issued.
- o You must supply your rebuttal and documentation no later than **5/9/2022**. Failure to do so could result in the forfeiture of your reversal rights established by Mastercard.
- o Please note that there may be printed documentation on the back side of each page.
- o For faster processing, fax your reversal request. Please complete and return this form with any documentation supporting your case. Should you have any questions please contact the chargeback department at 866-637-5467.

\*NOTE: It is a violation of association rules to issue a credit after the initiation of the dispute. You may be assessed a fee by MasterCard if prearbitration is pursued and you accept.

IMPORTANT: I understand my representative request may be declined by the issuing bank and they can pursue prearbitration, if my documentation does not remedy the case. If your rebuttal did not remedy the case you may be subject to a fee assessed by MasterCard if you decide to accept responsibility for the prearbitration.

I wish to represent this case and understand if a prearbitration is received and accepted I may be subject to a fee by MasterCard

☐ I accept the debit to my account (if accepted you are not required to respond)

Retrieval & Chargeback Department  
1185 Imperial Dr., Suite 200

**Chargeback Debit Advice**

Respond By: 5/9/2022

**Mail, Fax, or Upload Response To:**

Merchant Services  
Retrieval & Chargeback Department  
1185 Imperial Dr., Suite 200  
Hagerstown, MD 21740

**Chargeback Debit Advice**

Respond By: 5/9/2022

https://merlinkresponse.com

Fax: 706-644-5210

4/28/2022

PROSPERITY TRAININGTECHN  
MICHAEL RANDO  
14286 BEACH BLVD # 19-207  
JACKSONVILLE FL 32250-1561

Your Case Number is: 2022117017470

This is a notification of a first chargeback initiated by the issuing bank: CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION

**Reason: No Cardholder Authorization**

Your account has been debited by the Adjustment Amount because:

**Unauthorized charge. Provide a signed and imprinted or magswiped sales ticket; or copy of order form/invoice, along with evidence of positive AVS.**

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	82306622112900018016101
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$100.00	Cardholder Name:	Not Available
Chargeback Amount:	\$100.00	Transaction Date:	4/22/2022
Adjustment Amount:	\$100.00	Posting Date:	4/22/2022
Original Reference:	43346419478	Resolved Date:	4/27/2022
		Received Date:	4/26/2022
Authorization Code:	04996B	POS Entry Mode:	
Family ID:	35599156	Chargeback DDA:	XXXXXXXXXX5489

**PLEASE BE AWARE:**

- o You must supply a detailed rebuttal addressing all claims and if full or partial credit was issued, please explain why only partial credit was issued.
- o You must supply your rebuttal and documentation no later than **5/9/2022**. Failure to do so could result in the forfeiture of your reversal rights established by Mastercard.
- o Please note that there may be printed documentation on the back side of each page.
- o For faster processing, fax your reversal request. Please complete and return this form with any documentation supporting your case. Should you have any questions please contact the chargeback department at 866-637-5467.

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Fax: 706-644-5210

## Allocation Debit Advice

4/27/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022116025063**

This is a notification of a(n) Allocation dispute initiated by the issuing bank:

**Reason: Fraud Card Absent Environment**

Your account has been debited by the Adjustment Amount because: *Do Not Respond or Issue Credit. This Financial is a result of your agreement with Vlsas RDR program. Your acceptance of this dispute has reimbursed the cardholders account.*

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	24943062094900016292276
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$450.00	Cardholder Name:	Not Available
Dispute Amount:	\$450.00	Transaction Date:	4/4/2022
Adjustment Amount:	\$450.00	Posting Date:	4/4/2022
Original Reference:	63641064274	Resolved Date:	4/26/2022
		Received Date:	4/23/2022
Authorization Code:	H96912	POS Entry Mode:	
Family ID:	35573411	Chargeback DDA:	XXXXXX0720

Merchant Services  
 Retrieval & Chargeback Department  
 1185 Imperial Dr., Suite 200  
 Hagerstown, MD 21740

**Chargeback Debit Advice**  
**Respond By: 5/8/2022**

<https://merlinkresponse.com>

Fax: 706-644-5210

4/27/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022116025317**

This is a notification of a first chargeback initiated by the issuing bank: CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION

**Reason: Cardholder Dispute**

Your account has been debited by the Adjustment Amount because:

*Cardholder is disputing either goods/services not received, not as described/defective or not suitable for purpose intended; Credit not processed, credit posted as a sale or cancelled recurring; No show or addendum dispute. Provide a written rebuttal to CHs claim and any applicable supporting documentation.*

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	72306622110900017848176
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$100.00	Cardholder Name:	Not Available
Chargeback Amount:	\$100.00	Transaction Date:	4/20/2022
Adjustment Amount:	\$100.00	Posting Date:	4/20/2022
Original Reference:	43342178505	Resolved Date:	4/26/2022
		Received Date:	4/23/2022
Authorization Code:	02302B	POS Entry Mode:	
Family ID:	35573646	Chargeback DDA:	XXXXXX0720

**PLEASE BE AWARE:**

- o You must supply a detailed rebuttal addressing all claims and if full or partial credit was issued, please explain why only partial credit was issued.
- o You must supply your rebuttal and documentation no later than **5/8/2022**. Failure to do so could result in the forfeiture of your reversal rights established by Mastercard.
- o Please note that there may be printed documentation on the back side of each page.
- o For faster processing, fax your reversal request. Please complete and return this form with any documentation supporting your case. Should you have any questions please contact the chargeback department at 866-637-5467.

\*NOTE: It is a violation of association rules to issue a credit after the initiation of the dispute. You may be assessed a fee by MasterCard if prearbitration is pursued and you accept.

IMPORTANT: I understand my representation request may be declined by the issuing bank and they can pursue prearbitration, if my documentation does not remedy the case. If your rebuttal did not remedy the case you may be subject to a fee assessed by MasterCard if you decide to accept responsibility for the prearbitration.

I wish to represent this case and understand if a prearbitration is received and accepted I may be subject to a fee by MasterCard

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4/27/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022116025316**

This is a notification of a first chargeback initiated by the issuing bank: CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION

**Reason: Cardholder Dispute**

Your account has been debited by the Adjustment Amount because:

*Cardholder is disputing either goods/services not received, not as described/defective or not suitable for purpose intended; Credit not processed, credit posted as a sale or cancelled recurring; No show or addendum dispute. Provide a written rebuttal to CHs claim and any applicable supporting documentation.*

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	72306622110900017847798
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$50.00	Cardholder Name:	Not Available
Chargeback Amount:	\$50.00	Transaction Date:	4/20/2022
Adjustment Amount:	\$50.00	Posting Date:	4/20/2022
Original Reference:	43342195950	Resolved Date:	4/26/2022
		Received Date:	4/23/2022
Authorization Code:	05154B	POS Entry Mode:	
Family ID:	35573645	Chargeback DDA:	XXXXXX0720

**PLEASE BE AWARE:**

- o You must supply a detailed rebuttal addressing all claims and if full or partial credit was issued, please explain why only partial credit was issued.
- o You must supply your rebuttal and documentation no later than **5/8/2022**. Failure to do so could result in the forfeiture of your reversal rights established by Mastercard.
- o Please note that there may be printed documentation on the back side of each page.
- o For faster processing, fax your reversal request. Please complete and return this form with any documentation supporting your case.

Should you have any questions please contact the chargeback department at 866-637-5467.

\*NOTE: It is a violation of association rules to issue a credit after the initiation of the dispute. You may be assessed a fee by MasterCard if prearbitration is pursued and you accept.

IMPORTANT: I understand my representation request may be declined by the issuing bank and they can pursue prearbitration, if my documentation does not remedy the case. If your rebuttal did not remedy the case you may be subject to a fee assessed by MasterCard if you decide to accept responsibility for the prearbitration.

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4/27/2022

PROSPERITY TRAINING TECHN  
 MICHAEL RANDO  
 14286 BEACH BLVD # 19-207  
 JACKSONVILLE FL 32250-1561

Your Case Number is: **2022116025315**

This is a notification of a first chargeback initiated by the issuing bank: CAPITAL ONE BANK (USA), NATIONAL ASSOCIATION

**Reason: Cardholder Dispute**

Your account has been **debited** by the Adjustment Amount because:

*Cardholder is disputing either goods/services not received, not as described/defective or not suitable for purpose intended; Credit not processed, credit posted as a sale or cancelled recurring; No show or addendum dispute. Provide a written rebuttal to CH's claim and any applicable supporting documentation.*

Type:	Retail Sale	Cardholder Number:	[REDACTED]
Merchant Name:	PROSPERITY TRAINING TECHN	Reference Number:	72306622110900017813386
Merchant #:	0567140110321323	2nd Reference Number:	
Transaction Amount:	\$50.00	Cardholder Name:	Not Available
Chargeback Amount:	\$50.00	Transaction Date:	4/20/2022
Adjustment Amount:	\$50.00	Posting Date:	4/20/2022
Original Reference:	43342187581	Resolved Date:	4/26/2022
		Received Date:	4/23/2022
Authorization Code:	03886B	POS Entry Mode:	
Family ID:	35573644	Chargeback DDA:	XXXXXX0720

**PLEASE BE AWARE:**

- o You must supply a detailed rebuttal addressing all claims and if full or partial credit was issued, please explain why only partial credit was issued.
- o You must supply your rebuttal and documentation no later than **5/8/2022**. Failure to do so could result in the forfeiture of your reversal rights established by Mastercard.
- o Please note that there may be printed documentation on the back side of each page.
- o For faster processing, fax your reversal request. Please complete and return this form with any documentation supporting your case. Should you have any questions please contact the chargeback department at 866-637-5467.

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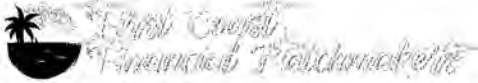


**PX**

**100**

4/5/2018

FAQ Wholesale Tradelines credit repair information, authorized user tradelines



## FAQ's

### TIPS FOR SELECTING TRADELINES

The amount by which a credit score can increase is different for everyone. We stick to a few rules of thumb when determining the benefits that you will receive:

1. Higher limits and older aged tradelines correlate to bigger credit score increases.
2. More older accounts make your file more solid.
3. If you have nothing on your credit file, you must select something at least 6 months old to generate a credit score and avoid a thin file error.
4. The fewer addresses you have on your credit report, the better. We can filter the list by address code to help you select lines from the same cardholder or we can help you with this one-on-one. Please contact Val or Mike directly if you want to do this.
5. All of our tradelines are under 30% unless otherwise noted in the comment section. All tradelines have perfect payment history.
6. If you have negative items on your credit report, this can offset the boost that you could get. You may need to have a credit sweep, which we provide, in order to get the maximum boost possible from tradeline(s). Tradelines are not a band-aid, they are an enhancement.

### FREQUENTLY ASKED QUESTIONS



#### How does this work? What is a tradeline?

First Coast Financial Matchmakers legally adds positive history to your credit report. We do this by adding you as an authorized user to a tradeline, allowing you to "piggyback" off of the account in good standing. This is possible because creditors will provide credit bureaus the entire account history on any given tradeline for an authorized user. FICO® digests this newly added credit and recalculates your score with drastic improvements.

A tradeline is a credit line/account that is on your credit report. For example, any of your credit cards are considered tradelines on your credit report. Your car note is a tradeline. Your mortgage is a tradeline. A student loan reporting to your credit report is a tradeline. The only type of tradelines that we provide here though is Authorized User tradelines, with perfect payment history, low utilization (under 25% unless otherwise noted) and perfect payment history.

Chat now



<https://wholesaletradelines.com/faq/>

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FTC-TCG-S1-000322

4/5/2018

FAQ Wholesale Tradelines credit repair information, authorized user tradelines

**Do you have a newsletter?**

Yes! Sign up for our newsletter by clicking here so you will be the first to know about new sales and other weekly sales.

**How long does it take for a tradeline to appear on my report?**

Tradelines post 15 days AFTER the statement date given you placed your order. At least 3 days before the statement date. Orders and payments must be made AT LEAST 3 days before the statement date in order for your tradeline to post that month. [We are known to make magic happen.] We guarantee that our tradelines will appear on your report within 20 to 30 business days. Most tradelines will appear much sooner.

**How long will a tradeline stay on my file?**

We guarantee our tradeline(s) will stay on your report for a minimum of two posting cycles which is at least 60 days. Certain tradelines like Discover, Capital One and Chase, can remain on up to 90 days. Note that industry average is only a 30 day posting, so you are getting an amazing deal here. If you would like to extend a tradeline lease for a fee, please let us know by within 35 days of your purchase. Note that after your lease has expired, the account will remain on your credit report. It will just change to a terminated authorized user status. Its great that the account remains on your file indefinitely thus making your credit report more solid.

**How much will my score increase?**

Each client is different, but we recommend to follow the tips above in order to get the best possible boost to your credit score.

**What can I do with my increased credit score?**

An increased credit score will allow you to secure better interest and approval rates on credit cards, car loans, and mortgages. It also impacts your car insurance rate, the ability to rent an apartment, put utilities in your name without a down payment, or personally guarantee your own business. Also certain professions/employers require a certain credit rating for employment. Having a higher credit score means better loan terms, hands down.

**What happens when I am removed from the tradeline? Will my score change?**

When your authorized user lease has expired, the information will remain on your credit file, however it will show as a closed account. This is fine because the more positive accounts on your credit file, the stronger your file will be. The most impact you will get out of the tradeline will be while you are in an active status on the tradeline. Your score may or may not dip slightly when your lease has expired. What we have seen historically is a dip when the authorized user is removed, but not to as low as it was before the tradeline was added. Every file is different. Don't delay, take action as soon as your tradeline(s) have posted to your credit file.

**Do I receive the card?**

No. The tradeline you purchase will appear in your credit file, however you will not get the card. The goal of tradelines is for you to reap the benefit of a credit score increase/file solidification, then reach for your financial goals. What you are purchasing with tradelines is the information to be essentially copied and pasted in your credit file thus giving you an increase to your credit score in a very quick amount of time.

Chat now

<https://wholesaletradelines.com/faq/>

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FTC-TCG-S1-000323



4/5/2018

FAQ Wholesale Tradelines credit repair information, authorized user tradelines

**What are your payment methods?**

Bank of America  
Chase Quick Pay  
Wells Fargo Surepay  
Western Union  
Zelle (zellepay.com)

We DO NOT accept credit cards or PAYPAL. It is a violation of Paypal's user agreement for any credit related company to use their platform for their services.

**Do you work on business credit?**

No however we do have access to Business Tradelines. Please email [Mikesingles@gmail.com](mailto:Mikesingles@gmail.com) for more information. Keep in mind that maintaining a good credit score is a key ingredient to getting approvals and lower interest rates in your own business ventures. For the first few years+ of starting up and owning a business, you may have to PG (personal guarantee) your loans, and use your own credit to setup your business while your business is still establishing its identity. It's essential to have good credit to help get you through those times and make your life easier, and more affordable. Owning a business is stressful enough, let alone worry about if you will get approved or denied for funding or for a commercial lease, a merchant account, or even utilities. You will need your personal credit as a business owner and entrepreneur. It behooves you to build and maintain a good credit score!

**What credit monitoring site do we prefer?**

Credit Check Total is best for posting tradelines to your file and seeing results sooner, in real time. We also like Equifax.com, IdentityIQ, and Privacy Guard. Paid 3 bureau monitoring services are always preferred over the free ones like Credit Karma. Keep in mind we do not accept Credit Karma or any free service to report a non-posting issue (industry standard).

**Do you have primaries?**

Yes we have access to one primary. See the Primary Tradeline + Inquiry Removal page for additional information.

**What is our return/refund policy and disclaimer?**

[VIEW IT HERE](#)

**How much does it cost to extend my tradeline lease?**

Half price of the original price for one month's additional posting (an extra 30 days). Full price of tradeline for 2 additional postings (an extra 60 days.) You must notify us within 35 days of placing your order to make a request to extend your lease. Please get with us and we will help you.

**Do you have business tradelines? Can I use my EIN number in place on my SSN number?**

Yes we have access to Business Tradelines to build business credit. Please email [Mikesingles@gmail.com](mailto:Mikesingles@gmail.com) for additional information on business tradelines. No you won't be able to use an EIN number in place of an SSN number, this will not work for posting of authorized user tradelines.

**What is a soft pull?**

Some lines do not post automatically so we need to merge the tradeline address onto your credit report and by doing this it will make the tradeline report to your credit file. This will result in a inquiry to your file. It is the only way to get most tradelines to post

[Chat now](#)



<https://wholesaletradelines.com/faq/>

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FTC-TCG-S1-000324

4/5/2018

FAQ Wholesale Tradelines credit repair information, authorized user tradelines

address merge to your credit file. If you do not want this, there are  
can pick from that do not require a hard pull, and they require spe  
bank. Please email us so we can guide you

**Do I need to remove Fraud Alerts from my file before**

Yes. If you don't then the tradeline will not post properly. It is the  
credit bureau and remove the fraud alert, it is a simple phone call to each bureau to remove it.

Wholesale Tradelines  
Credit Repair  
Authorized User Tradelines  
Credit Monitoring  
Credit Disputes  
Credit Inquiries  
Credit Reports  
Credit Scores

Chat now



4/4

<https://wholesaletradelines.com/faq/>

FTC-TCG-S1-000328

**PX**

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# CREDIT GAME UNIVERSITY

## **3 Bureau 24 Hour Express Inquiry Removal/ Deletion**

### **Call Each Bureau**

**Experian: 1-855-414-6048 Enter your social then press 2, then 1, then 2, then 3. Ask to speak to the fraud department.**

**Equifax: 1-888-548-7878**

**Transunion: 1-800-916-8800 Press 0 to speak to the Rep and ask to be transferred to the fraud department**

**1 When you call these Bureau's, to save time tell them you where already on the phone with the Fraud Department but got disconnected and would like to be transferred back. Confirm you are speaking to the fraud department then proceed 1**

**Say that you noticed unauthorized inquires on your report- or you noticed someone applied for something in your name.**

**Make them aware that according to the FCRA ( Fair Credit Reporting Act). Legally these unverified & unauthorized items must be removed!**

**They will then ask you to list all the unauthorized Inquires \* Do not remove inquiries from open Credit Card accounts you will run the risk of the entire account being removed 1**

**If they ask you about submitting a FTC/Police report on these accounts, say you have already done this.**

**If they ask if you have contacted the original creditors, say you have already done this.**

**\*If at some point they ask for your FTC report # or refuse to remove them until they have the FTC report hang up and call back, this method success is based on what representative you get on the phone some may be strict on company policies , but others wont be and those are the ones who will be getting us our removals. So you may have to call the bureau's multiple times to get the right person \***

**They may place you on hold, DO NOT PANIC! When the rep returns they will say something along the lines of we will investigate and it may take up to 30 days to complete. However typically the following business day all of the inquires you asked to be deleted should be deleted. Max 72 hrs**

**PX**

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# CREDIT GAME UNIVERSITY

## The Staging Your Report Process

- Opt out of Secondary Credit Reporting Companies to remove their services and suppress their report so they will not report to companies on your behalf.
  - You do not want them reporting behind the scenes information while you are disputing negative accounts.
  - You do not want TransUnion, Equifax, and Experian to have information to verify your accounts.
- When it comes to opting out of the Secondary Reporting Companies, you can use the following agencies:
  - LexisNexis – Use the online opt out choice
    - \*LexisNexis is the main reporting agency that holds information for bankruptcies, judgments, and tax liens.
    - Web - <https://optout.lexisnexis.com/>
    - Address – P.O. Box 933, Dayton, OH, 45401
    - Email – [privacy.information.mgr@lexisnexis.com](mailto:privacy.information.mgr@lexisnexis.com)
    - Phone – 866-490-1920
  - Innovis – Use the online opt out choice
    - Web - <https://www.innovis.com/securityFreeze/index>
    - Address – P.O. Box 26, Pittsburgh, PA 15230
    - Phone – 800-540-2505
  - SageStream – Call or fax to opt out
    - Web - <https://www.sagestreamllc.com/security-freeze/>
    - Address – SageStream, LLC Consumer Office, P.O. Box 503793, San Diego, CA 92150
    - Fax – (858) 451-2847
    - Phone - 1-888-395-0277
  - ARS - Call or mail
    - Web - <https://www.ars-consumeroffice.com/securityfreeze.faces>
    - Address - Advanced Resolution Services, Inc. 5005 Rockside Road Suite 600, Independence, OH 44131
    - Fax - 216-615-7642
    - Phone - 1-800-392-8911

9

- It allows you to challenge the validity of the accounts on your credit repair. ○ You are asking the companies to verify all of the accounts on your account are valid.

under the FCRA, a list of the federal agencies who enforce the FCRA, and a statement that the credit bureau is not required to remove accurate, negative information unless it is outdated or cannot be verified.



**PX**

**103**




Sales Commission Initial Withholding Agreement

I understand and agree that PROSPERITY TRAINING TECHNOLOGY DBA CREDIT GAME UNIVERSITY will withhold \$500 from my commissions for potential chargebacks, refunds, or returns in the event my employment with PROSPERITY TRAINING TECHNOLOGY DBA CREDIT GAME UNIVERSITY ends. This withholding will take place in \$250 increments on my first two paychecks. I understand that these commissions will be paid to me 6 months after the end of my employment minus any chargebacks or refunds that occur within 6 months after the end of my employment. This withholding is not applicable to chargebacks and refunds during active employment.



My initials here confirm I understand PROSPERITY TRAINING TECHNOLOGY DBA CREDIT GAME UNIVERSITY will withhold \$250 increments from my first two paychecks.

My signature below indicates I have received, reviewed, and agreed to the Sales Commission Initial Withholding Agreement.

  
Employee's Signature  
Employee's Name (Print)  
Date



## NEW HIRE CHECKLIST

Employee Name: Bradley Hosier Hire Date: 10.09.2020  
 Management to Date and Initial the Following:

10/09

Completed Job Application

10/09

Completed Background Check Authorization

10/09

Completed Employment Eligibility Verification (I-9)

10/09

Completed Non-Circumvent Non-Disclosure Agreement and Non-Compete Agreement  
 (PLEASE EXPLAIN TO THEM WHAT THIS IS)

10/09

Completed W-4 or W-9

10/09Completed Employment Verification Form 10/09 EE completed top portion10/09

Background Check Verified by Management

10/09

Reviewed Handbook and Completed Signature Page

10/09

Attendance Policy

10/09

Completed WOTC Form

10/09

Door Access Code Issued by Management

10/13

Entered in Paycor using completed Employee Information Sheet

10/09 MS

Email Created

brad.credulgameu@gmail.com10/09

Ensure they know the office address is clandestine, they cannot give it to outside sources or clients. If  
 you have any questions, please ask. We have a mailing address that is on our website.

10/09

Employee Hire Date with review dates added to Google Sheet

10/09

Employee added to the PHONE ROSTER



## Employee Information Worksheet

- ### Direct Deposit - Bank Information

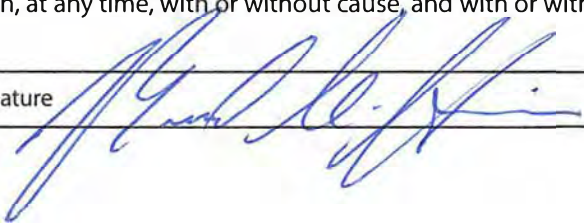
☐ Savings or ☐ Checking

<b>Applicant Information</b>			
Last Name	<i>MOSIER</i>	First	<i>BRADLEY</i>
M.I.	<i>M</i>	Date	<i>10/9/2020</i>
Street Address	[REDACTED]		Apartment/Unit #
City	<i>JACKSONVILLE</i>	State	<i>FL</i>
Zip	<i>32246</i>		
Phone	[REDACTED]		E-mail
Date Available	<i>10/9/2020</i>	Social Security No	[REDACTED]
Desired Salary	<i>35,000.00</i>		
Position Applied for	<i>CUSTOMER SERVICE</i>		
Are you legally eligible to work in the U.S.? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
Have you ever worked for this company? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> If yes, when?			
Have you ever been convicted of a felony? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> If yes, explain.			

<b>Education</b>			
High School	<i>PORT ST. LOUIS HS.</i>	Address	<i>1201 JASPER LN. P.E.L. FL</i>
From	<i>8/90</i>	To	<i>6/94</i>
Did you graduate?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Degree	<i>DIPLOMA</i>
College	<i>UNIVERSITY OF PADUA</i>	Address	<i>ONLINE</i>
From	<i>8/2001</i>	To	<i>12/2001</i>
Did you graduate?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Degree	<i>I.V.</i>
Other	Address		
From	To	Did you graduate?	Yes <input type="checkbox"/> No <input type="checkbox"/> Degree

<b>Employment History</b>			
Company	<i>WALGREENS INC.</i>	From	<i>8/2019</i>
To	<i>10/2020</i>	Address	<i>14405 BEACH BLVD</i>
Supervisor	<i>WAYNE PETERS</i>	Phone #	
Responsibilities	<i>CUSTOMER SERVICE</i>		
May we contact? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
Company		From	To
Address		Phone #	
Supervisor		Responsibilities	
May we contact? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Company		From	To
Address		Phone #	
Supervisor		Responsibilities	
May we contact? Yes <input type="checkbox"/> No <input type="checkbox"/>			

References	
Full Name	Relationship
Company	Phone #
Address	
Full Name	Relationship
Company	Phone #
Address	
Full Name	Relationship
Company	Phone #
Address	

Disclaimer and Signature	
<p>I certify that the information contained in this application is correct to the best of my knowledge. I understand that to falsify information is grounds for refusing to hire me, or for discharge should I be hired.</p> <p>I authorize any person, organization or company listed on this application to furnish you any and all information concerning my previous employment, education and qualifications for employment. I also authorize you to request and receive such information.</p> <p>In consideration for my employment, I agree to abide by the rules and regulations of the company, which rules may be changed, withdrawn, added or interpreted at any time, at the company's sole option and without prior notice to me.</p> <p>I also acknowledge that my employment may be terminated, or any offer or acceptance of employment withdrawn, at any time, with or without cause, and with or without prior notice at the option of the company or myself.</p>	
Signature 	Date 10/9/2020





**Employment Eligibility Verification**  
**Department of Homeland Security**  
 U.S. Citizenship and Immigration Services

**USCIS**  
**Form I-9**  
 OMB No. 1615-0047  
 Expires 08/31/2019

► **START HERE:** Read instructions carefully before completing this form. The instructions must be available, either in paper or electronically, during completion of this form. Employers are liable for errors in the completion of this form.

**ANTI-DISCRIMINATION NOTICE:** It is illegal to discriminate against work-authorized individuals. Employers **CANNOT** specify which document(s) an employee may present to establish employment authorization and identity. The refusal to hire or continue to employ an individual because the documentation presented has a future expiration date may also constitute illegal discrimination.

**Section 1. Employee Information and Attestation** (*Employees must complete and sign Section 1 of Form I-9 no later than the first day of employment, but not before accepting a job offer.*)

Last Name (Family Name) <u>HOSIER</u>		First Name (Given Name) <u>BRADLEY</u>		Middle Initial <u>M.</u>	Other Last Names Used (if any)	
Address (Street Number and Name) [REDACTED]		City or Town <u>TERRASVILLE</u>		State <u>FL</u>	ZIP Code <u>32246</u>	
Date of Birth (mm/dd/yyyy) [REDACTED]	U.S. Social Security Number [REDACTED]	Employee's E-mail Address [REDACTED]		Employee's Telephone Number [REDACTED]		

I am aware that federal law provides for imprisonment and/or fines for false statements or use of false documents in connection with the completion of this form.

I attest, under penalty of perjury, that I am (check one of the following boxes):

<input checked="" type="checkbox"/> 1. A citizen of the United States	
<input type="checkbox"/> 2. A noncitizen national of the United States ( <i>See instructions</i> )	
<input type="checkbox"/> 3. A lawful permanent resident (Alien Registration Number/USCIS Number): _____	
<input type="checkbox"/> 4. An alien authorized to work until (expiration date, if applicable, mm/dd/yyyy): _____ Some aliens may write "N/A" in the expiration date field. ( <i>See instructions</i> )	
Aliens authorized to work must provide only one of the following document numbers to complete Form I-9: An Alien Registration Number/USCIS Number OR Form I-94 Admission Number OR Foreign Passport Number.	
1. Alien Registration Number/USCIS Number: _____	OR Code - Section 1 Do Not Write in This Space
OR	
2. Form I-94 Admission Number: _____	
OR	
3. Foreign Passport Number: _____	
Country of Issuance: _____	

Signature of Employee <u>[Signature]</u>	Today's Date (mm/dd/yyyy) <u>10/09/2020</u>
---	--

**Preparer and/or Translator Certification (check one):**

☒ I did not use a preparer or translator. ☐ A preparer(s) and/or translator(s) assisted the employee in completing Section 1.  
 (Fields below must be completed and signed when preparers and/or translators assist an employee in completing Section 1.)

I attest, under penalty of perjury, that I have assisted in the completion of Section 1 of this form and that to the best of my knowledge the information is true and correct.

Signature of Preparer or Translator		Today's Date (mm/dd/yyyy)	
Last Name (Family Name)		First Name (Given Name)	
Address (Street Number and Name)		City or Town	State ZIP Code



*Employer Completes Next Page*







**Employment Eligibility Verification**  
**Department of Homeland Security**  
**U.S. Citizenship and Immigration Services**

**USCIS**  
**Form I-9**  
 OMB No. 1615-0047  
 Expires 08/31/2019

**Section 2. Employer or Authorized Representative Review and Verification**

(Employers or their authorized representative must complete and sign Section 2 within 3 business days of the employee's first day of employment. You must physically examine one document from List A OR a combination of one document from List B and one document from List C as listed on the "Lists of Acceptable Documents.")

Employee Info from Section 1	Last Name (Family Name) <b>Hosier</b>	First Name (Given Name) <b>Bradley</b>	M.I. <b>M</b>	Citizenship/Immigration Status <b>citizen</b>
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**List A**  
 Identity and Employment Authorization

**OR**

**List B**  
 Identity

**AND**

**List C**  
 Employment Authorization

Document Title	Document Title <b>FL Drivers License</b>	Document Title <b>Social Security</b>
Issuing Authority	Issuing Authority <b>State of Florida</b>	Issuing Authority <b>Dept of Health &amp; Human Svcs</b>
Document Number	Document Number [REDACTED]	Doc [REDACTED]
Expiration Date (if any)(mm/dd/yyyy)	Expiration Date (if any)(mm/dd/yyyy) <b>03-02-2025</b>	Expiration Date (if any)(mm/dd/yyyy) <b>N/A</b>
Document Title	<div style="display: flex;"> <div style="flex: 1;">           Additional Information         </div> <div style="flex: 1; border: 1px solid black; padding: 5px;">           QR Code - Sections 2 &amp; 3            Do Not Write In This Space         </div> </div>	
Issuing Authority		
Document Number		
Expiration Date (if any)(mm/dd/yyyy)		
Document Title		
Issuing Authority		
Document Number		
Expiration Date (if any)(mm/dd/yyyy)		

**Certification:** I attest, under penalty of perjury, that (1) I have examined the document(s) presented by the above-named employee, (2) the above-listed document(s) appear to be genuine and to relate to the employee named, and (3) to the best of my knowledge the employee is authorized to work in the United States.

The employee's first day of employment (mm/dd/yyyy): **10/09/2020** (See instructions for exemptions)

Signature of Employer or Authorized Representative <b>Tiffany H. Wilson</b>	Today's Date (mm/dd/yyyy) <b>10/09/2020</b>	Title of Employer or Authorized Representative <b>Office Administrator</b>
Last Name of Employer or Authorized Representative <b>Wilson</b>	First Name of Employer or Authorized Representative <b>Tiffany</b>	Employer's Business or Organization Name <b>Prosperity Training Technology</b>
Employer's Business or Organization Address (Street Number and Name)		City or Town
		State
		ZIP Code

**Section 3. Reverification and Rehires (To be completed and signed by employer or authorized representative.)**

<b>A. New Name (if applicable)</b>			<b>B. Date of Rehire (if applicable)</b>
Last Name (Family Name)	First Name (Given Name)	Middle Initial	Date (mm/dd/yyyy)

C. If the employee's previous grant of employment authorization has expired, provide the information for the document or receipt that establishes continuing employment authorization in the space provided below.

Document Title	Document Number	Expiration Date (if any) (mm/dd/yyyy)
----------------	-----------------	---------------------------------------

I attest, under penalty of perjury, that to the best of my knowledge, this employee is authorized to work in the United States, and if the employee presented document(s), the document(s) I have examined appear to be genuine and to relate to the individual.

Signature of Employer or Authorized Representative	Today's Date (mm/dd/yyyy)	Name of Employer or Authorized Representative
--	---------------------------	---

**LISTS OF ACCEPTABLE DOCUMENTS****All documents must be UNEXPIRED**

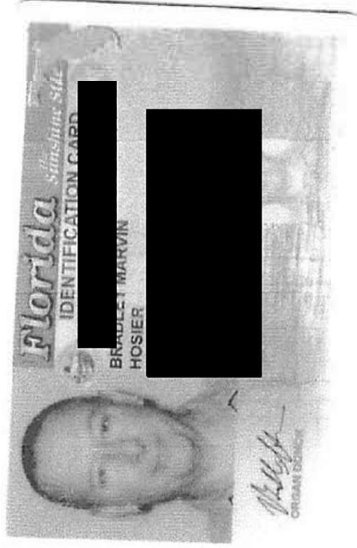
Employees may present one selection from List A  
or a combination of one selection from List B and one selection from List C.

<b>LIST A</b> <b>Documents that Establish Both Identity and Employment Authorization</b>	<b>OR</b>	<b>LIST B</b> <b>Documents that Establish Identity</b>	<b>AND</b>	<b>LIST C</b> <b>Documents that Establish Employment Authorization</b>
1. U.S. Passport or U.S. Passport Card		1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		1. A Social Security Account Number card, unless the card includes one of the following restrictions: (1) NOT VALID FOR EMPLOYMENT (2) VALID FOR WORK ONLY WITH INS AUTHORIZATION (3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION
2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)		2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		2. Certification of report of birth issued by the Department of State (Forms DS-1350, FS-545, FS-240)
3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa		3. School ID card with a photograph		3. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal
4. Employment Authorization Document that contains a photograph (Form I-766)		4. Voter's registration card		4. Native American tribal document
5. For a nonimmigrant alien authorized to work for a specific employer because of his or her status: a. Foreign passport; and b. Form I-94 or Form I-94A that has the following: (1) The same name as the passport; and (2) An endorsement of the alien's nonimmigrant status as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.		5. U.S. Military card or draft record		5. U.S. Citizen ID Card (Form I-197)
		6. Military dependent's ID card		6. Identification Card for Use of Resident Citizen in the United States (Form I-179)
		7. U.S. Coast Guard Merchant Mariner Card		7. Employment authorization document issued by the Department of Homeland Security
		8. Native American tribal document		
		9. Driver's license issued by a Canadian government authority		
		<b>For persons under age 18 who are unable to present a document listed above:</b>		
		10. School record or report card		
		11. Clinic, doctor, or hospital record		
		12. Day-care or nursery school record		
6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI				

Examples of many of these documents appear in Part 13 of the Handbook for Employers (M-274).

Refer to the instructions for more information about acceptable receipts.







**CONFIDENTIALITY, NON-DISCLOSURE, AND NON-COMPETE AGREEMENT**

**THIS CONFIDENTIALITY AND NON-DISCLOSURE AGREEMENT** (the “Agreement”) is made and entered into on this 09 (day) of OCTOBER (month), 2020, (the “Effective Date”) by and between **Prosperity Training Technologies** (the “Company”) and BRADLEY A. NGUYEN (“Counterparty”). (collectively, the “Parties” and each individually a “Party”).

The Parties are exploring the possibility of engaging in one or more mutually beneficial business relationships (collectively, the “Business Relationship”), wherein the Counterparty will act as a broker of the Company’s products and services. The Parties recognize that in the course of their discussions to further the Business Relationship, it will be necessary for each Party to disclose to the other certain Confidential Information (as defined below). Each Party desires to set forth the terms that apply to such Confidential Information.

**NOW, THEREFORE**, for and in consideration of the foregoing, of the promises and covenants set forth herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties do hereby agree as follows:

**1. Confidentiality.**

The Parties shall (i) use reasonable efforts to maintain the confidentiality of the information and materials, whether oral, written or in any form whatsoever, of the other that may be reasonably understood, from legends, the nature of such information itself and/or the circumstances of such information’s disclosure, to be confidential and/or proprietary thereto or to third parties to which either of them owes a duty of nondisclosure (collectively, “Confidential Information”); (ii) take reasonable action in connection therewith, including without limitation at least the action that each takes to protect the confidentiality of its comparable proprietary assets; (iii) to the extent within their respective possession and/or control, upon termination of this Agreement for any reason, immediately return to the provider thereof all Confidential Information not licensed or authorized to be used or enjoyed after termination or expiration hereof, and (iv) with respect to any person to which disclosure is contemplated, require such person to execute an agreement providing for the treatment of Confidential Information set forth in clauses (i) through (iii). The foregoing shall not require separate written agreements with employees and agents already subject to written agreements substantially conforming to the requirements of this Section nor with legal counsel, certified public accountants, or other professional advisers under a professional obligation to maintain the confidences of clients.

**2. Duration of Confidentiality and Non-Disclosure Agreement.**

Notwithstanding the foregoing, the obligation of a person to protect the confidentiality of any information or materials shall terminate as to any information or materials which: (i) are, or become, public knowledge through no act or failure to act of such person; (ii) are publicly disclosed by the proprietor thereof; (iii) are lawfully obtained without obligations of confidentiality by such person from a third party after reasonable inquiry regarding the authority of such third party to possess and divulge the same; (iv) are independently developed by such

person from sources or through persons that such person can demonstrate had no access to Confidential Information; or (v) are lawfully known by such person at the time of disclosure other than by reason of discussions with or disclosures by the Parties.

Otherwise, the covenants and obligations set forth herein shall continue in effect, indefinitely and without restraint on time or place so long as the materials or information at issue remain private and confidential.

### **3. Materials Disclosed to Remain Property of Proponent.**

All Confidential Information delivered pursuant to this Agreement shall be and shall remain the property of the disclosing Party, and any documents containing or reflecting the Confidential Information, and all copies thereof, shall be promptly returned to the disclosing Party upon written request, or destroyed at the disclosing Party's option. Nothing herein shall be construed as granting or conferring any rights by license or otherwise, express or implied, regarding any idea made, conceived or acquired prior to or after the Effective Date, nor as granting any right with respect to the use or marketing of any product or service. The Parties shall use the Confidential Information only for the Business Relationship.

The obligations of the Parties under this Agreement shall continue and survive the completion or abandonment of the Business Relationship and shall remain binding for a period of three (3) years from the Effective Date.

### **4. Non-Competition and Non-Solicitation.**

Under no circumstances shall the Counterparty use, share, divulge, transfer, assign, disseminate or operate upon in any way Confidential or Proprietary information obtained from the Company for its own or another party's sole profit. Specifically, for the duration of the Counterparty's relationship with the Company, the Counterparty shall refrain from acting as a primary seller of any product or service that the Company offers, including but not limited to "individual authorized user tradelines," "credit sweeps" "credit inquiry removal" "business tradelines" and any similar products or services.

Similarly, the Counterparty shall under no circumstances attempt to solicit or actually solicit clients of the Company for its own sole profit or to refer them to businesses that compete with the Company by offering any of the services set forth above.

### **5. Liquidated Damages for Breach of Agreement.**

The Counterparty understands that by having access to the Company's proprietary information it shall be in a unique position to benefit therefrom at a potentially substantial detriment to the Company. Therefore, the Counterparty understands and acknowledges that it is fair and reasonable for the Company to assess liquidated damages for a breach of this agreement. The Counterparty further agrees and acknowledges that in the event the Counterparty breaches this Agreement by engaging in competitive business with the Company, the Counterparty shall be liable to the Company in an amount not less than **one thousand dollars (\$1,000.00) per day**



for each day that it engages in competing business activities or solicitation of the Company's clients.

This liquidated damages clause shall in no way restrain or prohibit the Company from seeking additional damages or injunctive relief as may be appropriate.

#### **6. Consent to Injunctive Relief.**

The Parties agree and understand that a violation by either Party of this Agreement could cause irreparable injury to the other Party and as there is no adequate remedy at law for such violation, the non-breaching Party may, in addition to any other remedies available to it at law or in equity, enjoin the breaching Party in a court of equity for violating or threatening to violate this Agreement. In the event either Party is required to enforce this Agreement through legal action, then it will be entitled to recover from the other Party all costs incurred thereby, including without limitation, reasonable attorney's fees.

#### **7. No Warranties or Representations.**

Neither Party makes any representation or warranty with respect to any Confidential Information disclosed by it, nor shall either Party or any of their respective representatives have any liability hereunder with respect to the accuracy or completeness of any Confidential Information or the use thereof.

#### **8. Separation of Clauses.**

Any provision of this Agreement held or determined by a court (or other legal authority) of competent jurisdiction to be illegal, invalid, or unenforceable in any jurisdiction shall be deemed separate, distinct and independent, and shall be ineffective to the extent of such holding or determination without (i) invalidating the remaining provisions of this Agreement in that jurisdiction or (ii) affecting the legality, validity or enforceability of such provision in any other jurisdiction.

#### **9. Notice Requirements.**

Any notice required or permitted to be given hereunder shall be (a) in writing, (b) effective on the first business day following the date of receipt, and (c) delivered by one of the following means: (i) by personal delivery; (ii) by prepaid, overnight package delivery or courier service; or (iii) by the United States Postal Service, first class, certified mail, return receipt requested, postage prepaid. All notices given under this Agreement shall be addressed to the addresses stated at the outset of this Agreement, or to new or additional addresses as the Parties may be advised in writing.

#### **10. Choice of Law and Venue Selection.**

This Agreement is to be governed by and construed in accordance with the laws of the State of Florida. Neither Party shall be deemed to waive any of its rights, powers or remedies

hereunder unless such waiver is in writing and signed by said Party. This Agreement is binding upon and inure to the benefit of the Parties and their successor and assigns. The Parties further agree that any disputes arising from this Agreement shall be filed in Florida State Court in a venue situated in Duval County.

#### 11. Non-Compete Agreement.

The Counterparty understands that they further undertake not to enter into business transactions with banks, investors, sources of funds or other bodies, the names of which have been provided by one of the parties to this agreement, unless written permission has been obtained from the other party(ies) to do so. The duration of the Non-Compete Agreement shall be perpetuated for Two (2) years from last date of signing.

#### 12. Entire Written Agreement.

This Agreement constitutes the entire agreement and understanding of the Parties with respect to the subject matter hereof, and is intended as the Parties' final expression and complete and exclusive statement of the terms thereof, superseding all prior or contemporaneous agreements, representations, promises and understandings, whether written or oral. Neither Party is to be bound by any pre-printed terms appearing in the other Party's form documents, tariffs, purchase orders, quotations, acknowledgments, invoices, or other instruments. This Agreement may be amended or modified only by an instrument in writing signed by both Parties.

### SIGNATURES

**IN WITNESS WHEREOF**, the Parties have caused this Agreement to be executed by their duly authorized officers on the day and year first above written.

COMPANY:

By: \_\_\_\_\_

Date:

Title: \_\_\_\_\_

COUNTERPARTY:

By: 

Date: 10/9/2020

Title: \_\_\_\_\_

Form <b>W-4</b> Department of the Treasury Internal Revenue Service	<b>Employee's Withholding Certificate</b> ▶ Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. ▶ Give Form W-4 to your employer. ▶ Your withholding is subject to review by the IRS.	OMB No. 1545-0074 <div style="font-size: 2em; font-weight: bold; text-align: center;">2020</div>						
<b>Step 1:</b> <b>Enter</b> <b>Personal</b> <b>Information</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">           (a) First name and middle initial  <u>BRADLEY M.</u> </td> <td style="width: 50%;">           Last name  <u>NOSIER</u> </td> </tr> <tr> <td colspan="2">           City or town, state, and ZIP code  <u>JACKSONVILLE, FL 32246</u> </td> </tr> <tr> <td colspan="2">           (c) <input checked="" type="checkbox"/> Single or Married filing separately  <input type="checkbox"/> Married filing jointly (or Qualifying widow(er))  <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)         </td> </tr> </table>		(a) First name and middle initial <u>BRADLEY M.</u>	Last name <u>NOSIER</u>	City or town, state, and ZIP code <u>JACKSONVILLE, FL 32246</u>		(c) <input checked="" type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly (or Qualifying widow(er)) <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)	
(a) First name and middle initial <u>BRADLEY M.</u>	Last name <u>NOSIER</u>							
City or town, state, and ZIP code <u>JACKSONVILLE, FL 32246</u>								
(c) <input checked="" type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly (or Qualifying widow(er)) <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)								
	(b) Social security number <div style="background-color: black; height: 20px; width: 100%;"></div>							

▶ Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to [www.ssa.gov](http://www.ssa.gov).

**Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5.** See page 2 for more information on each step, who can claim exemption from withholding, when to use the online estimator, and privacy.

**Step 2:**  
**Multiple Jobs**  
**or Spouse**  
**Works**

Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs.

Do **only one** of the following.

(a) Use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) for most accurate withholding for this step (and Steps 3-4); or

(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or

(c) if there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld . . . . . ▶ ☐

**TIP:** To be accurate, submit a 2020 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.

**Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs.** Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)

<b>Step 3:</b> <b>Claim</b> <b>Dependents</b>	If your income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 ▶ <u>\$4,000</u> Multiply the number of other dependents by \$500 . . . . . ▶ \$ Add the amounts above and enter the total here . . . . .	3 \$ <u>4000.00</u>
<b>Step 4</b> <b>(optional):</b> <b>Other</b> <b>Adjustments</b>	(a) <b>Other income (not from jobs).</b> If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income . . . . .	4(a) \$
	(b) <b>Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . .	4(b) \$
	(c) <b>Extra withholding.</b> Enter any additional tax you want withheld each pay period . . . . .	4(c) \$

<b>Step 5:</b> <b>Sign</b> <b>Here</b>	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.		
	Employee's signature (This form is not valid unless you sign it.) <u>[Signature]</u>		Date <u>10/9/2020</u>
<b>Employers</b> <b>Only</b>	Employer's name and address <div style="background-color: black; height: 20px; width: 100%;"></div>	First date of employment <div style="background-color: black; height: 20px; width: 100%;"></div>	Employer identification number (EIN) <div style="background-color: black; height: 20px; width: 100%;"></div>

## General Instructions

### Future Developments

For the latest information about developments related to Form W-4, such as legislation enacted after it was published, go to [www.irs.gov/FormW4](http://www.irs.gov/FormW4).

### Purpose of Form

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. If too little is withheld, you will generally owe tax when you file your tax return and may owe a penalty. If too much is withheld, you will generally be due a refund. Complete a new Form W-4 when changes to your personal or financial situation would change the entries on the form. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505.

**Exemption from withholding.** You may claim exemption from withholding for 2020 if you meet both of the following conditions: you had no federal income tax liability in 2019 and you expect to have no federal income tax liability in 2020. You had no federal income tax liability in 2019 if (1) your total tax on line 16 on your 2019 Form 1040 or 1040-SR is zero (or less than the sum of lines 18a, 18b, and 18c), or (2) you were not required to file a return because your income was below the filing threshold for your correct filing status. If you claim exemption, you will have no income tax withheld from your paycheck and may owe taxes and penalties when you file your 2020 tax return. To claim exemption from withholding, certify that you meet both of the conditions above by writing "Exempt" on Form W-4 in the space below Step 4(c). Then, complete Steps 1(a), 1(b), and 5. Do not complete any other steps. You will need to submit a new Form W-4 by February 16, 2021.

**Your privacy.** If you prefer to limit information provided in Steps 2 through 4, use the online estimator, which will also increase accuracy.

As an alternative to the estimator: if you have concerns with Step 2(c), you may choose Step 2(b); if you have concerns with Step 4(a), you may enter an additional amount you want withheld per pay period in Step 4(c). If this is the only job in your household, you may instead check the box in Step 2(c), which will increase your withholding and significantly reduce your paycheck (often by thousands of dollars over the year).

**When to use the estimator.** Consider using the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) if you:

1. Expect to work only part of the year;
2. Have dividend or capital gain income, or are subject to additional taxes, such as the additional Medicare tax;
3. Have self-employment income (see below); or
4. Prefer the most accurate withholding for multiple job situations.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you receive separate from the wages you receive as an employee. If you want to pay these taxes through withholding from your wages, use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) to figure the amount to have withheld.

**Nonresident alien.** If you're a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

## Specific Instructions

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you (1) have more than one job at the same time, or (2) are married filing jointly and you and your spouse both work.

Option (a) most accurately calculates the additional tax you need to have withheld, while option (b) does so with a little less accuracy.

If you (and your spouse) have a total of only two jobs, you may instead check the box in option (c). The box must also be checked on the Form W-4 for the other job. If the box is checked, the standard deduction and tax brackets will be cut in half for each job to calculate withholding. This option is roughly accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld, and this extra amount will be larger the greater the difference in pay is between the two jobs.



**Multiple jobs.** Complete Steps 3 through 4(b) on only one Form W-4. Withholding will be most accurate if you do this on the Form W-4 for the highest paying job.

**Step 3.** Step 3 of Form W-4 provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 972, Child Tax Credit and Credit for Other Dependents. You can also include other tax credits in this step, such as education tax credits and the foreign tax credit. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount in Step 3. Including these credits will increase your paycheck and reduce the amount of any refund you may receive when you file your tax return.

### Step 4 (optional).

**Step 4(a).** Enter in this step the total of your other estimated income for the year, if any. You shouldn't include income from any jobs or self-employment. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your paycheck, see Form 1040-ES, Estimated Tax for Individuals.

**Step 4(b).** Enter in this step the amount from the Deductions Worksheet, line 5, if you expect to claim deductions other than the basic standard deduction on your 2020 tax return and want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as for student loan interest and IRAs.

**Step 4(c).** Enter in this step any additional tax you want withheld from your pay each pay period, including any amounts from the Multiple Jobs Worksheet, line 4. Entering an amount here will reduce your paycheck and will either increase your refund or reduce any amount of tax that you owe.



Form W-4 (2020)

**Step 2(b)—Multiple Jobs Worksheet** (Keep for your records.)

If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on only ONE Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job.

**Note:** If more than one job has annual wages of more than \$120,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App).

- 1 **Two jobs.** If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, skip to line 3 . . . . . 1 \$ \_\_\_\_\_
- 2 **Three jobs.** If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.
  - a Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a . . . . . 2a \$ \_\_\_\_\_
  - b Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b . . . . . 2b \$ \_\_\_\_\_
  - c Add the amounts from lines 2a and 2b and enter the result on line 2c . . . . . 2c \$ \_\_\_\_\_
- 3 Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc. . . . . 3 \_\_\_\_\_
- 4 Divide the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in **Step 4(c)** of Form W-4 for the highest paying job (along with any other additional amount you want withheld) . . . . . 4 \$ \_\_\_\_\_

**Step 4(b)—Deductions Worksheet** (Keep for your records.)

- 1 Enter an estimate of your 2020 itemized deductions (from Schedule A (Form 1040 or 1040-SR)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income . . . . . 1 \$ \_\_\_\_\_
- 2 Enter:  $\left\{ \begin{array}{l} \bullet \$24,800 \text{ if you're married filing jointly or qualifying widow(er)} \\ \bullet \$18,650 \text{ if you're head of household} \\ \bullet \$12,400 \text{ if you're single or married filing separately} \end{array} \right\}$  . . . . . 2 \$ \_\_\_\_\_
- 3 If line 1 is greater than line 2, subtract line 2 from line 1. If line 2 is greater than line 1, enter "-0-" . . . . . 3 \$ \_\_\_\_\_
- 4 Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040 or 1040-SR)). See Pub. 505 for more information . . . . . 4 \$ \_\_\_\_\_
- 5 Add lines 3 and 4. Enter the result here and in **Step 4(b)** of Form W-4 . . . . . 5 \$ \_\_\_\_\_

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.



Form W-4 (2020)

Page 4

### Married Filing Jointly or Qualifying Widow(er)

Higher Paying Job Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
Lower Paying Job Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$220	\$850	\$900	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,210	\$1,870	\$1,870
\$10,000 - 19,999	220	1,220	1,900	2,100	2,220	2,220	2,220	2,220	2,220	2,410	4,070	4,070
\$20,000 - 29,999	850	1,900	2,730	2,930	3,050	3,050	3,050	3,050	3,240	4,240	5,900	5,900
\$30,000 - 39,999	900	2,100	2,930	3,130	3,250	3,250	3,250	3,440	4,440	5,440	7,100	7,100
\$40,000 - 49,999	1,020	2,220	3,050	3,250	3,370	3,570	4,570	5,570	6,570	7,570	9,220	9,220
\$50,000 - 59,999	1,020	2,220	3,050	3,250	3,370	3,570	4,570	5,570	6,570	7,570	9,220	9,220
\$60,000 - 69,999	1,020	2,220	3,050	3,250	3,370	3,570	4,570	5,570	6,570	7,570	9,220	9,220
\$70,000 - 79,999	1,020	2,220	3,050	3,250	3,370	3,570	4,570	5,570	6,570	7,570	9,220	9,220
\$80,000 - 99,999	1,060	3,260	5,090	6,290	7,420	8,420	9,420	10,420	11,420	12,420	13,260	13,460
\$100,000 - 149,999	1,870	4,070	5,900	7,100	8,220	9,320	10,520	11,720	12,920	14,120	14,980	15,180
\$150,000 - 239,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	12,790	13,990	15,190	16,050	16,250
\$240,000 - 259,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	12,790	13,990	15,190	16,050	16,250
\$260,000 - 279,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	12,790	13,990	15,190	16,050	16,250
\$280,000 - 299,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	12,790	13,990	15,190	16,050	16,250
\$300,000 - 319,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	12,790	13,990	15,190	16,050	16,250
\$320,000 - 364,999	2,720	5,920	8,750	10,950	13,070	15,070	17,070	19,070	21,290	23,590	25,540	26,840
\$365,000 - 524,999	2,970	6,470	9,600	12,100	14,530	16,830	19,130	21,430	23,730	26,030	27,980	29,280
\$525,000 and over	3,140	6,840	10,170	12,870	15,500	18,000	20,500	23,000	25,500	28,000	30,150	31,650

### Single or Married Filing Separately

Higher Paying Job Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
Lower Paying Job Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$460	\$940	\$1,020	\$1,020	\$1,470	\$1,870	\$1,870	\$1,870	\$1,870	\$2,040	\$2,040	\$2,040
\$10,000 - 19,999	940	1,530	1,610	2,080	3,060	3,460	3,460	3,460	3,460	3,830	3,830	3,830
\$20,000 - 29,999	1,020	1,610	2,130	3,130	4,130	4,540	4,540	4,720	4,920	5,110	5,110	5,110
\$30,000 - 39,999	1,020	2,060	3,130	4,130	5,130	5,540	5,720	5,920	6,120	6,310	6,310	6,310
\$40,000 - 59,999	1,870	3,460	4,540	5,540	6,690	7,290	7,490	7,690	7,890	8,080	8,080	8,080
\$60,000 - 79,999	1,870	3,460	4,690	5,890	7,090	7,690	7,890	8,090	8,290	8,480	9,260	10,060
\$80,000 - 99,999	2,020	3,810	5,090	6,290	7,490	8,090	8,290	8,490	9,470	10,460	11,260	12,060
\$100,000 - 124,999	2,040	3,830	5,110	6,310	7,510	8,430	9,430	10,430	11,430	12,420	13,520	14,620
\$125,000 - 149,999	2,040	3,830	5,110	7,030	9,030	10,430	11,430	12,580	13,880	15,170	16,270	17,370
\$150,000 - 174,999	2,360	4,950	7,030	9,030	11,030	12,730	14,030	15,330	16,630	17,920	19,020	20,120
\$175,000 - 199,999	2,720	5,310	7,540	9,840	12,140	13,840	15,140	16,440	17,740	19,030	20,130	21,230
\$200,000 - 249,999	2,970	5,860	8,240	10,540	12,840	14,540	15,840	17,140	18,440	19,730	20,830	21,930
\$250,000 - 399,999	2,970	5,860	8,240	10,540	12,840	14,540	15,840	17,140	18,440	19,730	20,830	21,930
\$400,000 - 449,999	2,970	5,860	8,240	10,540	12,840	14,540	15,840	17,140	18,450	19,940	21,240	22,540
\$450,000 and over	3,140	6,230	8,810	11,310	13,810	15,710	17,210	18,710	20,210	21,700	23,000	24,300

### Head of Household

Higher Paying Job Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
Lower Paying Job Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$830	\$930	\$1,020	\$1,020	\$1,020	\$1,480	\$1,870	\$1,870	\$1,930	\$2,040	\$2,040
\$10,000 - 19,999	830	1,920	2,130	2,220	2,220	2,680	3,680	4,070	4,130	4,330	4,440	4,440
\$20,000 - 29,999	930	2,130	2,350	2,430	2,900	3,900	4,900	5,340	5,540	5,740	5,850	5,850
\$30,000 - 39,999	1,020	2,220	2,430	2,980	3,980	4,980	6,040	6,630	6,830	7,030	7,140	7,140
\$40,000 - 59,999	1,020	2,530	3,750	4,830	5,860	7,060	8,260	8,850	9,050	9,250	9,360	9,360
\$60,000 - 79,999	1,870	4,070	5,310	6,600	7,800	9,000	10,200	10,780	10,980	11,180	11,580	12,380
\$80,000 - 99,999	1,900	4,300	5,710	7,000	8,200	9,400	10,800	11,180	11,670	12,670	13,580	14,380
\$100,000 - 124,999	2,040	4,440	5,850	7,140	8,340	9,540	11,360	12,750	13,750	14,750	15,770	16,870
\$125,000 - 149,999	2,040	4,440	5,850	7,360	9,360	11,360	13,360	14,750	16,010	17,310	18,520	19,620
\$150,000 - 174,999	2,040	5,060	7,280	9,360	11,360	13,480	15,780	17,460	18,760	20,060	21,270	22,370
\$175,000 - 199,999	2,720	5,920	8,130	10,480	12,780	15,080	17,380	19,070	20,370	21,670	22,880	23,980
\$200,000 - 249,999	2,970	6,470	8,990	11,370	13,670	15,970	18,270	19,960	21,260	22,560	23,770	24,870
\$250,000 - 349,999	2,970	6,470	8,990	11,370	13,670	15,970	18,270	19,960	21,260	22,560	23,770	24,870
\$350,000 - 449,999	2,970	6,470	8,990	11,370	13,670	15,970	18,270	19,960	21,260	22,560	23,900	25,200
\$450,000 and over	3,140	6,840	9,560	12,140	14,640	17,140	19,640	21,530	23,030	24,530	25,940	27,240

## Acknowledgment and Receipt

**I have received my copy of the Employee Handbook.**

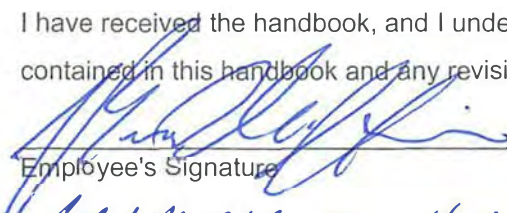
The employee handbook describes important information about Prosperity Training Technologies dba Credit Game University, and I understand that I should consult management regarding any questions not answered in the handbook. I have entered into my employment relationship with Prosperity Training Technologies voluntarily and acknowledge that there is no specified length of employment. **Accordingly, either I or Prosperity Training Technologies can terminate the relationship at will, with or without cause, at any time, so long as there is no violation of applicable federal or state law.**

This manual and the policies and procedures contained herein supersede any and all prior practices, oral or written representations, or statements regarding the terms and conditions of your employment with Prosperity Training Technologies. By distributing this handbook, the Company expressly revokes any and all previous policies and procedures which are inconsistent with those contained herein.

I understand that, except for employment at-will status, any and all policies and practices may be changed at any time by Prosperity Training Technologies, and the company reserves the right to change my hours, wages and working conditions at any time. All such changes will be communicated through official notices, and I understand that revised information may supersede, modify, or eliminate existing policies.

**I understand and agree that nothing in the Employee Handbook creates, or is intended to create, a promise or representation of continued employment and that employment at Prosperity Training Technologies is employment at-will, which may be terminated at the will of either Prosperity Training Technologies or myself. Furthermore, I acknowledge that this handbook is neither a contract of employment nor a legal document.** I understand and agree that employment and compensation may be terminated with or without cause and with or without notice at any time by Prosperity Training Technologies or myself.

I have received the handbook, and I understand that it is my responsibility to read and comply with the policies contained in this handbook and any revisions made to it.

  
Employee's Signature

BRADLEY M. NOSIER  
Employee's Name (Print)

10/9/2020  
Date

**TO BE PLACED IN EMPLOYEE'S PERSONNEL FILE**



## Attendance Policy

Absenteeism and tardiness place an undue burden on other employees and on the Company. PROSPERITY TRAINING TECHNOLOGIES DBA CREDIT GAME UNIVERSITY expects regular attendance and punctuality from all employees. This means being in the workplace, ready to work, at your scheduled start time each day and completing your entire shift. Employees are also expected to return from scheduled meal and break periods on time.

All time off must be requested in writing to the Manager, CEO and COO, a minimum of 2 weeks in advance, and will be evaluated for approval. Appointments and requests for days off should be avoided on Mondays and Fridays. This approval includes requests to use appropriate accruals, as well as late arrivals to or early departures from work. During your first 90 day probationary period, any accumulation of points or requests for time off will be evaluated on a case by case basis. This is a critical time period for training and you are expected to be at work during your scheduled shift. If an employee is unexpectedly unable to report for work for any reason, he or she must directly notify their supervisor as early as possible, and preferably prior to their scheduled starting time.

### **Cumulative point system with points expiring after 1 year from date of issuance**

**0 - 30 minutes late or unexcused time out of the office = 1 point**

**31 minutes - 2 hours late or unexcused time out of the office = 2 points**

**Greater than 2 hours late or unexcused time out of the office = 3 points**

**Any late arrivals or unexcused time out of the office on Mondays and**

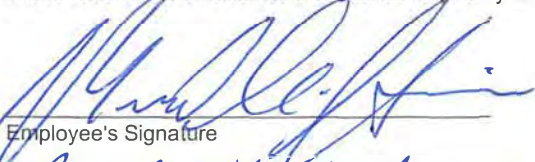
**Fridays will incur one additional point**

**No more than 9 points may be accumulated at one time**

If an illness or emergency occurs during work hours, employees should notify their supervisor as soon as possible. Employees, who are going to be absent for more than one day, should contact their supervisor on each day of their absence. PROSPERITY TRAINING TECHNOLOGIES DBA CREDIT GAME UNIVERSITY reserves the right to ask for a physician's statement in the event of a long-term illness (three consecutive days), or multiple illnesses or injuries. If an employee fails to notify their supervisor after three consecutive days of absence, PROSPERITY TRAINING TECHNOLOGIES DBA CREDIT GAME UNIVERSITY will presume that the employee has voluntarily resigned. PROSPERITY TRAINING TECHNOLOGIES DBA CREDIT GAME UNIVERSITY will review any extenuating circumstances that may have prevented him or her from calling in before the employee is removed from payroll. Should undue or recurrent absence and tardiness become apparent, the employee will be subject to disciplinary action, up to and including termination of employment.

This policy is not intended to restrict an employee's right to discuss, or act together to improve, wages, benefits and working conditions with co-workers or in any way restrict employees' rights under the National Labor Relations Act.

I have received and reviewed the Attendance Policy and I understand that it is my responsibility to comply.

  
Employee's Signature  
BRADLEY M. HOSTLER  
Employee's Name (Print)  
10/29/2020  
Date

**TO BE PLACED IN EMPLOYEE'S PERSONNEL FILE**

**Form 8850**  
(Rev. March 2016)  
Department of the Treasury  
Internal Revenue Service

## Pre-Screening Notice and Certification Request for the Work Opportunity Credit

OMB No. 1545-1500

► Information about Form 8850 and its separate instructions is at [www.irs.gov/form8850](http://www.irs.gov/form8850).

**Job applicant: Fill in the lines below and check any boxes that apply. Complete only this side.**

Your name

BRADLEY M. MOSIER

Social security number ►

Street address where you live

City or town, state, and ZIP code

JACKSONVILLE, FL 32246

County

DUVAL

Telephone number

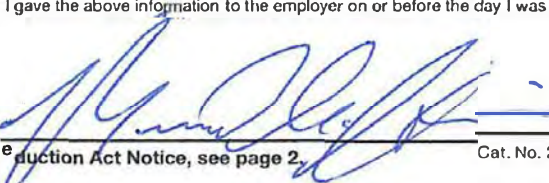
If you are under age 40, enter your date of birth (month, day, year)

- 1 ☐ Check here if you received a conditional certification from the state workforce agency (SWA) or a participating local agency for the work opportunity credit.
- 2 ☒ Check here if **any** of the following statements apply to you.
  - I am a member of a family that has received assistance from Temporary Assistance for Needy Families (TANF) for any 9 months during the past 18 months.
  - I am a veteran and a member of a family that received Supplemental Nutrition Assistance Program (SNAP) benefits (food stamps) for at least a 3-month period during the past 15 months.
  - I was referred here by a rehabilitation agency approved by the state, an employment network under the Ticket to Work program, or the Department of Veterans Affairs.
  - I am at least age 18 but **not** age 40 or older and I am a member of a family that:
    - a. Received SNAP benefits (food stamps) for the past 6 months; **or**
    - b. Received SNAP benefits (food stamps) for at least 3 of the past 5 months, **but** is no longer eligible to receive them.
  - During the past year, I was convicted of a felony or released from prison for a felony.
  - I received supplemental security income (SSI) benefits for any month ending during the past 60 days.
  - I am a veteran and I was unemployed for a period or periods totaling at least 4 weeks but less than 6 months during the past year.
- 3 ☐ Check here if you are a veteran and you were unemployed for a period or periods totaling at least 6 months during the past year.
- 4 ☐ Check here if you are a veteran entitled to compensation for a service-connected disability and you were discharged or released from active duty in the U.S. Armed Forces during the past year.
- 5 ☐ Check here if you are a veteran entitled to compensation for a service-connected disability and you were unemployed for a period or periods totaling at least 6 months during the past year.
- 6 ☐ Check here if you are a member of a family that:
  - Received TANF payments for at least the past 18 months; **or**
  - Received TANF payments for any 18 months beginning after August 5, 1997, and the earliest 18-month period beginning after August 5, 1997, ended during the past 2 years; **or**
  - Stopped being eligible for TANF payments during the past 2 years because federal or state law limited the maximum time those payments could be made.
- 7 ☐ Check here if you are in a period of unemployment that is at least 27 consecutive weeks and for all or part of that period you received unemployment compensation.

### Signature—All Applicants Must Sign

Under penalties of perjury, I declare that I gave the above information to the employer on or before the day I was offered a job, and it is, to the best of my knowledge, true, correct, and complete.

Job applicant's signature ►



Date

10/09/2020

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 22851L

Form 8850 (Rev. 3-2016)

Form 8850 (Rev. 3-2016)

Page **2****For Employer's Use Only**

Employer's name \_\_\_\_\_ Telephone no. \_\_\_\_\_ EIN ► \_\_\_\_\_

Street address \_\_\_\_\_

City or town, state, and ZIP code \_\_\_\_\_

Person to contact, if different from above \_\_\_\_\_ Telephone no. \_\_\_\_\_

Street address \_\_\_\_\_

City or town, state, and ZIP code \_\_\_\_\_

If, based on the individual's age and home address, he or she is a member of group 4 or 6 (as described under *Members of Targeted Groups* in the separate instructions), enter that group number (4 or 6) . . . . . ► \_\_\_\_\_

Date applicant:

Gave information _____	Was offered job _____	Was hired _____	Started job _____
---------------------------	--------------------------	--------------------	----------------------

Under penalties of perjury, I declare that the applicant provided the information on this form on or before the day a job was offered to the applicant and that the information I have furnished is, to the best of my knowledge, true, correct, and complete. Based on the information the job applicant furnished on page 1, I believe the individual is a member of a targeted group. I hereby request a certification that the individual is a member of a targeted group.

**Employer's signature ►****Title****Date**

## Privacy Act and Paperwork Reduction Act Notice

*Section references are to the Internal Revenue Code.*

Section 51(d)(13) permits a prospective employer to request the applicant to complete this form and give it to the prospective employer. The information will be used by the employer to complete the employer's federal tax return. Completion of this form is voluntary and may assist members of targeted groups in securing employment. Routine uses of this form include giving it to the state workforce agency (SWA), which will contact appropriate sources to confirm that the applicant is a member of a targeted group. This form may also be given to the Internal Revenue Service for administration of the Internal Revenue laws, to the Department of Justice for civil and

criminal litigation, to the Department of Labor for oversight of the certifications performed by the SWA, and to cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is:

**Recordkeeping** . . . 6 hr., 27 min.

**Learning about the law or the form** . . . . . 24 min.

**Preparing and sending this form to the SWA** . . . . . 31 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can send us comments from [www.irs.gov/formspubs](http://www.irs.gov/formspubs). Click on "More Information" and then on "Give us feedback." Or you can send your comments to:

Internal Revenue Service  
Tax Forms and Publications  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send this form to this address. Instead, see *When and Where To File* in the separate instructions.

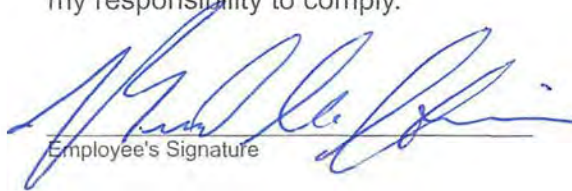
Form **8850** (Rev. 3-2016)




## Company Address

Do NOT share our physical location address with CLIENTS. Our office is clandestine for the security and safety of our employees. It's an e-commerce business only. The only address that is available to the public is on our website and it is our post office box.

I have read the above statement and I understand that it is my responsibility to comply.

  
Employee's Signature

  
Employee's Name (Print)

  
Date

TO BE PLACED IN EMPLOYEE'S  
PERSONNEL FILE

## **BACKGROUND CHECK AUTHORIZATION**

In the interest of maintaining the safety and security of our customers, employees, and property, Prosperity Training Technologies (the "Company") will order a "consumer report" (a background report) or "investigative consumer report" on you in connection with your employment application, and if you are hired, or if you already work for the Company, may order additional background reports on you for employment purposes. The background check company, \_\_\_\_\_ (the "Background Check Company"), will prepare the background report for the Company. The Background Check Company can be reached by phone at \_\_\_\_\_ or at their Internet Web site address \_\_\_\_\_. (the "Background Check Company"), will prepare the background report for the Company.

The Background Check Company can be reached by phone at or at their Internet Website Address . The background report may contain information concerning your character, general reputation, personal characteristics, mode of living, and credit standing. The types of information that may be ordered include but are not limited to: Social Security number verification; criminal, public, educational and, as appropriate, driving records checks; verification of prior employment; reference, licensing and certification checks; credit reports; drug testing results; and, if applicable, worker's compensation injuries.

Workers' compensation information will only be requested in compliance with federal Americans with Disabilities Act and/or any other applicable federal, state or local laws and only after a conditional job offer is made. Credit history will only be requested when permitted by law and where such information is substantially related to the duties and responsibilities of the position for which you are applying. The information may be obtained from private and public record sources, including personal interviews with your associates, friends, and neighbors. (An "investigative consumer report" is a background report that includes information from such personal interviews, except in California where that term means any background report that is not a credit report.)

The nature and scope of the most common form of investigative consumer report is an investigation into your education and/or employment history conducted by the Background Check Company or another outside organization. You may request more information about the nature and scope of an investigative consumer report, if any, by telephoning the Company at (904) 420-7772.

A summary of your rights under the Fair Credit Reporting Act is also being provided to you with this form. The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will find these rights summarized in A Summary of Your Rights Under the Fair Credit Reporting.

**AUTHORIZATION FOR BACKGROUND CHECKS**

After carefully reading this Background Check Disclosure and Authorization form, I authorize the Company to order my background report, including investigative consumer reports. I understand that the Company may rely on this authorization to order additional background reports, including investigative consumer reports, during my employment without asking me for my authorization again as allowed by law.

I also authorize the following agencies and entities to disclose to the Background Check Company and its agents all information about or concerning me, including but not limited to: my past or present employers; learning institutions, including colleges and universities; law enforcement and all other federal, state and local agencies; federal, state and local courts; the military; credit bureaus; testing facilities; motor vehicle records agencies; if applicable, worker's compensation injuries; all other private and public sector repositories of information; and any other person, organization, or agency with any information about or concerning me. Workers' compensation information will only be requested in compliance with federal Americans with Disabilities Act and/or any other applicable federal, state or local laws and only after a conditional job offer is made. The information that can be disclosed to the Background Check Company and its agents includes, but is not limited to, information concerning my employment history, earnings history, education, credit history, motor vehicle history, criminal history, military service, professional credentials and licenses and substance abuse testing.

I agree the Company may rely on this authorization to order background reports, including investigative consumer reports, from companies other than the Background Check Company without asking me for my authorization again as allowed by law. I also agree that a copy of this form is valid like the signed original. I certify that all of the personal information I provided is true and correct.

First Name BRADLEY Last Name HOSIER Middle MARVIN  
 Maiden / Other Names \_\_\_\_\_  
 Years Used \_\_\_\_\_

**If you live or work for the Company in California, Minnesota, or Oklahoma:** Check this box if you would like a free copy of your background check report: ☐

**Signature of Releaser** \_\_\_\_\_

Date: 10/09/2020

**BACKGROUND CHECK INFORMATION**

The information requested below is collected solely for the purpose of aiding the Company in running a background check in connection with your application for employment. The employer is requesting that you provide this information to assist in conducting a thorough background check.

For residents of, or for jobs located in Utah, please do NOT provide your date of birth, social security number or driver's license number until instructed to do so by the Company.

**Personal Info**

First Name BRADLEY Last Name NOSIER Middle

MARVIN Social Security Number

Driver's License Number FLORIDA

**Enter any Other Names Used (including maiden names)**

Maiden / Other Names \_\_\_\_\_ Years Used \_\_\_\_\_

Maiden / Other Names \_\_\_\_\_ Years Used \_\_\_\_\_

**Addresses within the Last 7 Years**
**Criminal History**

Have you ever been convicted of a crime? No ☒ Yes ☐

If yes, describe:

D.U.I.

Do you have charged pending against you for any crime? No ☒ Yes ☐

If yes, describe:

### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: **Consumer Response Center, Room 130- A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information. **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: a person has taken adverse action against you because of information in your credit report; you are the victim of identify theft and place a fraud alert in your file; your file contains inaccurate information as a result of fraud; you are on public assistance; you are unemployed but expect to apply for employment within 60 days. In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

**You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

**You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.

**Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

**Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old or bankruptcies that are more than 10 years old.

**Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.



**You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).

**You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-5-OPT OUT (1- 888-567-8688).

**You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

**Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

**Consumer reporting agencies, creditors and others not listed below:** Federal Trade Commission: Consumer Response Center- FCRA Washington, DC 20580 - 1-877-382-4357

**National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name):** Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 - 1-800-613-6743

**Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks):** Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 - 1-202-452-3693

**Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name):** Office of Thrift Supervision, Consumer Complaints, Washington, DC 20552 - 1-800-842-6929

**Federal credit unions (words "Federal Credit Union" appear in institution's name):** National Credit Union Administration, 1775 Duke Street, Alexandria, VA 22314 - 1-703-519-4600

**State-chartered banks that are not members of the Federal Reserve System:** Federal Deposit Insurance Corporation, Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 - 1-877 275-3342

**Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission:** Department of Transportation, Office of Financial Management, Washington, DC 20590 - 1-202-366-1306

**Activities subject to the Packers and Stockyards Act, 1921:** Department of

## STATE DISCLOSURES

**CALIFORNIA:** You may view the file that the Background Check Company has for you, and order a copy of the file, upon submitting proper identification and paying copying costs, by coming to their offices, during normal business hours and on reasonable notice, or by certified mail or mail. You may also ask for a file-summary by telephone. The Background Check Company can answer questions about the information in your file, including any coded information. If you come in person, another person can come with you, so long as that person can show proper identification.

**MAINE:** If you ask us, you have the right to know whether the Company ordered an investigative consumer report on you. You may request the name, address, and telephone number of the nearest office for the Background Check Company. You will get this information within 5 business days of our receipt of your request. You have the right to ask the Background Check Company for a free copy of the report.

**MARYLAND:** If the Company obtains credit history information on you, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.

**MASSACHUSETTS/NEW JERSEY:** If you submit a request to us in writing, you have the right to know whether the Company ordered an investigative consumer report from the Background Check Company. You may inspect and order a free copy of the report by contacting the Background Check Company.

**MINNESOTA:** If you submit a request to us in writing, you have the right to get from the Company a complete and accurate disclosure of the nature and scope of the consumer report or investigative consumer report ordered, if any.

**NEW YORK:** If you submit a request to us in writing, you have the right to know whether the Company ordered a consumer report or an investigative consumer report from the Background Check Company, and you will be provided with the name and address of the Background Check Company. You may inspect and order a free copy of the reports by contacting the Background Check Company. By signing below, you certify you have received a copy of **Article 23A** of the New York Correction Law is being provided with this form.

**OREGON:** If the Company obtains credit history information on you, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.

**WASHINGTON STATE:** If you submit a request to us in writing, you have the right to get from the Company a complete and accurate disclosure of the nature and scope of the investigative consumer report we ordered, if any. You also have the right to ask the Background Check Company for a written summary of your rights under the Washington Fair Credit Reporting Act. If the Company obtains information bearing on your creditworthiness, credit standing or credit capacity, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.



**PX**

**104**

Sales Commission Initial Withholding Agreement

I understand and agree that PROSPERITY TRAINING TECHNOLOGIES DBA CREDIT GAME UNIVERSITY will withhold \$500 from my commissions for potential chargebacks, refunds, or returns in the event my employment with PROSPERITY TRAINING TECHNOLOGIES DBA CREDIT GAME UNIVERSITY ends. This withholding will take place in \$250 increments on my first two paychecks. I understand that these commissions will be paid to me 6 months after the end of my employment minus any chargebacks or refunds that occur within 6 months after the end of my employment. This withholding is not applicable to chargebacks and refunds during active employment.

TLA My initials here confirm I understand PROSPERITY TRAINING TECHNOLOGIES DBA CREDIT GAME UNIVERSITY will withhold \$250 increments from my first two paychecks.

My signature below indicates I have received, reviewed, and agreed to the Sales Commission Initial Withholding Agreement.

  
Employee's Signature

Thomas Lyle Archer  
Employee's Name (Print)

10.22.20  
Date

<b>Form W-4</b> Department of the Treasury Internal Revenue Service	<b>Employee's Withholding Certificate</b> ▶ Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. ▶ Give Form W-4 to your employer. ▶ Your withholding is subject to review by the IRS.	OMB No. 1545-0074 <div style="font-size: 2em; font-weight: bold;">2020</div>
<b>Step 1:</b> Enter Personal Information	(a) First name and middle initial <u>Thomas L</u> Last name <u>Archer</u> Address <u>[REDACTED]</u> City or town, state, and ZIP code <u>Jacksonville FL 32225</u>	(b) Social security number <u>[REDACTED]</u> <small>Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to <a href="http://www.ssa.gov">www.ssa.gov</a>.</small>
	(c) <input type="checkbox"/> Single or Married filing separately <input checked="" type="checkbox"/> Married filing jointly (or Qualifying widow(er)) <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)	

Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, when to use the online estimator, and privacy.

**Step 2:** Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs.

**Multiple Jobs or Spouse Works**

Do only one of the following.

(a) Use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) for most accurate withholding for this step (and Steps 3–4); or

(b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below for roughly accurate withholding; or

(c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld. . . . . ☐

**TIP:** To be accurate, submit a 2020 Form W-4 for all other jobs. If you (or your spouse) have self-employment income, including as an independent contractor, use the estimator.

Complete Steps 3–4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)

<b>Step 3:</b> Claim Dependents	If your income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 ▶ \$ <u>8,000</u> Multiply the number of other dependents by \$500 . . . . . ▶ \$ <u>0</u> Add the amounts above and enter the total here . . . . . 3 \$ <u>8,000</u>	
<b>Step 4 (optional):</b> Other Adjustments	(a) <b>Other income (not from jobs).</b> If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income . . . . . 4(a) \$ <u>0</u>	
	(b) <b>Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . . 4(b) \$ <u>0</u>	
	(c) <b>Extra withholding.</b> Enter any additional tax you want withheld each pay period . . . . . 4(c) \$ <u>0</u>	

<b>Step 5:</b> Sign Here	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete. <div style="display: flex; justify-content: space-between;"> <div>             Employee's signature (This form is not valid unless you sign it.)         </div> <div> <u>10-22-20</u>            Date         </div> </div>		
<b>Employers Only</b>	Employer's name and address	First date of employment	Employer identification number (EIN)

For Privacy Act and Paperwork Reduction Act Notice, see page 3.

Cat. No. 102200

Form W-4 (2020)



## General Instructions

### Future Developments

For the latest information about developments related to Form W-4, such as legislation enacted after it was published, go to [www.irs.gov/FormW4](http://www.irs.gov/FormW4).

### Purpose of Form

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. If too little is withheld, you will generally owe tax when you file your tax return and may owe a penalty. If too much is withheld, you will generally be due a refund. Complete a new Form W-4 when changes to your personal or financial situation would change the entries on the form. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505.

**Exemption from withholding.** You may claim exemption from withholding for 2020 if you meet both of the following conditions: you had no federal income tax liability in 2019 and you expect to have no federal income tax liability in 2020. You had no federal income tax liability in 2019 if (1) your total tax on line 16 on your 2019 Form 1040 or 1040-SR is zero (or less than the sum of lines 18a, 18b, and 18c), or (2) you were not required to file a return because your income was below the filing threshold for your correct filing status. If you claim exemption, you will have no income tax withheld from your paycheck and may owe taxes and penalties when you file your 2020 tax return. To claim exemption from withholding, certify that you meet both of the conditions above by writing "Exempt" on Form W-4 in the space below Step 4(c). Then, complete Steps 1(a), 1(b), and 5. Do not complete any other steps. You will need to submit a new Form W-4 by February 16, 2021.

**Your privacy.** If you prefer to limit information provided in Steps 2 through 4, use the online estimator, which will also increase accuracy.

As an alternative to the estimator: if you have concerns with Step 2(c), you may choose Step 2(b); if you have concerns with Step 4(a), you may enter an additional amount you want withheld per pay period in Step 4(c). If this is the only job in your household, you may instead check the box in Step 2(c), which will increase your withholding and significantly reduce your paycheck (often by thousands of dollars over the year).

**When to use the estimator.** Consider using the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) if you:

1. Expect to work only part of the year;
2. Have dividend or capital gain income, or are subject to additional taxes, such as the additional Medicare tax;
3. Have self-employment income (see below); or
4. Prefer the most accurate withholding for multiple job situations.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you receive separate from the wages you receive as an employee. If you want to pay these taxes through withholding from your wages, use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) to figure the amount to have withheld.

**Nonresident alien.** If you're a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

## Specific Instructions

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you (1) have more than one job at the same time, or (2) are married filing jointly and you and your spouse both work.

Option (a) most accurately calculates the additional tax you need to have withheld, while option (b) does so with a little less accuracy.

If you (and your spouse) have a total of only two jobs, you may instead check the box in option (c). The box must also be checked on the Form W-4 for the other job. If the box is checked, the standard deduction and tax brackets will be cut in half for each job to calculate withholding. This option is roughly accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld, and this extra amount will be larger the greater the difference in pay is between the two jobs.



**Multiple jobs.** Complete Steps 3 through 4(b) on only one Form W-4. Withholding will be most accurate if you do this on the Form W-4 for the highest paying job.

**Step 3.** Step 3 of Form W-4 provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 972, Child Tax Credit and Credit for Other Dependents. You can also include **other tax credits** in this step, such as education tax credits and the foreign tax credit. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount in Step 3. Including these credits will increase your paycheck and reduce the amount of any refund you may receive when you file your tax return.

### Step 4 (optional).

**Step 4(a).** Enter in this step the total of your other estimated income for the year, if any. You shouldn't include income from any jobs or self-employment. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your paycheck, see Form 1040-ES, Estimated Tax for Individuals.

**Step 4(b).** Enter in this step the amount from the Deductions Worksheet, line 5, if you expect to claim deductions other than the basic standard deduction on your 2020 tax return and want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as for student loan interest and IRAs.

**Step 4(c).** Enter in this step any additional tax you want withheld from your pay **each pay period**, including any amounts from the Multiple Jobs Worksheet, line 4. Entering an amount here will reduce your paycheck and will either increase your refund or reduce any amount of tax that you owe.



**Step 2(b)—Multiple Jobs Worksheet** (Keep for your records.)

If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job.

**Note:** If more than one job has annual wages of more than \$120,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App).

- 1 **Two jobs.** If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, **skip** to line 3 . . . . . 1 \$ \_\_\_\_\_
- 2 **Three jobs.** If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.
  - a Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a . . . . . 2a \$ \_\_\_\_\_
  - b Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b . . . . . 2b \$ \_\_\_\_\_
  - c Add the amounts from lines 2a and 2b and enter the result on line 2c . . . . . 2c \$ \_\_\_\_\_
- 3 Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc. . . . . 3 \_\_\_\_\_
- 4 **Divide** the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in **Step 4(c)** of Form W-4 for the highest paying job (along with any other additional amount you want withheld) . . . . . 4 \$ \_\_\_\_\_

**Step 4(b)—Deductions Worksheet** (Keep for your records.)

- 1 Enter an estimate of your 2020 itemized deductions (from Schedule A (Form 1040 or 1040-SR)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income . . . . . 1 \$ \_\_\_\_\_
- 2 Enter:  $\left\{ \begin{array}{l} \bullet \$24,800 \text{ if you're married filing jointly or qualifying widow(er)} \\ \bullet \$18,650 \text{ if you're head of household} \\ \bullet \$12,400 \text{ if you're single or married filing separately} \end{array} \right\}$  . . . . . 2 \$ \_\_\_\_\_
- 3 If line 1 is greater than line 2, subtract line 2 from line 1. If line 2 is greater than line 1, enter "-0-" . . . . . 3 \$ \_\_\_\_\_
- 4 Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040 or 1040-SR)). See Pub. 505 for more information . . . . . 4 \$ \_\_\_\_\_
- 5 **Add** lines 3 and 4. Enter the result here and in **Step 4(b)** of Form W-4 . . . . . 5 \$ \_\_\_\_\_

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.



Form W-4 (2020)

Page 4

**Married Filing Jointly or Qualifying Widow(er)**

Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$220	\$850	\$900	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,210	\$1,870	\$1,870
\$10,000 - 19,999	220	1,220	1,900	2,100	2,220	2,220	2,220	2,220	2,410	3,410	4,070	4,070
\$20,000 - 29,999	850	1,900	2,730	2,930	3,050	3,050	3,050	3,240	4,240	5,240	5,900	5,900
\$30,000 - 39,999	900	2,100	2,930	3,130	3,250	3,250	3,440	4,440	5,440	6,440	7,100	7,100
\$40,000 - 49,999	1,020	2,220	3,050	3,250	3,370	3,570	4,570	5,570	6,570	7,570	8,220	8,220
\$50,000 - 59,999	1,020	2,220	3,050	3,250	3,570	4,570	5,570	6,570	7,570	8,570	9,220	9,220
\$60,000 - 69,999	1,020	2,220	3,050	3,440	4,570	5,570	6,570	7,570	8,570	9,570	10,220	10,220
\$70,000 - 79,999	1,020	2,220	3,240	4,440	5,570	6,570	7,570	8,570	9,570	10,570	11,220	11,240
\$80,000 - 99,999	1,060	3,260	5,090	6,290	7,420	8,420	9,420	10,420	11,420	12,420	13,260	13,460
\$100,000 - 149,999	1,870	4,070	5,900	7,100	8,220	9,320	10,520	11,720	12,920	14,120	14,980	15,180
\$150,000 - 239,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	12,790	13,990	15,190	16,050	16,250
\$240,000 - 259,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	12,790	13,990	15,520	17,170	18,170
\$260,000 - 279,999	2,040	4,440	6,470	7,870	9,190	10,390	11,590	13,120	15,120	17,120	18,770	19,770
\$280,000 - 299,999	2,040	4,440	6,470	7,870	9,190	10,720	12,720	14,720	16,720	18,720	20,370	21,370
\$300,000 - 319,999	2,040	4,440	6,470	8,200	10,320	12,320	14,320	16,320	18,320	20,320	21,970	22,970
\$320,000 - 364,999	2,720	5,920	8,750	10,950	13,070	15,070	17,070	19,070	21,290	23,590	25,540	26,840
\$365,000 - 524,999	2,970	6,470	9,600	12,100	14,530	16,830	19,130	21,430	23,730	26,030	27,980	29,280
\$525,000 and over	3,140	6,840	10,170	12,870	15,500	18,000	20,500	23,000	25,500	28,000	30,150	31,650

**Single or Married Filing Separately**

Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$460	\$940	\$1,020	\$1,020	\$1,470	\$1,870	\$1,870	\$1,870	\$1,870	\$2,040	\$2,040	\$2,040
\$10,000 - 19,999	940	1,530	1,610	2,060	3,060	3,460	3,460	3,460	3,640	3,830	3,830	3,830
\$20,000 - 29,999	1,020	1,610	2,130	3,130	4,130	4,540	4,540	4,720	4,920	5,110	5,110	5,110
\$30,000 - 39,999	1,020	2,060	3,130	4,130	5,130	5,540	5,720	5,920	6,120	6,310	6,310	6,310
\$40,000 - 59,999	1,870	3,460	4,540	5,540	6,690	7,290	7,490	7,690	7,890	8,080	8,080	8,080
\$60,000 - 79,999	1,870	3,460	4,690	5,890	7,090	7,690	7,890	8,090	8,290	8,480	9,260	10,060
\$80,000 - 99,999	2,020	3,810	5,090	6,290	7,490	8,090	8,290	8,490	9,470	10,460	11,260	12,060
\$100,000 - 124,999	2,040	3,830	5,110	6,310	7,510	8,430	9,430	10,430	11,430	12,420	13,520	14,620
\$125,000 - 149,999	2,040	3,830	5,110	7,030	9,030	10,430	11,430	12,580	13,880	15,170	16,270	17,370
\$150,000 - 174,999	2,360	4,950	7,030	9,030	11,030	12,730	14,030	15,330	16,630	17,920	19,020	20,120
\$175,000 - 199,999	2,720	5,310	7,540	9,840	12,140	13,840	15,140	16,440	17,740	19,030	20,130	21,230
\$200,000 - 249,999	2,970	5,860	8,240	10,540	12,840	14,540	15,840	17,140	18,440	19,730	20,830	21,930
\$250,000 - 399,999	2,970	5,860	8,240	10,540	12,840	14,540	15,840	17,140	18,440	19,730	20,830	21,930
\$400,000 - 449,999	2,970	5,860	8,240	10,540	12,840	14,540	15,840	17,140	18,450	19,940	21,240	22,540
\$450,000 and over	3,140	6,230	8,810	11,310	13,810	15,710	17,210	18,710	20,210	21,700	23,000	24,300

**Head of Household**

Higher Paying Job Annual Taxable Wage & Salary	Lower Paying Job Annual Taxable Wage & Salary											
	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$830	\$930	\$1,020	\$1,020	\$1,020	\$1,480	\$1,870	\$1,870	\$1,930	\$2,040	\$2,040
\$10,000 - 19,999	830	1,920	2,130	2,220	2,220	2,680	3,680	4,070	4,130	4,330	4,440	4,440
\$20,000 - 29,999	930	2,130	2,350	2,430	2,900	3,900	4,900	5,340	5,540	5,740	5,850	5,850
\$30,000 - 39,999	1,020	2,220	2,430	2,980	3,980	4,980	6,040	6,630	6,830	7,030	7,140	7,140
\$40,000 - 59,999	1,020	2,530	3,750	4,830	5,880	7,080	8,260	8,850	9,050	9,250	9,360	9,360
\$60,000 - 79,999	1,870	4,070	5,310	6,800	7,800	9,000	10,200	10,780	10,980	11,180	11,580	12,380
\$80,000 - 99,999	1,900	4,300	5,710	7,000	8,200	9,400	10,600	11,180	11,670	12,670	13,580	14,380
\$100,000 - 124,999	2,040	4,440	5,850	7,140	8,340	9,540	11,360	12,750	13,750	14,750	15,770	16,870
\$125,000 - 149,999	2,040	4,440	5,850	7,360	9,360	11,360	13,360	14,750	16,010	17,310	18,520	19,620
\$150,000 - 174,999	2,040	5,060	7,280	9,360	11,360	13,480	15,780	17,460	18,760	20,060	21,270	22,370
\$175,000 - 199,999	2,720	5,920	8,130	10,480	12,780	15,080	17,380	19,070	20,370	21,670	22,880	23,980
\$200,000 - 249,999	2,970	6,470	8,990	11,370	13,670	15,970	18,270	19,960	21,260	22,560	23,770	24,870
\$250,000 - 349,999	2,970	6,470	8,990	11,370	13,670	15,970	18,270	19,960	21,260	22,560	23,770	24,870
\$350,000 - 449,999	2,970	6,470	8,990	11,370	13,670	15,970	18,270	19,960	21,260	22,560	23,900	25,200
\$450,000 and over	3,140	6,840	9,560	12,140	14,640	17,140	19,640	21,530	23,030	24,530	25,940	27,240



## Acknowledgment and Receipt

**I have received my copy of the Employee Handbook.**

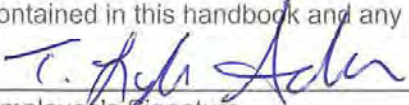
The employee handbook describes important information about Prosperity Training Technology dba Credit Game University, and I understand that I should consult management regarding any questions not answered in the handbook. I have entered into my employment relationship with Prosperity Training Technology voluntarily and acknowledge that there is no specified length of employment. **Accordingly, either I or Prosperity Training Technology can terminate the relationship at will, with or without cause, at any time, so long as there is no violation of applicable federal or state law.**

This manual and the policies and procedures contained herein supersede any and all prior practices, oral or written representations, or statements regarding the terms and conditions of your employment with Prosperity Training Technology. By distributing this handbook, the Company expressly revokes any and all previous policies and procedures which are inconsistent with those contained herein.

I understand that, except for employment at-will status, any and all policies and practices may be changed at any time by Prosperity Training Technology, and the company reserves the right to change my hours, wages and working conditions at any time. All such changes will be communicated through official notices, and I understand that revised information may supersede, modify, or eliminate existing policies.

**I understand and agree that nothing in the Employee Handbook creates, or is intended to create, a promise or representation of continued employment and that employment at Prosperity Training Technology is employment at-will, which may be terminated at the will of either Prosperity Training Technology or myself. Furthermore, I acknowledge that this handbook is neither a contract of employment nor a legal document.** I understand and agree that employment and compensation may be terminated with or without cause and with or without notice at any time by Prosperity Training Technology or myself.

I have received the handbook, and I understand that it is my responsibility to read and comply with the policies contained in this handbook and any revisions made to it.

  
Employee's Signature

Thomas Kyle Archer  
Employee's Name (Print)

10.22.20  
Date

**TO BE PLACED IN EMPLOYEE'S PERSONNEL FILE**

## Attendance Policy

Absenteeism and tardiness place an undue burden on other employees and on the Company. PROSPERITY TRAINING TECHNOLOGY DBA CREDIT GAME UNIVERSITY expects regular attendance and punctuality from all employees. This means being in the workplace, ready to work, at your scheduled start time each day and completing your entire shift. Employees are also expected to return from scheduled meal and break periods on time.

All time off must be requested in writing to the Manager, CEO and COO, a minimum of 2 weeks in advance, and will be evaluated for approval. Appointments and requests for days off should be avoided on Mondays and Fridays. This approval includes requests to use appropriate accruals, as well as late arrivals to or early departures from work. During your first 90 day probationary period, any accumulation of points or requests for time off will be evaluated on a case by case basis. This is a critical time period for training and you are expected to be at work during your scheduled shift. If an employee is unexpectedly unable to report for work for any reason, he or she must directly notify their supervisor as early as possible, and preferably prior to their scheduled starting time.

### **Cumulative point system with points expiring after 1 year from date of issuance**

**0 - 30 minutes late or unexcused time out of the office = 1 point**

**31 minutes - 2 hours late or unexcused time out of the office = 2 points**

**Greater than 2 hours late or unexcused time out of the office = 3 points**

**Any late arrivals or unexcused time out of the office on Mondays and**

**Fridays will incur one additional point**

**No more than 9 points may be accumulated at one time**

If an illness or emergency occurs during work hours, employees should notify their supervisor as soon as possible. Employees, who are going to be absent for more than one day, should contact their supervisor on each day of their absence. PROSPERITY TRAINING TECHNOLOGY DBA CREDIT GAME UNIVERSITY reserves the right to ask for a physician's statement in the event of a long-term illness (three consecutive days), or multiple illnesses or injuries. If an employee fails to notify their supervisor after three consecutive days of absence, PROSPERITY TRAINING TECHNOLOGY DBA CREDIT GAME UNIVERSITY will presume that the employee has voluntarily resigned. PROSPERITY TRAINING TECHNOLOGY DBA CREDIT GAME UNIVERSITY will review any extenuating circumstances that may have prevented him or her from calling in before the employee is removed from payroll. Should undue or recurrent absence and tardiness become apparent, the employee will be subject to disciplinary action, up to and including termination of employment.

This policy is not intended to restrict an employee's right to discuss, or act together to improve, wages, benefits and working conditions with co-workers or in any way restrict employees' rights under the National Labor Relations Act.

I have received and reviewed the Attendance Policy and I understand that it is my responsibility to comply.

  
Employee's Signature

Thomas L. Archer  
Employee's Name (Print)

10.22.20  
Date

**TO BE PLACED IN EMPLOYEE'S PERSONNEL FILE**





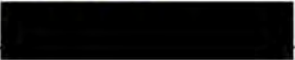

**Form 8850**  
(Rev. March 2016)  
Department of the Treasury  
Internal Revenue Service

# Pre-Screening Notice and Certification Request for the Work Opportunity Credit

OMB No. 1545-1500

► Information about Form 8850 and its separate instructions is at [www.irs.gov/form8850](http://www.irs.gov/form8850).

**Job applicant: Fill in the lines below and check any boxes that apply. Complete only this side.**

Your name Thomas Lyle Archer Social security number ►   
Street address where you live   
City or town, state, and ZIP code Jacksonville Florida 32225  
County Duval Telephone number   
If you are under age 40, enter your date of birth (month, day, year) 

- 1 ☐ Check here if you received a conditional certification from the state workforce agency (SWA) or a participating local agency for the work opportunity credit.
- 2 ☐ Check here if any of the following statements apply to you.
  - I am a member of a family that has received assistance from Temporary Assistance for Needy Families (TANF) for any 9 months during the past 18 months.
  - I am a veteran and a member of a family that received Supplemental Nutrition Assistance Program (SNAP) benefits (food stamps) for at least a 3-month period during the past 15 months.
  - I was referred here by a rehabilitation agency approved by the state, an employment network under the Ticket to Work program, or the Department of Veterans Affairs.
  - I am at least age 18 but **not** age 40 or older and I am a member of a family that:
    - a. Received SNAP benefits (food stamps) for the past 6 months; or
    - b. Received SNAP benefits (food stamps) for at least 3 of the past 5 months, **but** is no longer eligible to receive them.
  - During the past year, I was convicted of a felony or released from prison for a felony.
  - I received supplemental security income (SSI) benefits for any month ending during the past 60 days.
  - I am a veteran and I was unemployed for a period or periods totaling at least 4 weeks but less than 6 months during the past year.
- 3 ☐ Check here if you are a veteran and you were unemployed for a period or periods totaling at least 6 months during the past year.
- 4 ☐ Check here if you are a veteran entitled to compensation for a service-connected disability and you were discharged or released from active duty in the U.S. Armed Forces during the past year.
- 5 ☐ Check here if you are a veteran entitled to compensation for a service-connected disability and you were unemployed for a period or periods totaling at least 6 months during the past year.
- 6 ☐ Check here if you are a member of a family that:
  - Received TANF payments for at least the past 18 months; or
  - Received TANF payments for any 18 months beginning after August 5, 1997, and the earliest 18-month period beginning after August 5, 1997, ended during the past 2 years; or
  - Stopped being eligible for TANF payments during the past 2 years because federal or state law limited the maximum time those payments could be made.
- 7 ☐ Check here if you are in a period of unemployment that is at least 27 consecutive weeks and for all or part of that period you received unemployment compensation.

## Signature—All Applicants Must Sign

Under penalties of perjury, I declare that I gave the above information to the employer on or before the day I was offered a job, and it is, to the best of my knowledge, true, correct, and complete.

Job applicant's signature ► 

Date 10-22-20

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat. No. 22851L

Form 8850 (Rev. 3-2016)

Form 8850 (Rev. 3-2016)

Page **2****For Employer's Use Only**

Employer's name \_\_\_\_\_ Telephone no. \_\_\_\_\_ EIN ► \_\_\_\_\_

Street address \_\_\_\_\_

City or town, state, and ZIP code \_\_\_\_\_

Person to contact, if different from above \_\_\_\_\_ Telephone no. \_\_\_\_\_

Street address \_\_\_\_\_

City or town, state, and ZIP code \_\_\_\_\_

If, based on the individual's age and home address, he or she is a member of group 4 or 6 (as described under *Members of Targeted Groups* in the separate instructions), enter that group number (4 or 6) . . . . . ► \_\_\_\_\_

Date applicant:

Gave information _____	Was offered job _____	Was hired _____	Started job _____
---------------------------	--------------------------	--------------------	----------------------

Under penalties of perjury, I declare that the applicant provided the information on this form on or before the day a job was offered to the applicant and that the information I have furnished is, to the best of my knowledge, true, correct, and complete. Based on the information the job applicant furnished on page 1, I believe the individual is a member of a targeted group. I hereby request a certification that the individual is a member of a targeted group.

Employer's signature ►

Title

Date

**Privacy Act and Paperwork Reduction Act Notice**

Section references are to the Internal Revenue Code.

Section 51(d)(13) permits a prospective employer to request the applicant to complete this form and give it to the prospective employer. The information will be used by the employer to complete the employer's federal tax return. Completion of this form is voluntary and may assist members of targeted groups in securing employment. Routine uses of this form include giving it to the state workforce agency (SWA), which will contact appropriate sources to confirm that the applicant is a member of a targeted group. This form may also be given to the Internal Revenue Service for administration of the Internal Revenue laws, to the Department of Justice for civil and

criminal litigation, to the Department of Labor for oversight of the certifications performed by the SWA, and to cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is:

**Recordkeeping** . . . 6 hr., 27 min.

**Learning about the law or the form** . . . . . 24 min.

**Preparing and sending this form to the SWA** . . . . . 31 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can send us comments from [www.irs.gov/formspubs](http://www.irs.gov/formspubs). Click on "More Information" and then on "Give us feedback." Or you can send your comments to:

Internal Revenue Service  
Tax Forms and Publications  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send this form to this address. Instead, see *When and Where To File* in the separate instructions.

Form **8850** (Rev. 3-2016)



## **BACKGROUND CHECK AUTHORIZATION**

In the interest of maintaining the safety and security of our customers, employees, and property, Prosperity Training Technology (the "Company") will order a "consumer report" (a background report) or "investigative consumer report" on you in connection with your employment application, and if you are hired, or if you already work for the Company, may order additional background reports on you for employment purposes. The background check company, \_\_\_\_\_ (the "Background Check Company"), will prepare the background report for the Company. The Background Check Company can be reached by phone at \_\_\_\_\_ or at their Internet Web site address \_\_\_\_\_. (the "Background Check Company"), will prepare the background report for the Company.

The Background Check Company can be reached by phone at or at their Internet Website Address . The background report may contain information concerning your character, general reputation, personal characteristics, mode of living, and credit standing. The types of information that may be ordered include but are not limited to: Social Security number verification; criminal, public, educational and, as appropriate, driving records checks; verification of prior employment; reference, licensing and certification checks; credit reports; drug testing results; and, if applicable, worker's compensation injuries.

Workers' compensation information will only be requested in compliance with federal Americans with Disabilities Act and/or any other applicable federal, state or local laws and only after a conditional job offer is made. Credit history will only be requested when permitted by law and where such information is substantially related to the duties and responsibilities of the position for which you are applying. The information may be obtained from private and public record sources, including personal interviews with your associates, friends, and neighbors. (An "investigative consumer report" is a background report that includes information from such personal interviews, except in California where that term means any background report that is not a credit report.)

The nature and scope of the most common form of investigative consumer report is an investigation into your education and/or employment history conducted by the Background Check Company or another outside organization. You may request more information about the nature and scope of an investigative consumer report, if any, by telephoning the Company at (904) 420-7772.

A summary of your rights under the Fair Credit Reporting Act is also being provided to you with this form. The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will find these rights summarized in A Summary of Your Rights Under the Fair Credit Reporting.

**AUTHORIZATION FOR BACKGROUND CHECKS**

After carefully reading this Background Check Disclosure and Authorization form, I authorize the Company to order my background report, including investigative consumer reports. I understand that the Company may rely on this authorization to order additional background reports, including investigative consumer reports, during my employment without asking me for my authorization again as allowed by law.

I also authorize the following agencies and entities to disclose to the Background Check Company and its agents all information about or concerning me, including but not limited to: my past or present employers; learning institutions, including colleges and universities; law enforcement and all other federal, state and local agencies; federal, state and local courts; the military; credit bureaus; testing facilities; motor vehicle records agencies; if applicable, worker's compensation injuries; all other private and public sector repositories of information; and any other person, organization, or agency with any information about or concerning me. Workers' compensation information will only be requested in compliance with federal Americans with Disabilities Act and/or any other applicable federal, state or local laws and only after a conditional job offer is made. The information that can be disclosed to the Background Check Company and its agents includes, but is not limited to, information concerning my employment history, earnings history, education, credit history, motor vehicle history, criminal history, military service, professional credentials and licenses and substance abuse testing.

I agree the Company may rely on this authorization to order background reports, including investigative consumer reports, from companies other than the Background Check Company without asking me for my authorization again as allowed by law. I also agree that a copy of this form is valid like the signed original. I certify that all of the personal information I provided is true and correct.

First Name Thomas Last Name Archer Middle L  
 Maiden / Other Names \_\_\_\_\_  
 Years Used Lifetime

**If you live or work for the Company in California, Minnesota, or Oklahoma:** Check this box if you would like a free copy of your background check report: ☐

Signature of Releaser T. Lynn Archer  
 Date: 10.22.20



**BACKGROUND CHECK INFORMATION**

The information requested below is collected solely for the purpose of aiding the Company in running a background check in connection with your application for employment. The employer is requesting that you provide this information to assist in conducting a thorough background check.

For residents of, or for jobs located in Utah, please do NOT provide your date of birth, social security number or driver's license number until instructed to do so by the Company.

**Personal Info**

First Name Thomas Last Name Archer Middle L

Date of Birth [REDACTED] Social Security Number [REDACTED]

Driver's License Number FL [REDACTED]

Enter any Other Names Used (including maiden names)

Maiden / Other Names \_\_\_\_\_ Years Used \_\_\_\_\_

Maiden / Other Names \_\_\_\_\_ Years Used \_\_\_\_\_

**Addresses within the Last 7 Years**

[REDACTED ADDRESS INFORMATION]

Have you ever been convicted of a crime? No Yes ☒ ☐

If yes, describe:

Criminal mischief 2007

Do you have charges pending against you for any crime? No Yes ☐ ☒

If yes, describe:

\_\_\_\_\_



## STATE DISCLOSURES

**CALIFORNIA:** You may view the file that the Background Check Company has for you, and order a copy of the file, upon submitting proper identification and paying copying costs, by coming to their offices, during normal business hours and on reasonable notice, or by certified mail or mail. You may also ask for a file-summary by telephone. The Background Check Company can answer questions about the information in your file, including any coded information. If you come in person, another person can come with you, so long as that person can show proper identification.

**MAINE:** If you ask us, you have the right to know whether the Company ordered an investigative consumer report on you. You may request the name, address, and telephone number of the nearest office for the Background Check Company. You will get this information within 5 business days of our receipt of your request. You have the right to ask the Background Check Company for a free copy of the report.

**MARYLAND:** If the Company obtains credit history information on you, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.

**MASSACHUSETTS/NEW JERSEY:** If you submit a request to us in writing, you have the right to know whether the Company ordered an investigative consumer report from the Background Check Company. You may inspect and order a free copy of the report by contacting the Background Check Company.

**MINNESOTA:** If you submit a request to us in writing, you have the right to get from the Company a complete and accurate disclosure of the nature and scope of the consumer report or investigative consumer report ordered, if any.

**NEW YORK:** If you submit a request to us in writing, you have the right to know whether the Company ordered a consumer report or an investigative consumer report from the Background Check Company, and you will be provided with the name and address of the Background Check Company. You may inspect and order a free copy of the reports by contacting the Background Check Company. By signing below, you certify you have received a copy of **Article 23A** of the New York Correction Law is being provided with this form.

**OREGON:** If the Company obtains credit history information on you, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.

**WASHINGTON STATE:** If you submit a request to us in writing, you have the right to get from the Company a complete and accurate disclosure of the nature and scope of the investigative consumer report we ordered, if any. You also have the right to ask the Background Check Company for a written summary of your rights under the Washington Fair Credit Reporting Act. If the Company obtains information bearing on your creditworthiness, credit standing or credit capacity, it will be used to evaluate whether you would present an unacceptable risk of theft or other dishonest behavior in the job for which you are being considered.



### **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: **Consumer Response Center, Room 130- A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580. You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information. **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if: a person has taken adverse action against you because of information in your credit report; you are the victim of identify theft and place a fraud alert in your file; your file contains inaccurate information as a result of fraud; you are on public assistance; you are unemployed but expect to apply for employment within 60 days. In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

**You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

**You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.

**Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

**Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old or bankruptcies that are more than 10 years old.

**Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

Applicant Information			
Last Name <u>Archer</u>	First <u>Thomas</u>	M.I. <u>L</u>	Date <u>10.22.20</u>
Street Address [REDACTED]		Apartment/Unit #	
City <u>Jacksonville</u>	State <u>FL</u>	Zip <u>32225</u>	
Phone [REDACTED]	E-mail [REDACTED]		
Date Available <u>10.22.20</u>	Social Security No. [REDACTED]	Desired Salary <u>100 k plus</u>	
Position Applied for			
Are you legally eligible to work in the U.S.? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
Have you ever worked for this company? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> If yes, when?			
Have you ever been convicted of a felony? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> If yes, explain.			

Education			
High School <u>University Christian</u>		Address	
From <u>01</u> To <u>2004</u>	Did you graduate? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Degree <u>Diploma</u>	
College <u>Neosho County CC</u>		Address <u>Chanute KS</u>	
From <u>04</u> To <u>06</u>	Did you graduate? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Degree <u>AA</u>	
Other <u>Bacone College</u>		Address <u>Muskogee Oklahoma</u>	
From <u>06</u> To <u>08</u>	Did you graduate? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Degree	

Employment History			
Company		From	To
Address		Phone #	
Supervisor		Responsibilities	
May we contact? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Company		From	To
Address		Phone #	
Supervisor		Responsibilities	
May we contact? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Company		From	To
Address		Phone #	
Supervisor		Responsibilities	
May we contact? Yes <input type="checkbox"/> No <input type="checkbox"/>			



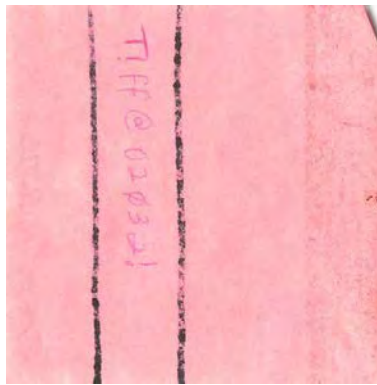
References	
Full Name	Relationship
Company	Phone #
Address	
Full Name	Relationship
Company	Phone #
Address	
Full Name	Relationship
Company	Phone #
Address	

Disclaimer and Signature	
<p>I certify that the information contained in this application is correct to the best of my knowledge. I understand that to falsify information is grounds for refusing to hire me, or for discharge should I be hired.</p> <p>I authorize any person, organization or company listed on this application to furnish you any and all information concerning my previous employment, education and qualifications for employment. I also authorize you to request and receive such information.</p> <p>In consideration for my employment, I agree to abide by the rules and regulations of the company, which rules may be changed, withdrawn, added or interpreted at any time, at the company's sole option and without prior notice to me.</p> <p>I also acknowledge that my employment may be terminated, or any offer or acceptance of employment withdrawn, at any time, with or without cause, and with or without prior notice at the option of the company or myself.</p>	
Signature 	Date 10.22.20



windows (CGU Sales)  
PIN/pw: U698  
security Q's: Credit  
(pet, city born, parents met)  
lyle.crediquame@gmail.com  
pw: credit1032-3030  
Recovery: nikesingus@gmail  
Ping Central  
October\* new 2016

PX 104, Page 17 of 26



PX 104, Page 18 of 26

## NEW HIRE CHECKLIST

Employee Name: Lyle Archer Hire Date: 10/22/20  
 Management to Date and Initial the Following:

- ☒ Completed Job Application
- ☒ Completed Background Check Authorization
- ☒ Completed Employment Eligibility Verification (I-9)
- ☒ Completed Non-Circumvent Non-Disclosure Agreement and Non-Compete Agreement  
(PLEASE EXPLAIN TO THEM WHAT THIS IS)
- ☒ Completed W-4 or W-9
- ☒ Completed Employment Verification Form
- ☐ Background Check Verified by Management
- ☒ Reviewed Handbook and Completed Signature Page
- ☒ Attendance Policy
- ☒ Completed WOTC Form
- ☐ Door Access Code Issued by Management
- 10/26 Entered in Paycor using completed Employee Information Sheet
- 10/22 Email Created lyle.creditgarneau@gmail.com
- ☒ Ensure they know the office address is clandestine, they cannot give it to outside sources or clients. If you have any questions, please ask. We have a mailing address that is on our website.
- ☐ Employee Hire Date with review dates added to Google Sheet
- ☐ Employee added to the PHONE ROSTER

## NEW SALES HIRE CHECKLIST

Employee Name: Lyle Archer Hire Date: 10/22/20

Management to Date and Initial the Following:

✓

Sales Only – Signed \$500 withholding notice \_\_\_\_\_ Sales Only - \$500 withheld from starting pay

\_\_\_\_\_

Set power signature block with CPN Disclaimer for emails

\_\_\_\_\_

Assign Ring-Central Number

\_\_\_\_\_

Set Ring-Central Call Handling and forwarding to 0 Rings on Desktop/Mobile App and 6 Rings on Polycom

\_\_\_\_\_

Have them record RingCentral Voicemail: Hey this is \_\_\_\_ with Credit Game University. Sorry I missed your call, I am on the phone helping a client. Please leave your name, number, and a brief message and I will call you back right away!

\_\_\_\_\_

Download RingCentral Phone App on Desktop and Computer

\_\_\_\_\_

Add to Sales and Broker call queues when approved by Mike

\_\_\_\_\_

Grant Access to Credit Game Academy Orders

\_\_\_\_\_

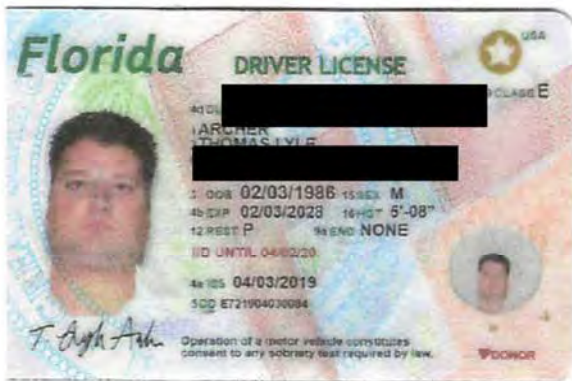
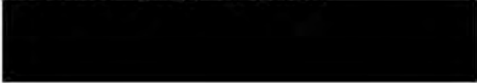
Create Sales Commission Sheet, share them with Mike, Miranda and Tiffany, and add to Masterlist



Keep this stub with your personal records. The other side contains important information.

Please note: The date we issued this card is shown below the signature line.

THOMAS LYLE ARCHER



## YOUR SOCIAL SECURITY CARD

ADULTS: Sign this card in ink immediately.

CHILDREN: Do not sign until age 18 or your first job, whichever is earlier.

Keep your card in a safe place to prevent loss or theft.

**DO NOT CARRY THIS CARD WITH YOU.**

Do not laminate.





**Employment Eligibility Verification**  
**Department of Homeland Security**  
**U.S. Citizenship and Immigration Services**

**USCIS**  
**Form I-9**  
 OMB No. 1615-0047  
 Expires 08/31/2019

► **START HERE:** Read instructions carefully before completing this form. The instructions must be available, either in paper or electronically, during completion of this form. Employers are liable for errors in the completion of this form.

**ANTI-DISCRIMINATION NOTICE:** It is illegal to discriminate against work-authorized individuals. Employers **CANNOT** specify which document(s) an employee may present to establish employment authorization and identity. The refusal to hire or continue to employ an individual because the documentation presented has a future expiration date may also constitute illegal discrimination.

**Section 1. Employee Information and Attestation** (Employees must complete and sign Section 1 of Form I-9 no later than the first day of employment, but not before accepting a job offer.)

Last Name (Family Name) <b>Archer</b>		First Name (Given Name) <b>Thomas</b>		Middle Initial <b>L</b>	Other Last Names Used (if any)	
Address (Street Number and Name) [REDACTED]		Apt. Number	City or Town <b>Jacksonville</b>		State <b>FL</b>	ZIP Code <b>32225</b>
Date of Birth (mm/dd/yyyy) [REDACTED]	U.S. Social Security Number [REDACTED]	Employee's E-mail Address [REDACTED]		Employee's Telephone Number [REDACTED]		

I am aware that federal law provides for imprisonment and/or fines for false statements or use of false documents in connection with the completion of this form.

I attest, under penalty of perjury, that I am (check one of the following boxes):

<input checked="" type="checkbox"/> 1. A citizen of the United States
<input type="checkbox"/> 2. A noncitizen national of the United States (See instructions)
<input type="checkbox"/> 3. A lawful permanent resident (Alien Registration Number/USCIS Number): _____
<input type="checkbox"/> 4. An alien authorized to work until (expiration date, if applicable, mm/dd/yyyy): _____ Some aliens may write "N/A" in the expiration date field. (See instructions)

Aliens authorized to work must provide only one of the following document numbers to complete Form I-9:  
 An Alien Registration Number/USCIS Number OR Form I-94 Admission Number OR Foreign Passport Number.

1. Alien Registration Number/USCIS Number: \_\_\_\_\_  
 OR  
 2. Form I-94 Admission Number: \_\_\_\_\_  
 OR  
 3. Foreign Passport Number: \_\_\_\_\_  
 Country of Issuance: \_\_\_\_\_

QR Code - Section 1  
 Do Not Write In This Space

Signature of Employee <b>[Signature]</b>	Today's Date (mm/dd/yyyy) <b>10-22-20</b>
---	--

**Preparer and/or Translator Certification (check one):**

☒ I did not use a preparer or translator. ☐ A preparer(s) and/or translator(s) assisted the employee in completing Section 1.  
 (Fields below must be completed and signed when preparers and/or translators assist an employee in completing Section 1.)

I attest, under penalty of perjury, that I have assisted in the completion of Section 1 of this form and that to the best of my knowledge the information is true and correct.

Signature of Preparer or Translator		Today's Date (mm/dd/yyyy)	
Last Name (Family Name)		First Name (Given Name)	
Address (Street Number and Name)		City or Town	State ZIP Code



Employer Completes Next Page







**Employment Eligibility Verification**  
**Department of Homeland Security**  
**U.S. Citizenship and Immigration Services**

**USCIS**  
**Form I-9**  
OMB No. 1615-0047  
Expires 08/31/2019

**Section 2. Employer or Authorized Representative Review and Verification**

(Employers or their authorized representative must complete and sign Section 2 within 3 business days of the employee's first day of employment. You must physically examine one document from List A OR a combination of one document from List B and one document from List C as listed on the "Lists of Acceptable Documents.")

Employee Info from Section 1	Last Name (Family Name) <u>Archer</u>	First Name (Given Name) <u>Thomas</u>	M.I. <u>L</u>	Citizenship/Immigration Status <u>citizen of USA</u>
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List A Identity and Employment Authorization	OR	List B Identity	AND	List C Employment Authorization
Document Title		Document Title <u>Drivers license</u>		Document Title <u>Social Security card</u>
Issuing Authority		Issuing Authority <u>State of Florida</u>		Issuing Authority <u>Social Security Administration</u>
Document Number		<u>[REDACTED]</u>		Document Number <u>[REDACTED]</u>
Expiration Date (if any) (mm/dd/yyyy)		Expiration Date (if any) (mm/dd/yyyy) <u>02/03/2029</u>		Expiration Date (if any) (mm/dd/yyyy)
Document Title		<div style="display: flex;"> <div style="flex: 1;"> Additional Information </div> <div style="flex: 1; border: 1px solid black; padding: 5px;"> OR Code - Sections 2 &amp; 3  Do Not Write in This Space </div> </div>		
Issuing Authority				
Document Number				
Expiration Date (if any) (mm/dd/yyyy)				
Document Title				
Issuing Authority				
Document Number				
Expiration Date (if any) (mm/dd/yyyy)				
Document Title				
Issuing Authority				
Document Number				
Expiration Date (if any) (mm/dd/yyyy)				

**Certification:** I attest, under penalty of perjury, that (1) I have examined the document(s) presented by the above-named employee, (2) the above-listed document(s) appear to be genuine and to relate to the employee named, and (3) to the best of my knowledge the employee is authorized to work in the United States.

The employee's first day of employment (mm/dd/yyyy): 10/27/2020 (See Instructions for exemptions)

Signature of Employer or Authorized Representative <u>Tiffany H. Wilson</u>	Today's Date (mm/dd/yyyy) <u>10/26/2020</u>	Title of Employer or Authorized Representative <u>Office administrator</u>	
Last Name of Employer or Authorized Representative <u>Wilson</u>	First Name of Employer or Authorized Representative <u>Tiffany</u>	Employer's Business or Organization Name <u>Prosperity Training Technology</u>	
Employer's Business or Organization Address (Street Number and Name) <u>14296 Beach Blvd. Ste 19-207</u>	City or Town <u>Jacksonville</u>	State <u>FL</u>	ZIP Code <u>32250</u>

**Section 3. Reverification and Rehires** (To be completed and signed by employer or authorized representative.)

<b>A. New Name (if applicable)</b>			<b>B. Date of Hire (if applicable)</b>	
Last Name (Family Name)	First Name (Given Name)	Middle Initial	Date (mm/dd/yyyy)	

C. If the employee's previous grant of employment authorization has expired, provide the information for the document or receipt that establishes continuing employment authorization in the space provided below.

Document Title	Document Number	Expiration Date (if any) (mm/dd/yyyy)
----------------	-----------------	---------------------------------------

I attest, under penalty of perjury, that to the best of my knowledge, this employee is authorized to work in the United States, and if the employee presented document(s), the document(s) I have examined appear to be genuine and to relate to the individual.

Signature of Employer or Authorized Representative	Today's Date (mm/dd/yyyy)	Name of Employer or Authorized Representative
--	---------------------------	---

**LISTS OF ACCEPTABLE DOCUMENTS**  
**All documents must be UNEXPIRED**

Employees may present one selection from List A  
or a combination of one selection from List B and one selection from List C.

LIST A	OR	LIST B	AND	LIST C
Documents that Establish Both Identity and Employment Authorization		Documents that Establish Identity		Documents that Establish Employment Authorization
1. U.S. Passport or U.S. Passport Card		1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		1. A Social Security Account Number card, unless the card includes one of the following restrictions: (1) NOT VALID FOR EMPLOYMENT (2) VALID FOR WORK ONLY WITH INS AUTHORIZATION (3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION
2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)		2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address		2. Certification of report of birth issued by the Department of State (Forms DS-1350, FS-545, FS-240)
3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa		3. School ID card with a photograph		3. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal
4. Employment Authorization Document that contains a photograph (Form I-766)		4. Voter's registration card		4. Native American tribal document
5. For a nonimmigrant alien authorized to work for a specific employer because of his or her status: a. Foreign passport; and b. Form I-94 or Form I-94A that has the following: (1) The same name as the passport; and (2) An endorsement of the alien's nonimmigrant status as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.		5. U.S. Military card or draft record		5. U.S. Citizen ID Card (Form I-197)
		6. Military dependent's ID card		6. Identification Card for Use of Resident Citizen in the United States (Form I-179)
		7. U.S. Coast Guard Merchant Mariner Card		7. Employment authorization document issued by the Department of Homeland Security
		8. Native American tribal document		
		9. Driver's license issued by a Canadian government authority		
		For persons under age 18 who are unable to present a document listed above:		
		10. School record or report card		
		11. Clinic, doctor, or hospital record		
		12. Day-care or nursery school record		
6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI				

**Examples of many of these documents appear in Part 13 of the Handbook for Employers (M-274).**

**Refer to the instructions for more information about acceptable receipts.**





You want to make a difference. So do we.

### Employee Information Worksheet

1. First Name Thomas
2. Middle Initial L
3. Last Name Archer
4. Street Address [REDACTED]
5. City Jacksonville
6. State FL
7. Zip Code 32225
8. Rate of Pay [REDACTED]
9. Social Security Number [REDACTED]
10. Date of Hire 10 / 22 / 20
11. Marital Status: Married ☒ Single ☐
12. Number of Exemptions: Federal 0 State 0
13. Date of Birth [REDACTED]

### Direct Deposit - Bank Information

Bank Name Wells Fargo  
 Routing # [REDACTED]  
 Account # [REDACTED] ☐ Savings or ☒ Checking  
 Dollar Amount / % of pay 100%

Bank Name #2 \_\_\_\_\_  
 Routing # \_\_\_\_\_  
 Account # \_\_\_\_\_ ☐ Savings or ☐ Checking  
 Dollar Amount / % of pay \_\_\_\_\_





**PX**

**105**

# EVERY CALL REQUIREMENTS

## 1. Hard Questions

### a. Qualifying Questions

#### i. Decision Maker

1. "Before we figure out what's going on with your credit, I want to make sure I ask you a few questions to make sure it's a good fit for both of us. So (*first name*), let me ask you this - is there a husband, wife, business partner, or anybody else who needs to be on this call that can make a financial decision or are you the person that can make all the financial decisions today?"

#### ii. Finances

1. "We're extremely busy. I don't want to waste your time and I certainly don't want to waste mine - so, here's what I want to make sure that if I can make this program work for you today financially, I want to make sure that you're ready to invest in yourself today. Like you are ready to make a change to your life financially, that you've got money and you're ready to move forward. Is that what I'm hearing?"

#### iii. Recap

1. "Just so we're clear; You are the only person that makes financial decisions - there's not a spouse or business partner or anybody that needs to be on this call. I want to be sure that everybody on this call is everyone who needs to be on this call, I certainly don't want to get to the end to figure out that you need to talk to a spouse or business partner. And that you are the sole decision maker when it comes to your finances. Like, you're ready to make a move financially, you've got money in your checking account or credit card and if I can make this work for you, you're ready to pull the trigger today to get your credit in the right direction to change your life"



**2. Short Story (Important Questions)**

- a. How many Credit Cards do you have?
  - 1. No Credit Cards -
    - a. "So you have funds in checking or savings to move forward today?"
  - ii. What are the limits?
  - iii. Utilization issues?
  - iv. What are your balances?
    - 1. Highest and Lowest
- b. What do you do for work and what is your income?
- c. Credit Questions
  - i. Negatives
  - ii. Score
- d. What are you trying to that \_\_\_\_ is stopping you from doing?
- e. How does that feel that you can't do \_\_\_\_ because of a 3 digit number?
  - i. Relate: "I hated that too"
  - ii. "I've got a perfect solution for you - check this out..."

**3. Fastest Credit Repair in the nation**

- a. Digital Deletion

**4. Mike said Hi!**

- a. Any form of this
- b. This should happen midway through your pitch

**5. Upgrade Sale (Once payment has been secured)**

- a. Congratulate
- b. "Hold on one second, Mike is tapping me on my shoulder"
- c. POWER HOLD
- d. Come back enthusiastic!
- e. If "No," kill time and ask again!



**PX**

**106**

## Pricing and Descriptions

### Associate's Edition: \$1500

1. Coaching, Mentorship, and Training Platform to show you how to maintain, leverage, and add positive history to your credit.
2. 5 Coaching call per month with Mike
  - a. 15th of every month on how Mike went from the low 500's to 831
  - b. Every Wednesday (for negative removal and personal credit building coaching)
3. Credit Repair utilizing our proven & successful proprietary letters
4. 72 Hour Inquiry Removal Training
5. Vendor Access to 50-75% off Tradelines (Based on competitor prices)

6. Covid letters

### Master's Edition: \$3000

1. Coaching, Mentorship, and Training Platform to show you how to maintain, leverage, and add positive history to your credit.
2. 13 Coaching calls per month with Mike for Personal and Business credit building and strengthening
  - a. Every Monday & Friday at 6:00
  - b. Every Monday at 8:00 (Mastermind)
  - c. Every 15th of the month (Q&A)
3. More advanced tactics for personal removals
  - a. Bankruptcy, Student Loan, Repossession
4. Digital Deletion Process & Training
  - a. Fastest credit repair on the planet with Mike's Strategies
5. 14 Day Deletion Process for extremely fast removal of negatives
6. Business building, scaling, and growth
7. Vendor Access to 50-75% off Tradelines (Based on competitor prices)
8. Access to Business Tradelines and Business Funding
9. Mastermind Edition - Individualized coaching with Mike for 6 months (24 weeks) every Monday
10. Access to Mike for questions 24/7 via Mike's private FaceBook Group
11. Complete blueprint on how Mike created an 8-figure credit repair/tradeline business

### Inner Circle Doctorate: \$20,000

1. Everything above
2. 25 Coaching Calls per month in an intimate setting (less than 10 people)
  - a. Every Monday with Marketing Team
  - b. Every Tuesday with GM for Operations, Backend Systems, and Sales
  - c. Every Wednesday with Mike for high level ownership tactics and scaling
  - d. Group of like-minded business owners
    - i. It's not about your net worth, it's about your network
  - e. Every Monday and Friday at 6:00 (for negative removal and personal credit building coaching)
  - f. Every Monday at 8:00 (Mastermind)
  - g. Every 15th of the Month (Q&A)
3. Automation Edition access
  - a. How to automate your business to make money while you're sleeping and have your leads pay for themselves
4. Front Row Live Event Ticket (\$10,000)
5. Any and all future programs included
6. Mike's personal contact information and 24/7 direct access to Mike
  - a. Access to private group chats
7. This is meant for individuals trying to open, build, scale, automate, and grow their business or learn how to master everything business & credit related.

Personal Credit

1 hr consultation

Personal/Business Credit

Don't Build Street  
Payday score

First time home buyers hack

Scaling Business  
Grow your network



**PX**

**107**



19 over US

(April 8th) Credit Game Training

Juan Fed 20<sup>th</sup> start date 12% 22%  
 Ave Pay 2K per week > 3K over  
 with in 30 days  
 Masters 2K > Go over ability to  
 Ask 1K > pay in script

Watch Video to go over plan types

- Doc is top and covers biz credit

" Masters program Normally \$2000  
 Normally \$4000

" Associates \$1000 Normally \$2000

6 months with coaching, videos, and  
 zoom calls - (No selling the videos  
 but you can help other people)

Zoom call Mon and Wed

Mon digital dispute no letters sent

Wed shows how to draw letters up

for you, zoom call straight to the point

① Share screen w/ Mike to go over  
 copy and paste process

- 1pm daily Success coach, my self  
 and Mike to help you.

Can break up into multiple cards.

How to 3x's your credit limit



4/8/22 cont'

Application -

1500/3000

Email, docuSign,

You have coaching for 6 months after that you always have the program. You just don't have the Monday night call.

Disclosure - You can not record Vids and redistribute.

Masters program works in half the time the assc program does, due to the dispute letters being sent digitally.

- One of the main advantages to a one time fee, as opposed to other company's, is we can correct your credit way faster, 14-30 days you'll see a credit score diff. Most other co.s want you to stay in their programs 12, 18, 24, sometimes 36 months to keep your ongoing monthly payments 250 per month, lets just say it takes them 18 months, you would be looking 4500. Also you don't get any of the tools we give you to continue to fix your credit as needed.

Mike works w/ Grant Candone and

- Creditgameu.com - 500k YT Subscribers  
Send links for zoom meeting.

Also have live events as well starts  
on a Sat and ends

→ Log in Masters/Coach will be guiding  
you through the entire process.

3 links - Most Assoc, Daily Success  
Coach. Included in email. will  
rec. before ~~exclusivity~~ is complete.

- Masters 3 call w/mike 1 on 1

★ Inquires, collections, & charge off.  
Bankruptcy removal

Pitch - Repos + BKs hardest to take off  
Debt ratio effects, no need to pay ch off  
as we are going to work to remove them  
anyway. The ~~only~~ debt will always come back  
as verified. Disputes to remove comes to  
what content is in them and selecting  
what option or reason for dispute

- You also get access to all Videos that  
are not on YT.



~~main~~ Main focus needs to be  
charge offs and collections.

Mon 6pm call is most important. It  
is recorded so you do have  
access to recorded call.

- All disputes are done digitally throw  
Credit bureaus. So you will have to call  
to once its been verify the 1<sup>st</sup> time.
- It's all about taking action. The  
longer you wait the longer it  
going to take.

→ Daily success coach 1pm everyday  
Masters - 72hr ing removal, Digital dispute

Associates - Manually sending letters take longer  
for the creditors to get response  
back, since its via mail

2m

1w

1F

Build your profile, get you access to your  
platform, that will allow you to get  
info on the entire process sharing  
m3 screen on the daily zoom meetings



- You can go in increments, you can start with masters and go up to Doc.

This is the last day for the discount, due to it being our 2 year anniversary

2-6-

8:30 am day 1 obs  
day 2 obs hands in

(Complete day 3  
- Training addition)

- familiar with Asscan

Program determination will depend  
on how fast they need their  
credit fixed.

We are fixing your credit by showing  
you how.

Paying someone to do it is always  
on a monthly basis, and ~~they~~  
We never recommend that process  
because who is going to care more  
about fixing your credit. You or someone  
else?

We can digitally remove or dispute  
negative items ~~on~~ on your credit  
report in 72 hours.

~~XXXXXX~~ Digital Deletion // or Template  
letter  
Ass template /



What credit utilization are you using? %  
Increasing credit score based on how  
long the tradelines have.

- What is more important is time ~~and~~  
money?

Associates 3.0 our pre written letters  
Masters 3.0 Digital Deletion  
Comes with 72 hours (inquiry ~~remove~~)

Authorized user tradelines.

On your CR, it will show  
- you have the other persons +2  
that will increase your score  
- 1588 Ass - 2500 Masters

If we get it removed and  
they add it back on w/o  
notifying you w/ 5 days  
you can sue them for \$1000 for each  
violation.

~~XXXXXXXXXX~~

## Digital deletion method

All other credit repair co's  
mail their disputes. our  
clients see results on their  
CR with in a couple of weeks

We also can remove credit inquiries  
with in 72 hours.

Credit Karma gives you 2 out of the 3  
bureaus, so we know what to dispute

Experian would be the 3rd one  
to get directly.

Partnered with our vendor to give  
you access to trade lines to  
help increase your credit score.

< \$200 min to get paid >  
High School Freshman  
prep about \$200  
Assoc 3.0 \$1000  
Masters 3.0 \$2000



Top

- Amount paying (amount)
- program funded
- Name
- Email
- Phone #

- CC #
- Exp
- CW

- Address
- city/st/zip

- ~~xxx~~ Approved
- What access HS/Prep/



**PX**

**108**

5/5/22, 3:59 PM

Gmail - Security alert



Dale Manager <dale.creditgameu@gmail.com>

---

## Security alert

1 message

---

**Google** <no-reply@accounts.google.com>  
To: dale.creditgameu@gmail.com

Thu, May 5, 2022 at 6:49 AM



## A new sign-in on T-Mobile REVVL V

 dale.creditgameu@gmail.com

---

We noticed a new sign-in to your Google Account on a T-Mobile REVVL V device. If this was you, you don't need to do anything. If not, we'll help you secure your account.

[Check activity](#)

You can also see security activity at  
<https://myaccount.google.com/notifications>

You received this email to let you know about important changes to your Google Account and services.

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**PX**

**109**



**Rottner, Adam**

---

**From:** Welke, Brian  
**Sent:** Thursday, May 5, 2022 4:00 PM  
**To:** [REDACTED]@gmail.com  
**Cc:** Park, Hong; Rottner, Adam; Maria Yip; Kacy Donlon  
**Subject:** FTC v. Rando, et al., 3:22-cv-00487 - TRO  
**Attachments:** FTC v. Rando - 3.22.cv.487 - TRO 5.3.2022.pdf

Mr. Dale Barashes,

It has come to our attention that you have accessed Receivership Estate property without the express permission of the Court-appointed Receiver in the above captioned matter. Please refrain from accessing any cloud accounts or deleting any information that is now under Receivership control. See the attached Temporary Restraining Order, Section XX.

If you are represented by counsel, please have them contact me immediately at the below contact information.

Brian Welke

---

Brian M. Welke  
Attorney, Enforcement Division  
FEDERAL TRADE COMMISSION  
600 Pennsylvania Ave., N.W., CC-9528  
Washington, D.C. 20580  
202.326.2897 (office)  
202469.1135 (cell)



**PX**

**110**

Prosperity Training Technology LLC Receipt & Agreement

This Agreement is made between Prosperity Training Technology LLC ("Training Platform")

and Zatira Rose Ackon ("Student" of a "limited use license", hereinafter known simply as "Student").

Training Platform owns the Prosperity Training Product; including related copyrights, trademarks and business methods; Training Platform is in the business of licensing the Products to companies and individuals in various markets for the purpose of training and education.

This Agreement is entered into and effective as of the date of execution below:

**1. Trademarks.** Training Platform owns all the trademarks and service marks associated with the Products, including Prosperity Training Interactive program. Training Platform also owns all rights and title to copyrights and the Training Platform is the owner of processes, patentable or otherwise in the Products as a business method. Any training logos, trademarks, Works or other custom content added by Student remains the property of Student.

**2. Legally Binding.** This is a legally binding contract for the total value provided herein. Student is permitted to use the training program as long as payments are current. By signing this Agreement, you are authorizing Prosperity Training Technology LLC to charge your credit card for the monies owed. If your payment is not made on your scheduled date of your due date, the program will be deactivated. We reserve the right and you agree to let us charge the card on file for the amount due. No verbal agreements alter this section.

**3. Indemnification.** You hereby agree to indemnify and hold harmless Prosperity Training Technology, and its subsidiaries and Students, and their directors, officers, employees, agents, shareholders, partners, members, and other owners, against any and all claims, actions, demands, liabilities, losses, damages, judgments, settlements, costs, and expenses (including reasonable attorneys' fees) (any or all of the foregoing hereinafter referred to as "Losses") insofar as such Losses (or actions in respect thereof) arise out of or are based on intellectual property rights or a violation thereof. Student understands that any vendor that is recommended by Prosperity Training Technology LLC, has no affiliation with Prosperity Training Technology LLC. Any legal situation that may arise with any particular vendor, the Student agrees to hold Prosperity Training Technology LLC harmless from.

**4. Arbitration.** (a) Any dispute, question or difference arising between the parties to this Agreement in connection with this Agreement or otherwise in regard to the relationship of the parties hereto by virtue of the terms in this Agreement, including the construction and scope of this Agreement, that cannot be amicably resolved between them, shall be finally settled in accordance with Commercial Arbitration rules and regulations of the American Arbitration Association ("Association") then in effect by one arbitrator mutually selected by the parties from the commercial panel of the Association. The arbitrator(s) to be appointed shall be English speaking persons. The arbitrator(s) shall have the power to extend time for pronouncing the award with the consent of the parties. Judgment upon an arbitration may be entered in any court having competent jurisdiction thereof, and shall be binding, final and non-appealable. The arbitrator(s) shall have the power to award any and all remedies and relief whatsoever that is deemed appropriate under the circumstances,

including, but not limited to, money damages and injunctive relief. (b) This arbitration provision shall be deemed to be self-executing and shall remain in full force and effect after the expiration or termination of this Agreement. In the event any party fails to appear at any arbitration proceeding, an award may be entered against such party by default or otherwise notwithstanding said failure to appear. The parties hereby consent to arbitration to be held within the City of Jacksonville, State of Florida, and irrevocably agree that all actions or proceedings relating to this Agreement shall take place in the City of Jacksonville, and waive any objections that they may have based on improper venue or forum non conveniens. The arbitrator(s)' fees in connection with any such arbitration proceeding shall be shared equally among the parties hereto. Before you commence arbitration of a claim, you must provide us with a written Notice of Dispute that includes your name, residence address, phone number, email address you use for your Training Platform account, a detailed description of the dispute, and the relief you seek. Any Notice of Dispute you send to us should be mailed via United States Postal Service Certified Mail to Prosperity Training Technology LLC, ATTN: Program Arbitration Filing, 14286 Beach Blvd., Suite 19-207, Jacksonville, FL 32250. Before we commence arbitration, we will send you a Notice of Dispute to the email address you use with your Training Platform account, or other appropriate means. If we are unable to resolve a dispute within thirty (30) days after the Notice of Dispute is received, you or we may commence arbitration. Student further agrees to pay Training Platform's reasonable attorney's fees and costs arising from any actions or claims eligible for indemnification under this agreement. Further, should any court of competent jurisdiction determine that this arbitration clause is not enforceable, then the remainder of the terms and restrictions contained therein shall apply to said litigation. Under such circumstances and in the event of any such litigation, no jury trial shall be allowed to any Party.

**5. Refund Policy.** All digital products are excluded from the 100% money back guarantee and are non-refundable. Any chargeback, dispute, or other monetary disagreement will result in an owed debt of \$20 by Student to Training Platform per occurrence.

If you have any support needs or questions, please contact support.

**6. Jurisdiction.** Student agrees that this Agreement is governed by and shall be construed in accordance with the laws of the State of Florida, without reference to conflicts of laws principles. Each of the Parties irrevocably submits to the exclusive jurisdiction of the state and federal courts situated in the State of Florida for purposes of any suit, action or other proceeding arising out of this Agreement or any transaction contemplated hereby and agrees not to commence any action, suit or proceeding relating hereto except in such courts. Student also agrees that the parties shall attempt to mediate any disagreement before filing any claims, arbitration, or lawsuit.

**7. Severability.** If any provision of this Agreement is held to be invalid or unenforceable, that provision shall be eliminated or limited to the minimum extent necessary such that the intent of the parties is effectuated, and the remainder of this agreement shall have full force and effect.

**8. Binding.** Student warrants and represents that by signing below, that he/she is the duly authorized agent with the capacity to bind the Student to the terms of this contract. Any usage of the digital products constitutes ratification of this Agreement.

**9. Disclaimer of Guarantee or Warranty.** Results disclosed in testimonies received by Training Platform not necessarily the results of the average Student. Student recognizes that every consumer's circumstances are different, and that Training Platform does not represent or warrant that it, or any recommended vendor, will



DocuSign Envelope ID: 7121DE78-9CDB-43F3-8A9D-8D4FFCA36F47

achieve specific results for Student. We don't guarantee results from our services or any third party company we refer, recommend, or provide contact information to. The performance of any third party company is separate and in no way affiliated with services of Training Platform. Student agrees and understands to indemnify and hold Training Platform harmless from and against any and all claims, demands, actions, liabilities, costs or damages arising from any third party company. Any testimonials showing our success or our students' success are not to be interpreted as common, typical, or expected. It takes education, drive and hard work to reach your goals.

If receiving services from a third party vendor for repair work, I agree to pay a \$99 payment via Credit Card directly to the vendor. I furthermore understand and agree that if receiving services from a third party vendor for repair work, I must have a current and paid IdentityIQ account with three bureau monitoring and provide login credentials to Prosperity Training Technology LLC. I understand and agree that any changes to my IdentityIQ account login credentials will be noted with current and correct login credentials in an email to [EliteDeletionService@gmail.com](mailto:EliteDeletionService@gmail.com) within one (1) business day of login credential change.



10. By purchasing any item or product from Training Platform, you acknowledge and agree to be bound by the terms and conditions set forth herein this Agreement. You acknowledge and agree to be bound by the terms and conditions of Training Platform's Refund Policy and Privacy Policy. If you do not agree to these Policies, please do not purchase anything, or enter into any transaction with us.

By signing below, I hereby authorize Prosperity Training Technology to charge my credit card

\$3,000 on 02/02/2021, \$3300 on 03/02/2021, \$3300 on 04/02/2021 \_\_\_\_\_ as agreed upon in this contract.

I hereby agree that I am receiving a limited use license to the digital product(s),

Automation Edition \_\_\_\_\_

The parties fully agree to the Terms of this Agreement:

Prosperity Training Technology LLC:

14286 Beach Blvd Suite 19-207  
Jacksonville, FL 32250

**Student**

Signature:  \_\_\_\_\_

Print Name: Zatira Rose Ackon

Date: 2/2/2021



**PX**

**111**



## Recurring Payment Authorization

You authorize regularly scheduled payments per the Terms and Conditions outlined by Denefits on behalf of Prosperity Training Tech. . You will be charged the amount indicated below each billing period. This charge will appear on your payment methods monthly statement and can be reviewed anytime through the Denefits customer portal. If you do not make your payment on the due date indicated, you will be charged a late payment fee in addition to the monthly payment amount. If your payment is late, our automated system will continue to attempt to retrieve your payment until payment has been retrieved along with any additional outstanding fees due.

I, Angela Murph , authorize Denefits to charge the payment method on file on behalf of Prosperity Training Tech. .

### Payment for Service

I accept that I am financially responsible for all services rendered on my behalf for which a charge may be associated. I accept personal responsibility for all payments, down payments, late fees, plus any collection costs for amounts personally owed by me.

### Unpaid Account Balances

In the event that you fail to make payments for services rendered, your account may be turned over to a collection agency. You will be responsible to pay the collection agency's fees that may be incurred in the collection of any outstanding balance.

### Credit Reporting

Denefits may report payment activities to credit bureaus as a recurring payment to help customers build credit. Denefits may also report defaulted debt to credit bureaus after payment is 31 days or more past due.



**Authorization**

I authorize payment directly to Denefits, LLC for services for which Prosperity Training Tech. accepts payment. I accept responsibility for all charges. I am personally responsible to pay for the services provided to me.

**Agreement**

I understand that this authorization will remain in effect unless I cancel it in writing, and I agree to notify legal@denefits.com in writing of any changes in my account information or termination of this authorization at least 15 days prior to the next billing date.

I acknowledge that the origination of the payment transactions to my account must comply with the provisions of U.S. law. I certify that I am an authorized user of this Credit Card and will not dispute these scheduled transactions; so long as the transactions correspond to the terms indicated in this authorization form. I have read the above form and policies and agree to the terms stated.

**Angela Murph**

\_\_\_\_\_  
Name (printed)

**Electronic Customer Signature Received**

\_\_\_\_\_  
Signature

**04-02-2021**

\_\_\_\_\_  
Enrollment Date







**PX**

**112**



City of Jacksonville  
Neighborhoods Department  
Office of Consumer Affairs  
214 N. Hogan Street 5<sup>th</sup> Floor Suite 5053  
Jacksonville, FL 32202  
Hotline: 904-255-7198  
Fax: 904-630-8238

Before you fill out this form, ensure the following has been completed: Contact the owner, manager or other appropriate person of authority at the business, preferable by Certified Mail. Make certain that you have made a sincere effort to settle your complaint before filling out this form. When submitting this form, include copies of all documents relating to this matter. This includes bills of sale, contracts, warranties, store receipts, letters to the vendor, and any other pertinent information needed for your complaint.

Please note: Processing your complaint will be delayed if the above has not been done.

**PERSON MAKING COMPLAINT:**

Cakado, Antonio D.  
LAST NAME, FIRST NAME

ADDRESS

Port Charlotte, Florida  
CITY, STATE, ZIP CODE

PHONE NUMBER

Have you engaged an attorney? ☐ Yes ☒ No

Have you filed this complaint with another agency? ☒ Yes ☐ No

If yes, Name of Agency: Internet Crime Complaint Center will also file with others.

**COMPLAINT IS AGAINST (BUSINESS INFORMATION):**

Prosperity Training Technology  
LAST NAME, FIRST NAME

14286 Beach Blvd. 19-207  
ADDRESS

Jacksonville, FL 32250  
CITY, STATE, ZIP CODE

Michael Bando / Trevor Berke  
OWNER OR MANAGER'S NAME

704-539-3722  
BUSINESS PHONE

VENDOR OR CONTRACTOR NUMBER

**PRODUCT OR SERVICE IN DISPUTE**

(Please check all that apply)

☐ Right of Way Vending  
☐ Illegal Vendor

☒ Deceptive practices  
☐ Presentation request

☐ Information request  
☐ Other

☒ Business/Retail Fraud

Did you sign a contract or other similar paper? ☐ Yes ☒ No If yes, attach a copy of contract.

Was a written warranty or guarantee provided? ☐ Yes ☒ No If yes, attach a copy of the written warranty or guarantee.

Were you given a work order, invoice, or contract? ☒ Yes ☐ No If yes, attach a copy of work order, invoice or contract.

If applicable, what is the dollar amount in dispute? \$ 1,997.00

Did you try and resolve this issue with the individual and/or business before filing this complaint? ☒ Yes ☐ No

If yes, what was the outcome? The company hasn't refunded the money.

What would satisfy your complaint? Full refund of \$1997.00

**FOR OFFICE USE ONLY**

C.A. File number: \_\_\_\_\_ C.A.R.E number: \_\_\_\_\_ Date Complaint received: \_\_\_\_\_ Date Completed: \_\_\_\_\_

Results: Satisfactory ☐ Unsatisfactory ☐ Unfounded ☐ Information Only ☐

By law, the Office of Consumer Affairs cannot make a business satisfy your complaint. Complaints are reviewed by Investigators for mediation. Our goal with mediation is to encourage informal solutions to your complaint. We offer this process as a public service, and we must rely on the voluntary cooperation of both the business and you to resolve the dispute.

By signing this affidavit I am authorizing the Office of Consumer Affairs to take any action deemed necessary for purposes of mediation, investigation or enforcement. Also, I acknowledge that I am aware that all information provided with my complaint is subject to public record and is not considered confidential.

Describe the Problem: (Include date, place of transaction, who performed the service, serial and model numbers, warranty terms and any other pertinent information.)

*Please see Attached Documents*

Under penalties of perjury, I declare that I have read the foregoing complaint and the facts stated in it are true and copies of all documents are made of part hereof. I also understand that my complaint is a public record and that a copy of my complaint will be sent to the business for their response.

*Antonio De Calzados*

Signature of Complainant

*8/27/2021*

Date

Revision Date: April, 2016

# Prosperity Training Technology

[Create Account](#)
[Log In](#)

Invoice #30303

[Print](#)
[PDF](#)

Prosperity Training Technology  
 14286 Beach Blvd. 19-207  
 Jacksonville, FL 32250  
 United States  
 Phone: 904-671-8484  
 Email: [Support@CreditGameU.com](mailto:Support@CreditGameU.com)

## Invoice

Invoice # 30303  
 Billed On Apr 2, 2021  
 Terms On-Receipt  
 Due On Apr 2, 2021

## Amount Due

\$0.00 USD

## Status

Paid

## Due Date

Apr 2, 2021

## Bill To

Antonio Calzado

PAID

on Apr 2, 2021

**\$1,997.00** USD

## Payment History

Apr 2, 2021 \$1,997.00 USD Payment from  
 Visa --- 8616

Date	Description	Qty	Price	Subtotal
Apr 2, 2021	Automation Edition 2.0 (Coaching Program)	1	\$1,997.00	\$1,997.00
Subtotal				\$1,997.00
Total				<b>\$1,997.00</b>
Paid				(\$1,997.00)
Amount Due				<b>\$0.00</b>

## Payments

Apr 2, 2021 \$1,997.00 Payment from Visa --- 8616

## Notes

Thank You For Your Business!

For Any Required Support, Please Contact Us:

Via Email: [Support@CreditGameU.com](mailto:Support@CreditGameU.com)

Via Phone: 904-671-8484

All amounts in United States Dollars (USD)



ANTONIO D. CALANDO / [REDACTED]  
COMPLAINT AGAINST PROSPERITY TRAINING TECHNOLOGY

ON APRIL 2, 2021, I PAID THE SUM OF \$1997.00 TO PROSPERITY TRAINING TECHNOLOGY OUT OF JACKSONVILLE, FLORIDA. THE COMPANY WAS TO PROVIDE THE TECHNOLOGY AND RESOURCES FOR SOMEONE WHO WAS INTERESTED IN RUNNING An OUTSOURCED CREDIT REPAIR BUSINESS. ON THE WEBINAR THAT WAS CONDUCTED BY MR. TREVOR BERKE AMONG THE THINGS THAT WERE INCLUDED WAS A CUSTOMER SERVICE DEPT AND YOU HAD TO SCHEDULE A CONFERENCE CALL WITH SOMEONE TO SHOW YOU THE ROPES OF THE PROGRAM AND THE TOOLS. I SCHEDULED MY MEETING FOR MONDAY, APRIL 5, 2021. THAT DAY CAME AND WENT AND NO ONE FROM HIS COMPANY CALLED ME FOR THE APPOINTMENT OR TO CANCEL OR RESCHEDULE. I CALLED ON MANY OCCASIONS THE # THAT WAS PRINTED ON THE INVOICE AND NO ONE ANSWERED FOR A COUPLE OF WEEKS. DUE TO THE FACTS THAT I HAD BOUT OTHER PROGRAMS FROM MR. BERKE PARTNER, MICHAEL RANDO (WHO IS THE ONLY REGISTERED OWNER ACCORDING TO THE FLORIDA DEPT. CORP) EVEN THOUGH IN THEIR WEBINARS, THEY REFER TO EACH OTHER AS BUSINESS PARTNERS. I REACHED OUT TO MR. RANDO'S OTHER COMPANY, THE CREDIT GANE, BECAUSE THE EMAIL ON THE INVOICE IDENTIFIED THE CREDIT GAME'S EMAIL FOR THEIR SUPPORT DEPT. EMAIL. I CONTACTED THEM. WHEN I CONTACTED THEM, A YOUNG LADY SAID THAT SHE COULDN'T ANSWER MY QUESTIONS AND THAT SHE WOULD CALL ME BACK. TWO AND HALF WEEKS WENT BY AND NO CALLBACK. I FOUND ANOTHER # FOR THE COMPANY AND CALLED IT AND GOT TO SPEAK TO A REP BY THE NAME OF CANDA, SHE WAS NO HELP AT ALL AS WELL. I CALLED ON NUMEROUS WEEKS AFTER THAT AND SHE ALWAYS SAID THE SAME THING, THAT SHE WOULD FORWARD THE MESSAGE TO TREVOR BECAUSE SHE DIDNT HAS MANY ANSWERS BECAUSE "TREVOR' WAS THE ONE THAT HANDLED THOSE ISSUES FOR THE AUTOMATION EDITION PROGRAM. I ASKED HER ON THE LAST OCCASION THAT I SPOKE TO HER IN JULY THAT I NEEDED TO SPEAK TO SOMEONE IN MANAGEMENT. AT THE TIME, I COULDN'T REMEMBER TREVOR'S LAST NAME AND SHE WOULDNT EVEN GIVE ME HIS LAST NAME. I ASKED TO SPEAK TO SOMEONE IN UPPER MANAGEMENT AND SHE SAID THAT I SHOULD SPEAK TO BROCK. I FINALLY ON JULY 28 WAS ABLE TO SPEAK TO HIM AFTER NUMEROUS ATTEMPTS, AND HE SAID THAT I WOULD BE HEARING FROM HIM LATER THAT DAY IN THE FORM OF AN EMAIL REGARDING MY FREUND. I NEVER HEARD FROM HIM. NOR TREVOR. AS A MATTER OF FACT, I CALLED ONCE A WEEK TRYING TO GET A HOLD OF HIM TO SEE WHAT HAD HAPPENED AND MY CALLS WERE SCREENED BY REPS, I WAS TOLD NO MATTER WHAT TIME I CALLED THAT HE WAS IN A MEETING OR PUT ON HOLD FOR OVER 30 MINUTES OR MORE AND NO ONE CAME BACK ON THE LINE (I HAVE SCREENSHOTS OF THE DURATION OF SOME CALLS). THEN ON AUGUST 16, 2021, I WENT INTO A ZOOM MEETING THAT MIKE RANDO AND TREVOR BERKE WERE CONDUCTING AND I PRIVATELY CHATTED WITH HIM AND TOLD HIM WHAT HAD HAPPENED. HE SAID THAT HE WAS NOT AWARE OF THAT AND THAT ALLEGEDLY NO ONE HAD BROUGHT THE ISSUE TO HIS ATTENTION BUT TO SEND HIM An EMAIL MESSAGE. I SENT HIM A MESSAGE RIGHT AFTER I LOGGED OUT OF THE ZOOM MEETING. I SENT THE EMAIL MESSAGE USING MY CRM BECAUSE I

ANTONIO D. CALANDO / [REDACTED]  
COMPLAINT AGAINST PROSPERITY TRAINING TECHNOLOGY

Page 2

COULD TRACK WHEN THE MESSAGE IS OPENED, THE TIME IT WAS OPENED, ETC., AND HE NEVER OPENED THE MESSAGE. DUE TO THE FACT THAT I HAD NOT HEARD FROM HIM, I SENT HIM ANOTHER EMAIL MESSAGE ON AUG 21, 2021, REQUESTING THE REFUND ONCE AGAIN. I LATER CHECKED FOR THE EMAIL TO TRACK IT AND NOTICED THAT I HAD RECEIVED AN ERROR MESSAGE. SO, ON MONDAY, AUG 23, 2021, I AGAIN WENT TO THE ZOOM MEETING THAT MR. BERKE AND MR. RANDO CONDUCT AND I PRIVATELY CHATTED WITH MR. BERKE ONCE AGAIN. I ADVISED HIM THAT I HAD SENT HIM A MESSAGE REGARDING THE ISSUE AND THAT I HAD GOTTEN AN ERROR MESSAGE THAT MY MESSAGE TO HIM WAS BLOCKED. HE SAID THAT I PROBABLY MISPELLED THE ADDRESS. I DIDN'T; I THINK SO BUT I GAVE HIM THE BENEFIT OF THE DOUBT, I WROTE IT ONCE AGAIN AND ALSO ASKED HIM FOR A PHONE NUMBER WHERE HE COULD BE REACHED IN ORDER FOR US TO SETTLE THIS MATTER ONCE AND FOR ALL. HE SENT ME A QUICK TEXT MESSAGE AND SO DID I. I RESENT HIM THE EMAIL MESSAGE. ON TUES AUGUST 24, 2021, AT 1:18 pm, I TEXTED HIM, NO RESPONSE. I CALLED HIM THE NEXT DAY, AT 11:08, AM I CALLED (LEFT A VOICE MAIL MESSAGE). I CALLED ON THURS AUG 26, 2021, AND GOT NO ANSWER AS WELL. I THEN NOTICED THAT THIS NUMBER IS SUPPOSED TO EITHER CONNECT YOU TO MR. BERKE'S VOICE MAIL OR SPEAK TO SOMEONE IN THE "SUPPORT DEPT". EVEN WHEN YOU "ZERO" OUT TO TRY TO SPEAK TO SOMEONE YOU CAN'T SPEAK TO ANYONE. THE ONLY THING THAT YOU COULD DO IS EITHER LEAVE A MESSAGE OR IF YOU KNOW SOMEONE'S EXTENSION THEN YOU NEED TO ENTER THE EXTENSION NUMBER. SO ONCE AGAIN, AS MY ORIGINAL COMPLAINT WITH THIS COMPANY EVEN AFTER CONTACTING THE OWNER HIMSELF, I AM STILL NOT ABLE TO GET ANY SUPPORT. SO, FOR THAT REASON ONCE AGAIN I AM REQUESTING A FULL REFUND OF \$1,997.00 BECAUSE I AM JUST SICK AND TIRED OF THE LACK OF SERVICE, THE DELAY TACTICS, AND ALL THE OTHER ISSUES THAT I HAVE HAD TO DEAL WITH SINCE APRIL AND THIS COMPANY'S REFUSAL TO PROVIDE ME, A CUSTOMER THAT OBTAINED THE ALLEGED SERVICES THAT THEY WOULD PROVIDE FOR WHICH I GOT VERY LITTLE IF ANY.



[Department of State](#) / [Division of Corporations](#) / [Search Records](#) / [Search by Entity Name](#) /

## Detail by Entity Name

Florida Limited Liability Company

PROSPERITY TRAINING TECHNOLOGY LLC

### Filing Information

Document Number	L20000053379
FEI/EIN Number	84-4784985
Date Filed	02/17/2020
Effective Date	02/16/2020
State	FL
Status	ACTIVE
Last Event	LC DISSOCIATION MEM
Event Date Filed	08/19/2020
Event Effective Date	NONE

### Principal Address

14286 BEACH BLVD  
19-207  
JACKSONVILLE, FL 32250

### Mailing Address

14286 BEACH BLVD  
19-207  
JACKSONVILLE, FL 32250

### Registered Agent Name & Address

RANDO, MICHAEL  
14286 BEACH BLVD  
19-207  
JACKSONVILLE, FL 32250

Name Changed: 06/30/2020

### Authorized Person(s) Detail

#### Name & Address

Title MGR

RANDO, MICHAEL  
14286 BEACH BLVD STE 19-207  
JACKSONVILLE, FL 32250

### Annual Reports





Tony Calzado [REDACTED]@gmail.com>

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## Automation Edition

1 message

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**Tony Calzado** [REDACTED]@gmail.com>

Mon, Apr 26, 2021 at 3:38 PM

To: Support at the Credit Game <Support@creditgameu.com>

To whom it may concern:

My name is Antonio Calzado and since I bought this system I have called and sent several messages with regards to this matter and I have not gotten a response back with regards to the matter.

I have called on a number of occasions I have called the "Support Team Line" but I can never speak to a member of the "Automation Edition Support Team". I have even sent a message directly to Trevor who was the person that I originally received a message when I bought the system.

I would greatly appreciate it if I could get someone to call me back ASAP>

Cordially,

**Tony Calzado**





Tony Calzado [REDACTED]@gmail.com>

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**Confirmed: Automation Edition 2.0 Welcome Call with Automation Edition on Monday, April 5, 2021**

2 messages

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Automation Edition <notifications@calendly.com>  
Reply-To: trevor@automationedition.com  
To: [REDACTED]@gmail.com

Fri, Apr 2, 2021 at 9:18 PM



Hi Antonio Calzado,

Your Automation Edition 2.0 Welcome Call with Automation Edition at 01:00pm (Eastern Time - US & Canada) on Monday, April 5, 2021 is scheduled.

**Location:** +1 941-875-0079

Your Answers:

**Please share anything that will help prepare for our meeting.**

Please give me all the info that I will need to take my business to the next level (10X)

Add to Google Calendar

Add to iCal/Outlook

Make changes to this event:

Reschedule

Cancel

---

Tony Calzado [REDACTED]@gmail.com>  
To: trevor@automationedition.com

Mon, Apr 5, 2021 at 1:14 PM



Tony Calzado [REDACTED]@gmail.com>

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**Confirmed: Automation Edition 2.0 Welcome Call with Automation Edition on  
Monday, April 5, 2021**

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Tony Calzado [REDACTED]@gmail.com>  
To: trevor@automationedition.com

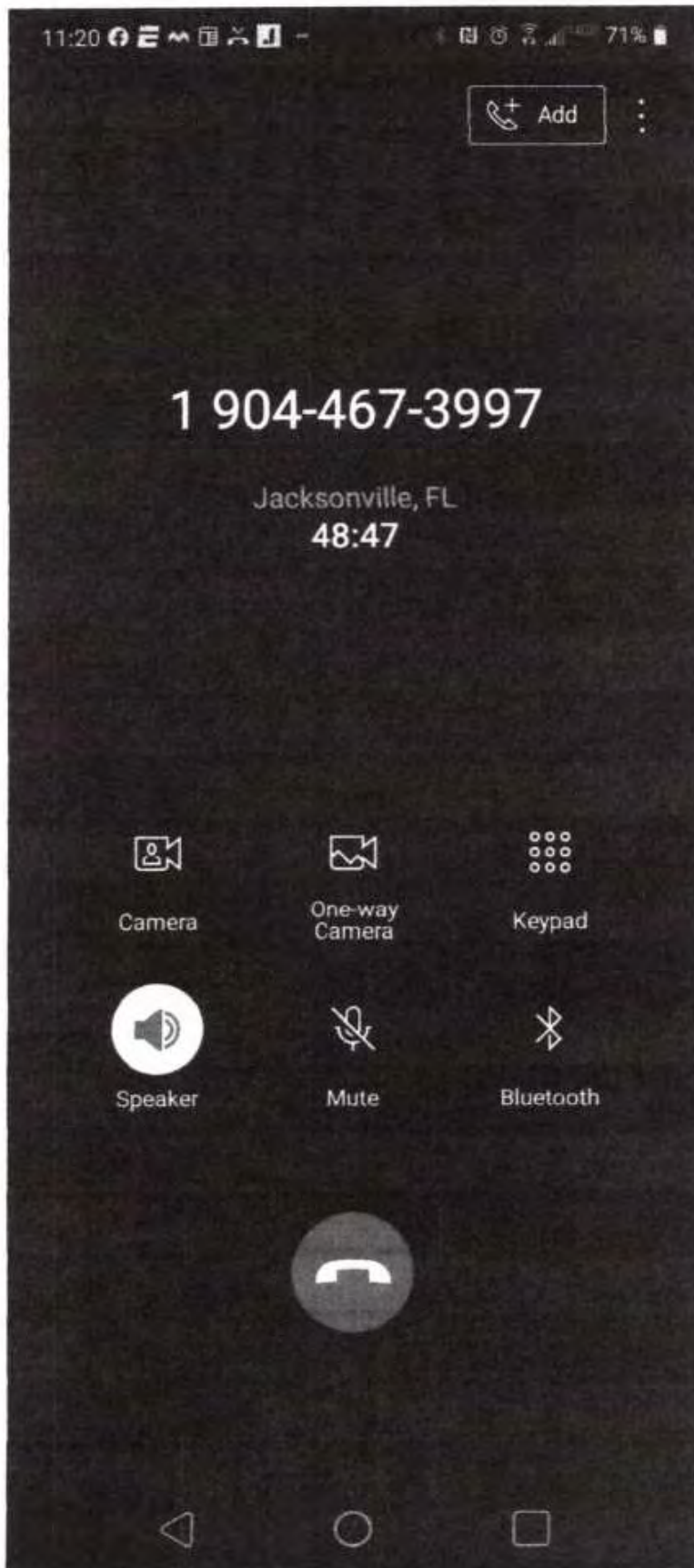
Mon, Apr 5, 2021 at 1:14 PM

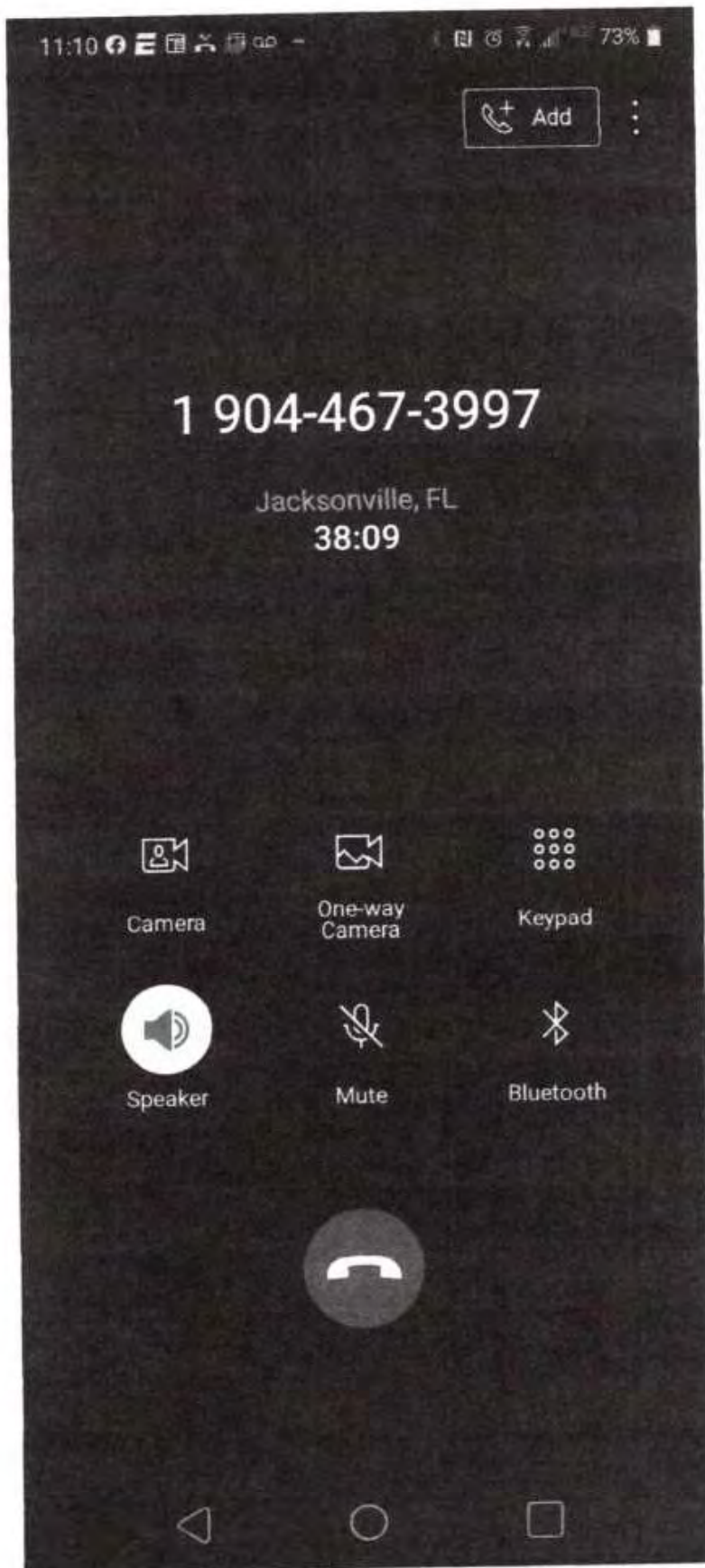
Good afternoon my name is Antonio Calzado and I had a call scheduled for today at 1 pm but no one has called or sent me an email. What happened?

Please get back to me.

Tony Calzado  
XSD Credit Solutions  
[REDACTED]  
Port Charlotte, FL 33954-3036  
Email: [REDACTED]@xsdcreditsolutions.com  
Tel. [REDACTED]  
Fax [REDACTED]

[Quoted text hidden]







Antonio D. Calzado

[REDACTED]@gmail.com

Mon 8:15 PM



EMAIL [REDACTED]@xsdcreditsolutions.com

To: success@automationedition.com



Re: Link to other people or s ...

### **Refund Request for Invoice #: 30303 for \$1,997.00**

Hello Trevor:

I had sent you an email message on Monday night after I reached out to you while you were the Mastermind class but I have still have not heard from you much less receive the refund th

As I indicated to you on Monday, I had reached out to the support email and contacted ted "c support team" because that was information that was given to me when I made the purchase when I scheduled my Welcome Call for April 5, 2021 (which no one called or emailed me to e reschedule I have been trying to get answers to some of my questions and no one at the crec answer and people like, Canda, Devon,. Brock was supposed to get me answers and no one back. When I called I was put on eternal hold or that they would relay the message to you ar called me back either.

To not drag this matter further, I respectfully ask that you refund the full amount of what I paid since your customer support for this project truly sucked,

The card that I used for that transaction is no longer in use (ending in 8616) but I still have ar the same bank that issued that card. Please refund me the money as soon as humanly poss won't hear from me again regarding this matter.

Your prompt response to this matter will be greatly appreciated. If need be you can refund th following card.

[REDACTED]

Cordially

*Antonio D. Calzado*



Antonio D. Calzado  
CEO, XSD Solutions LLC



www.xsdsolutions.com | [REDACTED]@xsdsolutions.com

[REDACTED] Port Charlotte, FL 33954



People Involved

success@auto...

**Antonio D. Calzado**

██████████@xsdsolutions.com

Aug 16, 9:37 PM



EMAIL ██████████@xsdcreditsolutions.com

To: success@automationedition.com



Re: Link to other people or s ...

### **Antonio Calzado Refund for Automation Edition Program**

Hello Trevor,

This is Antonio Calzado, I just reached out to you on the Mastermind meeting regarding the refund for the program that I bought on April 2, 2021.

Invoice #: 30303 for for \$1,997.00

On the invoice that I was sent it said o reach out to email at: Support@CreditGameU.com not the email that you just gave me. Since April 5 when I was supposed to have the orientation have been trying to get answers to my questions and I have gotten none (Kamda, Brock, Devon, just to name a few people. No one even had the decency to give me the email address that you just gave me, in the event that they didn't have the answer but contact the "automation edition support team" directly.

The debit card that I used to purchase ending in xxxx-8616 is no longer in use (Lost card). I have the same bank but to issue the refund if you need a new card to issue the refund you can use my new card ██████████ (Suncoast Credit Union) Your prompt response to this matter will be greatly appreciated.

Cordially

*Antonio D. Calzado*



**Antonio D. Calzado**  
**CEO, XSD Solutions LLC**

██████████  
www.xsdsolutions.com | ██████████@xsdsolutions.com

██████████ Port Charlotte, FL 33954



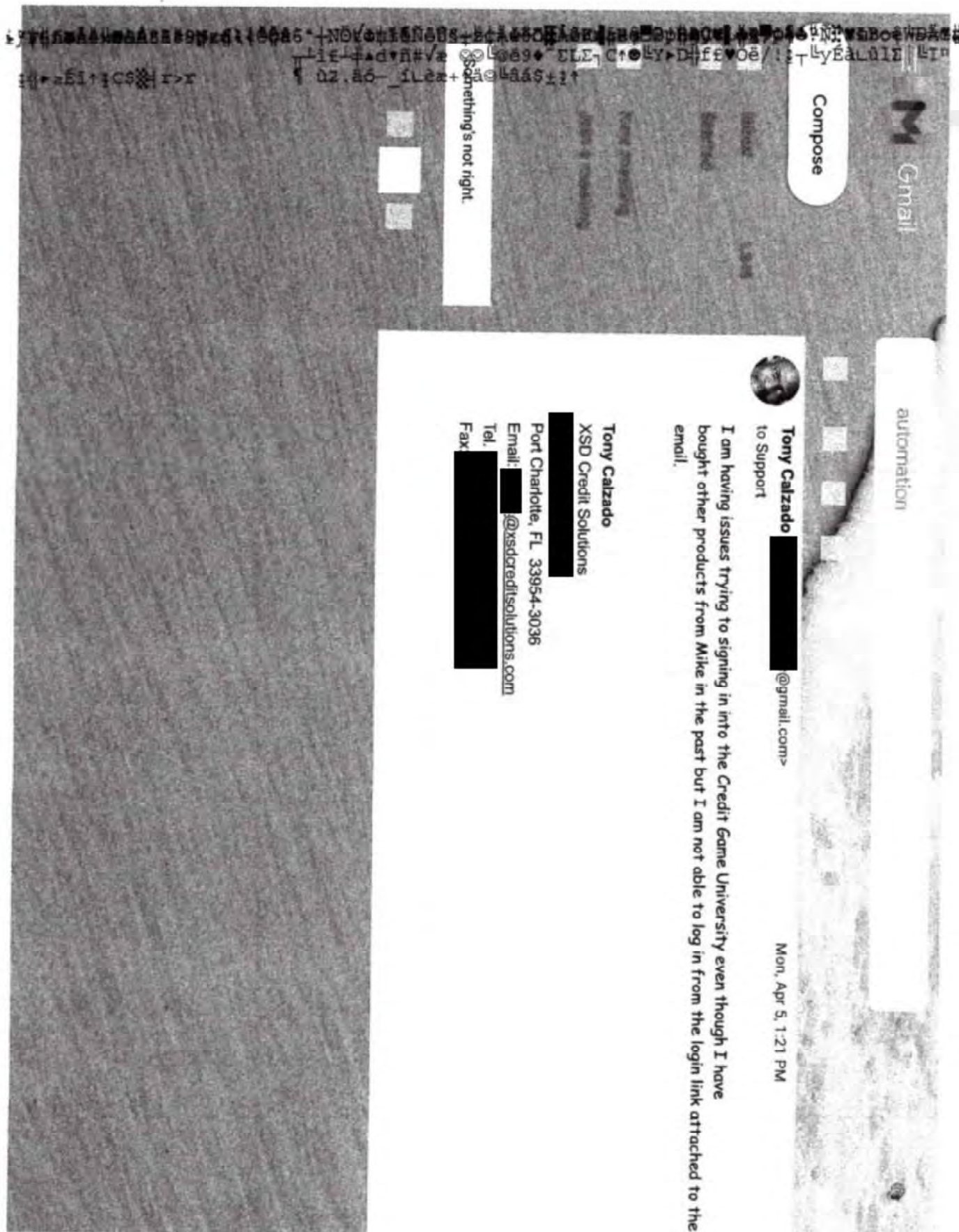
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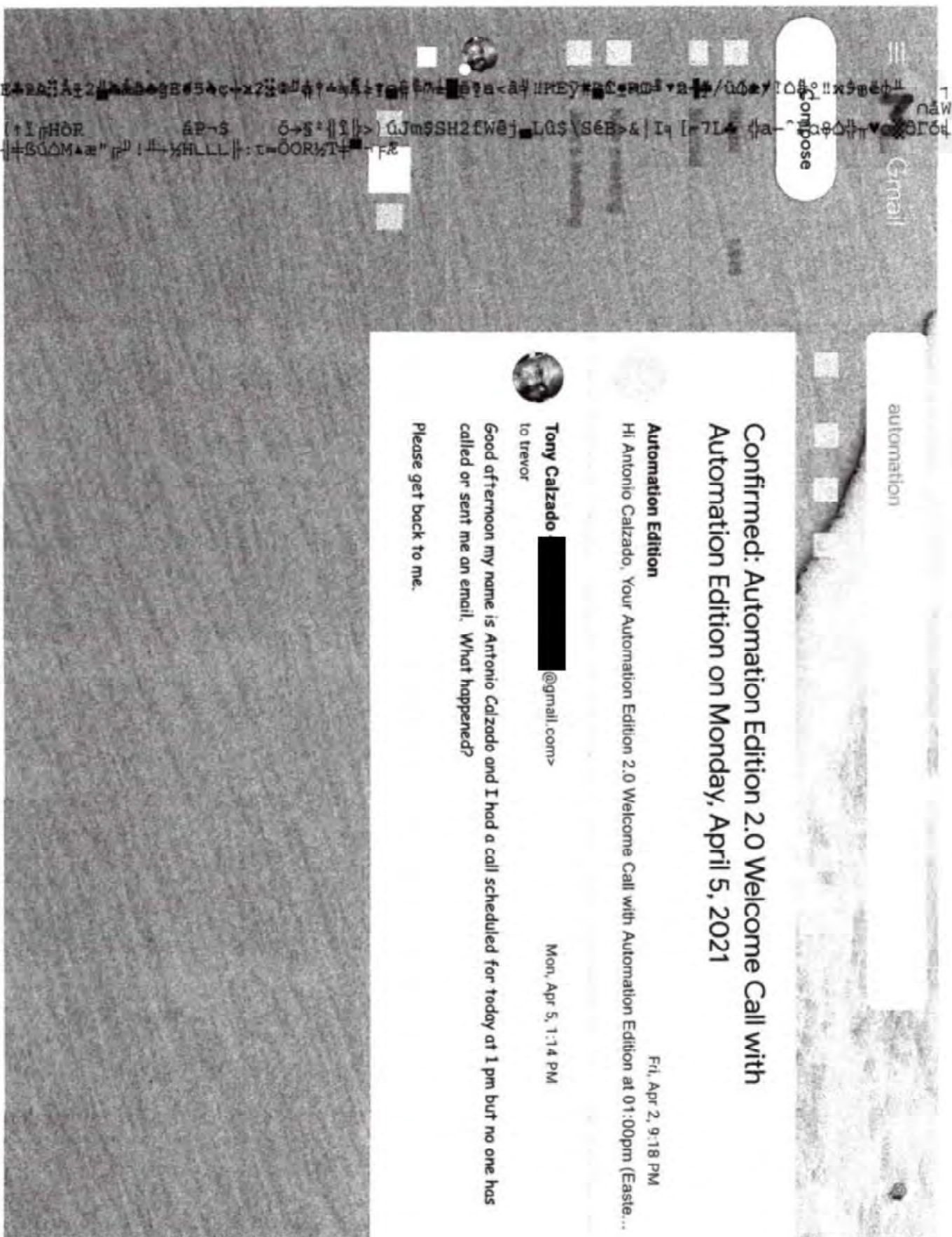


## People Involved

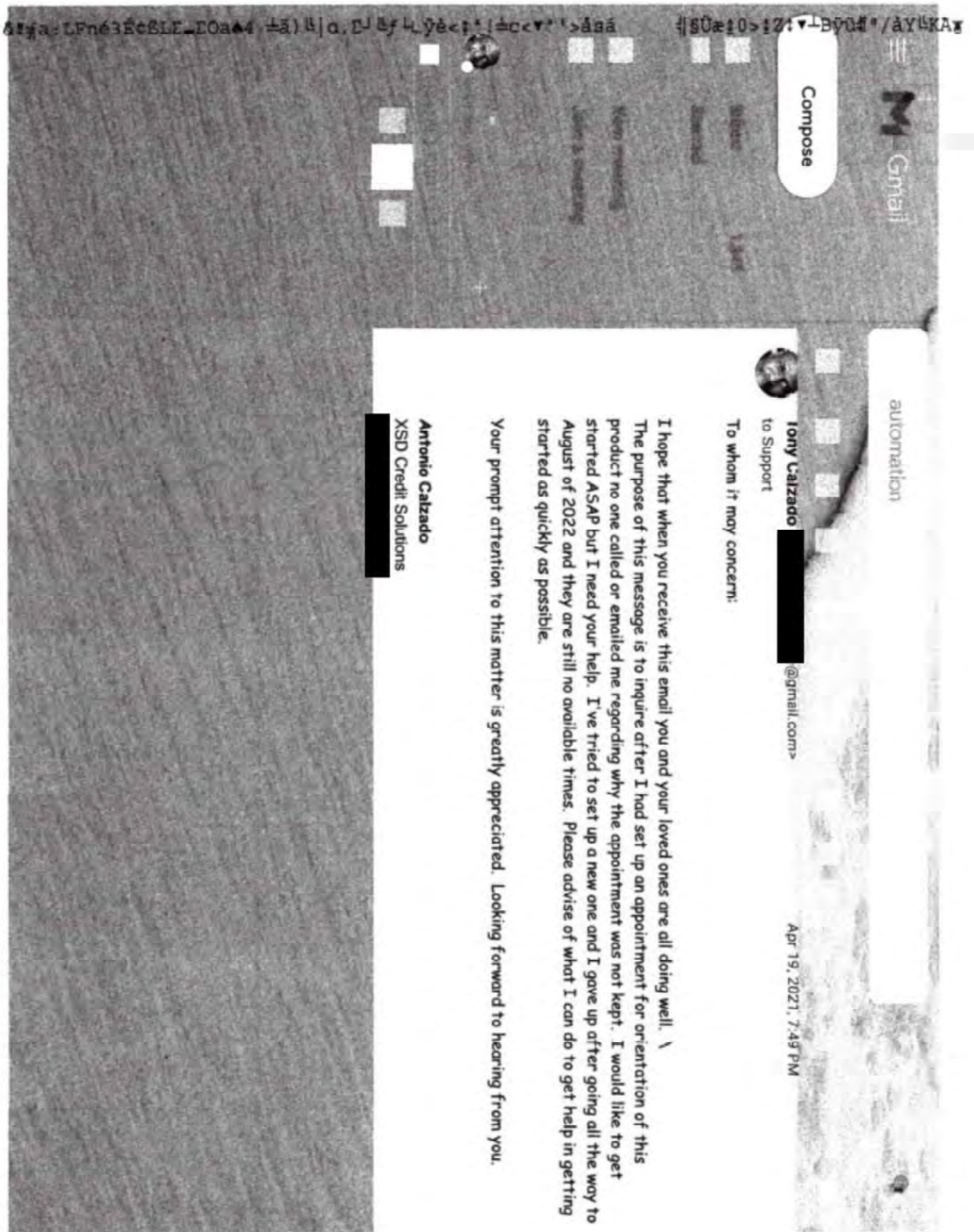
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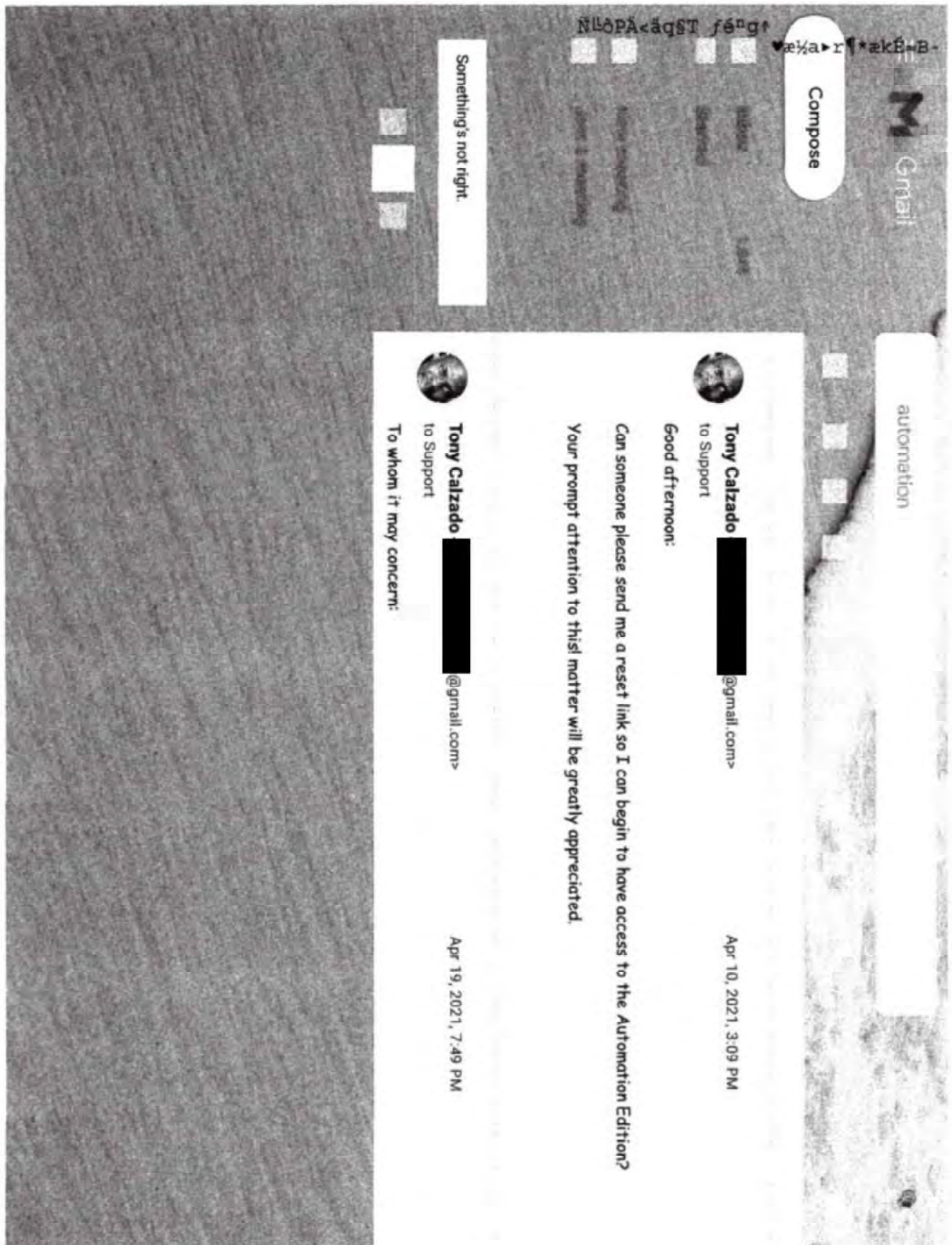
















**PX**

**113**

Prosperity Training Technology LLC Receipt & Agreement

This Agreement is made between Prosperity Training Technology LLC ("Training Platform")

and Jody Smith \_\_\_\_\_ ("Student" of a "limited use license", hereinafter known simply as "Student").

Training Platform owns the Prosperity Training Product; including related copyrights, trademarks and business methods; Training Platform is in the business of licensing the Products to companies and individuals in various markets for the purpose of training and education.

This Agreement is entered into and effective as of the date of execution below:

1. **Trademarks.** Training Platform owns all the trademarks and service marks associated with the Products, including Prosperity Training Interactive program. Training Platform also owns all rights and title to copyrights and the Training Platform is the owner of processes, patentable or otherwise in the Products as a business method. Any training logos, trademarks, Works or other custom content added by Student remains the property of Student.
2. **Legally Binding.** This is a legally binding contract for the total value provided herein. Student is permitted to use the training program as long as payments are current. By signing this Agreement, you are authorizing Prosperity Training Technology LLC to charge your credit card for the monies owed. If your payment is not made on your scheduled date of your due date, the program will be deactivated. We reserve the right and you agree to let us charge the card on file for the amount due. No verbal agreements alter this section.
3. **Indemnification.** You hereby agree to indemnify and hold harmless Prosperity Training Technology, and its subsidiaries and Students, and their directors, officers, employees, agents, shareholders, partners, members, and other owners, against any and all claims, actions, demands, liabilities, losses, damages, judgments, settlements, costs, and expenses (including reasonable attorneys' fees) (any or all of the foregoing hereinafter referred to as "Losses") insofar as such Losses (or actions in respect thereof) arise out of or are based on intellectual property rights or a violation thereof. Student understands that any vendor that is recommended by Prosperity Training Technology LLC, has no affiliation with Prosperity Training Technology LLC. Any legal situation that may arise with any particular vendor, the Student agrees to hold Prosperity Training Technology LLC harmless from.
4. **Arbitration.** (a) Any dispute, question or difference arising between the parties to this Agreement in connection with this Agreement or otherwise in regard to the relationship of the parties hereto by virtue of the terms in this Agreement, including the construction and scope of this Agreement, that cannot be amicably resolved between them, shall be finally settled in accordance with Commercial Arbitration rules and regulations of the American Arbitration Association ("Association") then in effect by one arbitrator mutually selected by the parties from the commercial panel of the Association. The arbitrator(s) to be appointed shall be English speaking persons. The arbitrator(s) shall have the power to extend time for pronouncing the award with the consent of the parties. Judgment upon an arbitration may be entered in any court having competent jurisdiction thereof, and shall be binding, final and non-appealable. The arbitrator(s) shall have the power to

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award any and all remedies and relief whatsoever that is deemed appropriate under the circumstances, including, but not limited to, money damages and injunctive relief. (b) This arbitration provision shall be deemed to be self-executing and shall remain in full force and effect after the expiration or termination of this Agreement. In the event any party fails to appear at any arbitration proceeding, an award may be entered against such party by default or otherwise notwithstanding said failure to appear. The parties hereby consent to arbitration to be held within the City of Jacksonville, State of Florida, and irrevocably agree that all actions or proceedings relating to this Agreement shall take place in the City of Jacksonville, and waive any objections that they may have based on improper venue or forum non conveniens. The arbitrator(s)' fees in connection with any such arbitration proceeding shall be shared equally among the parties hereto. Before you commence arbitration of a claim, you must provide us with a written Notice of Dispute that includes your name, residence address, phone number, email address you use for your Training Platform account, a detailed description of the dispute, and the relief you seek. Any Notice of Dispute you send to us should be mailed via United States Postal Service Certified Mail to Prosperity Training Technology LLC, ATTN: Program Arbitration Filing, 14286 Beach Blvd., Suite 19-207, Jacksonville, FL 32250. Before we commence arbitration, we will send you a Notice of Dispute to the email address you use with your Training Platform account, or other appropriate means. If we are unable to resolve a dispute within thirty (30) days after the Notice of Dispute is received, you or we may commence arbitration. Student further agrees to pay Training Platform's reasonable attorney's fees and costs arising from any actions or claims eligible for indemnification under this agreement. Further, should any court of competent jurisdiction determine that this arbitration clause is not enforceable, then the remainder of the terms and restrictions contained therein shall apply to said litigation. Under such circumstances and in the event of any such litigation, no jury trial shall be allowed to any Party.

**5. Refund Policy.** All digital products are excluded from the 100% money back guarantee and are non-refundable. Any chargeback, dispute, or other monetary disagreement will result in an owed debt of \$20 by Student to Training Platform per occurrence. If you have any support needs or questions, please contact support.



**6. Jurisdiction.** Student agrees that this Agreement is governed by and shall be construed in accordance with the laws of the State of Florida, without reference to conflicts of laws principles. Each of the Parties irrevocably submits to the exclusive jurisdiction of the state and federal courts situated in the State of Florida for purposes of any suit, action or other proceeding arising out of this Agreement or any transaction contemplated hereby and agrees not to commence any action, suit or proceeding relating hereto except in such courts. Student also agrees that the parties shall attempt to mediate any disagreement before filing any claims, arbitration, or lawsuit.

**7. Severability.** If any provision of this Agreement is held to be invalid or unenforceable, that provision shall be eliminated or limited to the minimum extent necessary such that the intent of the parties is effectuated, and the remainder of this agreement shall have full force and effect.

**8. Binding.** Student warrants and represents that by signing below, that he/she is the duly authorized agent with the capacity to bind the Student to the terms of this contract. Any usage of the digital products constitutes ratification of this Agreement.

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**9 . Disclaimer of Guarantee or Warranty.** Results disclosed in testimonies received by Training Platform not necessarily the results of the average Student. Student recognizes that every consumer's circumstances are different, and that Training Platform does not represent or warrant that it, or any recommended vendor, will achieve specific results for Student. We don't guarantee results from our services or any third party company we refer, recommend, or provide contact information to. The performance of any third party company is separate and in no way affiliated with services of Training Platform. Student agrees and understands to indemnify and hold Training Platform harmless from and against any and all claims, demands, actions, liabilities, costs or damages arising from any third party company. Any testimonials showing our success or our students' success are not to be interpreted as common, typical, or expected. It takes education, drive and hard work to reach your goals.

**10.** By purchasing any item or product from The Credit Game Training Platform, you acknowledge and agree to be bound by the terms and conditions set forth herein this Agreement. You acknowledge and agree to be bound by the terms and conditions of Training Platform's Refund Policy and Privacy Policy. If you do not agree to these Policies, please do not purchase anything, or enter into any transaction with us.

**The Credit Game University does not provide any credit repair services. Credit Game University solely provides educational content. All services are provided by our preferred third-party vendors.**

By signing below, I hereby authorize Prosperity Training Technology to charge my credit card

\$4000 (financed) \_\_\_\_\_ as agreed upon  
in this contract.

I hereby agree that I am receiving a limited use license to the digital product(s),

Master's Edition 2.0 \_\_\_\_\_.

The parties fully agree to the Terms of this Agreement:

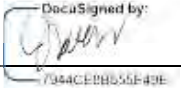
Prosperity Training Technology LLC:

14286 Beach Blvd Suite 19-207  
Jacksonville, FL 32250



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**Student**

Signature:  \_\_\_\_\_  
DocuSigned by:  
7344CEB8635E43E

Print Name: Jody Smith

Date: 10/15/2021



**PX**

**114**

Prosperity Training Technology LLC Receipt & Agreement

This Agreement is made between Prosperity Training Technology LLC ("Training Platform")

and Orlando Major \_\_\_\_\_ ("Student" of a "limited use license", hereinafter known simply as "Student").

Training Platform owns the Prosperity Training Product; including related copyrights, trademarks and business methods; Training Platform is in the business of licensing the Products to companies and individuals in various markets for the purpose of training and education.

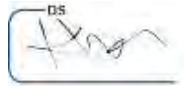
This Agreement is entered into and effective as of the date of execution below:

1. **Trademarks.** Training Platform owns all the trademarks and service marks associated with the Products, including Prosperity Training Interactive program. Training Platform also owns all rights and title to copyrights and the Training Platform is the owner of processes, patentable or otherwise in the Products as a business method. Any training logos, trademarks, Works or other custom content added by Student remains the property of Student.
2. **Legally Binding.** This is a legally binding contract for the total value provided herein. Student is permitted to use the training program as long as payments are current. By signing this Agreement, you are authorizing Prosperity Training Technology LLC to charge your credit card for the monies owed. If your payment is not made on your scheduled date of your due date, the program will be deactivated. We reserve the right and you agree to let us charge the card on file for the amount due. No verbal agreements alter this section.
3. **Indemnification.** You hereby agree to indemnify and hold harmless Prosperity Training Technology, and its subsidiaries and Students, and their directors, officers, employees, agents, shareholders, partners, members, and other owners, against any and all claims, actions, demands, liabilities, losses, damages, judgments, settlements, costs, and expenses (including reasonable attorneys' fees) (any or all of the foregoing hereinafter referred to as "Losses") insofar as such Losses (or actions in respect thereof) arise out of or are based on intellectual property rights or a violation thereof. Student understands that any vendor that is recommended by Prosperity Training Technology LLC, has no affiliation with Prosperity Training Technology LLC. Any legal situation that may arise with any particular vendor, the Student agrees to hold Prosperity Training Technology LLC harmless from.
4. **Arbitration.** (a) Any dispute, question or difference arising between the parties to this Agreement in connection with this Agreement or otherwise in regard to the relationship of the parties hereto by virtue of the terms in this Agreement, including the construction and scope of this Agreement, that cannot be amicably resolved between them, shall be finally settled in accordance with Commercial Arbitration rules and regulations of the American Arbitration Association ("Association") then in effect by one arbitrator mutually selected by the parties from the commercial panel of the Association. The arbitrator(s) to be appointed shall be English speaking persons. The arbitrator(s) shall have the power to extend time for pronouncing the award with the consent of the parties. Judgment upon an arbitration may be entered in any court having competent jurisdiction thereof, and shall be binding, final and non-appealable. The arbitrator(s) shall have the power to

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award any and all remedies and relief whatsoever that is deemed appropriate under the circumstances, including, but not limited to, money damages and injunctive relief. (b) This arbitration provision shall be deemed to be self-executing and shall remain in full force and effect after the expiration or termination of this Agreement. In the event any party fails to appear at any arbitration proceeding, an award may be entered against such party by default or otherwise notwithstanding said failure to appear. The parties hereby consent to arbitration to be held within the City of Jacksonville, State of Florida, and irrevocably agree that all actions or proceedings relating to this Agreement shall take place in the City of Jacksonville, and waive any objections that they may have based on improper venue or forum non conveniens. The arbitrator(s)' fees in connection with any such arbitration proceeding shall be shared equally among the parties hereto. Before you commence arbitration of a claim, you must provide us with a written Notice of Dispute that includes your name, residence address, phone number, email address you use for your Training Platform account, a detailed description of the dispute, and the relief you seek. Any Notice of Dispute you send to us should be mailed via United States Postal Service Certified Mail to Prosperity Training Technology LLC, ATTN: Program Arbitration Filing, 14286 Beach Blvd., Suite 19-207, Jacksonville, FL 32250. Before we commence arbitration, we will send you a Notice of Dispute to the email address you use with your Training Platform account, or other appropriate means. If we are unable to resolve a dispute within thirty (30) days after the Notice of Dispute is received, you or we may commence arbitration. Student further agrees to pay Training Platform's reasonable attorney's fees and costs arising from any actions or claims eligible for indemnification under this agreement. Further, should any court of competent jurisdiction determine that this arbitration clause is not enforceable, then the remainder of the terms and restrictions contained therein shall apply to said litigation. Under such circumstances and in the event of any such litigation, no jury trial shall be allowed to any Party.

**5. Refund & Cancellation Policy.** All digital products are excluded from the 100% money back guarantee and are non-refundable. Any chargeback, dispute, or other monetary disagreement will result in an owed debt of \$20 by Student to Training Platform per occurrence. All subscription based products require a minimum 30 day notice prior to next recurring billing date for payment cancellation. Failure to request cancellation 30 days prior to the next recurring billing date will result in the Student being responsible for recurring charge. If you have any support needs or questions, please contact support.



**6. Jurisdiction.** Student agrees that this Agreement is governed by and shall be construed in accordance with the laws of the State of Florida, without reference to conflicts of laws principles. Each of the Parties irrevocably submits to the exclusive jurisdiction of the state and federal courts situated in the State of Florida for purposes of any suit, action or other proceeding arising out of this Agreement or any transaction contemplated hereby and agrees not to commence any action, suit or proceeding relating hereto except in such courts. Student also agrees that the parties shall attempt to mediate any disagreement before filing any claims, arbitration, or lawsuit.

**7. Severability.** If any provision of this Agreement is held to be invalid or unenforceable, that provision shall be eliminated or limited to the minimum extent necessary such that the intent of the parties is effectuated, and the remainder of this agreement shall have full force and effect.




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8. **Binding.** Student warrants and represents that by signing below, that he/she is the duly authorized agent with the capacity to bind the Student to the terms of this contract. Any usage of the digital products constitutes ratification of this Agreement.

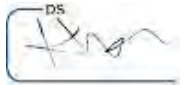


9. **Disclaimer of Guarantee or Warranty.** Results disclosed in testimonies received by Training Platform not necessarily the results of the average Student. Student recognizes that every consumer's circumstances are different, and that Training Platform does not represent or warrant that it, or any recommended vendor, will achieve specific results for Student. We don't guarantee results from our services or any third party company we refer, recommend, or provide contact information to. The performance of any third party company is separate and in no way affiliated with services of Training Platform. Student agrees and understands to indemnify and hold Training Platform harmless from and against any and all claims, demands, actions, liabilities, costs or damages arising from any third party company. Any testimonials showing our success or our students' success are not to be interpreted as common, typical, or expected. It takes education, drive and hard work to reach your goals.



10. By purchasing any item or product from The Credit Game Training Platform, you acknowledge and agree to be bound by the terms and conditions set forth herein this Agreement. You acknowledge and agree to be bound by the terms and conditions of Training Platform's Refund Policy and Privacy Policy. If you do not agree to these Policies, please do not purchase anything, or enter into any transaction with us.

**The Credit Game University does not provide any credit repair services.**  
**Credit Game University solely provides educational content. All services are provided by preferred third-party vendors.**



By signing below, I hereby authorize Prosperity Training Technology to charge my credit card

\$2,000 11/23/2021, \$2,000 a month x 6 months starting 1/1/2021 as agreed upon in this contract.

I hereby agree that I am receiving a limited use license to the digital product(s),

Inner Circle Doctorate

DocuSign Envelope ID: 52D2D9D4-88DA-446B-987D-D308C561E0C0

The parties fully agree to the Terms of this Agreement:

Prosperity Training Technology LLC:

14286 Beach Blvd Suite 19-207  
Jacksonville, FL 32250

**Student**

Signature: \_\_\_\_\_

DocuSigned by:  
  
D5E40F02B6114B0

Print Name Orlando Major

Date: 11/23/2021



**PX**

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Florida Department of Agriculture and Consumer Services

Division of Consumer Services

**CONSUMER COMPLAINT FORM**

November 23, 2021

**NICOLE "NIKKI" FRIED****COMMISSIONER****Complaint Contact Information:**

FDACS  
Mediation & Enforcement  
2005 Apalachee Parkway  
Tallahassee, FL 32399-6500

1-800-HELP-FLA(435-7352) FL Only  
(850) 410-3800 - Calling from outside FL  
www.FloridaConsumerHelp.com

Online Complaint Number: **431984**Case Number: **2111-44268**Subject: **Attorney General****Consumer Information**

Name: **SHAWN TAYLOR**  
Country: **USA**  
Address: **[REDACTED]**  
City: **PALM BEACH**  
State/Zip: **FL 33480**  
Email: **[REDACTED]@msn.com**

*I would like to subscribe to the Florida Consumer E-Newsletter:*

Age:  
Military Status:  
Home Phone: **[REDACTED]**  
Work/Cell Phone:

**Business Information (Complaint Filing Against)**

Name: **THE CREDIT GAME/ELITE DELITIIONS**  
Address: **14286 BEACH BLVD STE 19-207**  
City: **JACKSONVILLE BEACH**  
State/Zip: **FL 32250-1561**  
Phone:

**Product Information**

Date of Purchase: **12/17/2020**  
Mode of Contact:  
Product or Service involved: **CREDIT REPAIR**  
Amount Paid: **\$795.00**

Did you sign a contract or any similar documents?

When:

Where:

Are you currently represented by a lawyer?

Have you filed suit in court?

**Explain your complaint, describing the events in the order in which they occurred.**

I have seen repeated videos about their credit repair. Mike the (Owner, front person) states they have results in a month or two hundreds of points ... Please reference his youtube videos. Well after 10 months I see no success or progress. I have written elite delitions often, no answer, it will be escalated ... The credit game will not reply at all cant contact the owner and comments on videos have been blocked. They are a scam I want my money back.

**What would satisfy your complaint?**





Florida Department of Agriculture and Consumer Services

Division of Consumer Services

**CONSUMER COMPLAINT FORM**

**Complaint Contact Information:**

FDACS  
Mediation & Enforcement  
2005 Apalachee Parkway  
Tallahassee, FL 32399-6500

1-800-HELP-FLA(435-7352) FL Only  
(850) 410-3800 - Calling from outside FL  
[www.FloridaConsumerHelp.com](http://www.FloridaConsumerHelp.com)

November 23, 2021

**NICOLE "NIKKI" FRIED**

**COMMISSIONER**

Online Complaint Number: **431984**

Case Number: **2111-44268**

**Supporting Documents**

**Document Nam**

**Description**

**Upload Date**

Please mail any supporting documents, such as letters written or received from the business, contracts, cancelled checks, receipts or any other proof of purchase/service. If your complaint involves a product or service that was advertised, include a copy of the advertisement. Please do not send originals.

Mail supporting documents to:

Florida Department of Agriculture and Consumer Services  
Division of Consumer Services  
Terry Lee Rhodes Building  
2005 Apalachee Parkway  
Tallahassee, FL 32399-6500



**PX**

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## Pricing and Descriptions

### Associate's Edition:

1. Coaching, Mentorship, and Training Platform to show you how to maintain, leverage, and add positive history to your credit.
2. 5 Coaching call per month with Mike
  - a. 15th of every month on how Mike went from the low 500's to 831
  - b. Every Wednesday (for negative removal and personal credit building coaching)
3. Credit Repair utilizing our proven & successful proprietary letters
4. 72 Hour Inquiry Removal Training
5. Vendor Access to 50-75% off Tradelines (Based on competitor prices)

### Master's Edition:

1. Coaching, Mentorship, and Training Platform to show you how to maintain, leverage, and add positive history to your credit.
2. 13 Coaching calls per month with Mike for Personal and Business credit building and strengthening
  - a. Every Monday & Friday at 6:00
  - b. Every Monday at 8:00 (Mastermind)
  - c. Every 15th of the month (Q&A)
3. More advanced tactics for personal removals
  - a. Bankruptcy, Student Loan, Repossession
4. Digital Deletion Process & Training
  - a. Fastest credit repair on the planet with Mike's Strategies
5. 14 Day Deletion Process for extremely fast removal of negatives
6. Business building, scaling, and growth
7. Vendor Access to 50-75% off Tradelines (Based on competitor prices)
8. Access to Business Tradelines and Business Funding
9. Mastermind Edition - Individualized coaching with Mike for 6 months (24 weeks) every Monday
10. Access to Mike for questions 24/7 via Mike's private FaceBook Group
11. Complete blueprint on how Mike created an 8-figure credit repair/tradeline business

### Inner Circle Doctorate:

1. Everything above
2. 25 Coaching Calls per month in an intimate setting (less than 10 people)
  - a. Every Monday with Marketing Team
  - b. Every Tuesday with GM for Operations, Backend Systems, and Sales
  - c. Every Wednesday with Mike for high level ownership tactics and scaling
  - d. Group of like-minded business owners
    - i. It's not about your net worth, it's about your network
  - e. Every Monday and Friday at 6:00 (for negative removal and personal credit building coaching)
  - f. Every Monday at 8:00 (Mastermind)
  - g. Every 15th of the Month (Q&A)
3. Automation Edition access
  - a. How to automate your business to make money while you're sleeping and have your leads pay for themselves
4. Front Row Live Event Ticket (\$10,000)
5. Any and all future programs included
6. Mike's personal contact information and 24/7 direct access to Mike
  - a. Access to private group chats
7. This is meant for individuals trying to open, build, scale, automate, and grow their business or learn how to master everything business & credit related.



**PX**

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# READ THIS FIRST



To edit the emails, you will need to create  
a copy of this file.

To create an editable copy:  
**Click File > Make a copy**



### Tradeline Cheat Sheet!

[Image recommendation at top of email: Your logo at the top. Or a picture of you and your team with your logo on the image.]

Hey there! Below you will find our Tradeline Cheat Sheet. Please let me know if you have any questions.

#### “What is a Tradeline? How Does it Work?”

A tradeline is a credit line/account that is on your credit report. For example, any of your credit cards are considered tradelines on your credit report. Your car note is a tradeline. Your mortgage is a tradeline. A student loan reporting to your credit report is a tradeline. The type of tradelines that we provide is Seasoned Authorized User tradelines, with perfect payment history, low utilization (under 30% unless otherwise noted) and perfect payment history. We do this by adding you as an authorized user to a tradeline, allowing you to “piggyback” off of the account in good standing. This is possible because creditors will provide credit bureaus the entire account history on any given tradeline for an authorized user. Your credit monitoring digests this newly added credit and can recalculate your score.

#### Tips For Selecting The Best Tradelines:

1. Higher limits and older aged tradelines correlate to bigger credit score increases.
2. More older accounts make your file more solid.
3. If you have nothing on your credit file, you must select something at least 1 years old to generate a credit score and avoid a thin file error.
4. The fewer addresses you have on your credit report, the better. We can filter the list by address code to help you select lines from the same cardholder or we can help you with this one-on-one. Please us directly if you want to do this.
5. All of our tradelines are under 30% unless otherwise noted in the comment section. All tradelines have perfect payment history.
6. If you have negative items on your credit report, this can offset the boost that you could get. You may need to have a credit sweep, which we provide, in order to get the maximum boost possible from tradeline(s). Tradelines are not a band-aid, they are an enhancement.
7. An Age Progressional Tradeline Package is the best and easiest way to go for you.

#### “What is an Age Progressional Tradeline Package?”

It's a truly unique and powerful custom service called the "Age Progressional Tradeline Package." It's a hand selected pack of tradelines prescribed to decrease the weaknesses in your credit score, which increases your credit score. The oldest tradeline is a lower credit limit, and the newer tradelines are higher credit limits.

This is to show that your credit has gotten better over time ::like fine wine:: Age Progressional Tradeline Package tradelines are selected from the same cardholder, or two cardholders max, to ensure the addresses are kept to a minimum. This also ensures easy, breezy posting to your credit report.

"How Long Does It Take For Tradelines to Report?"

Typically tradelines report 10 - 15 days AFTER the statement date given you placed your order at least 3 DAYS BEFORE the statement date. Orders and payments must be made AT LEAST 3 days before the statement date in order for your tradeline to post that month. Each tradeline has a different statement date. Our list is default sorted by statement date so you can see what is closing and posting the soonest.

"Should You Remove Fraud Alerts Before Adding Tradelines?"

Yes. Fraud alerts, credit freezes and other types of locks, block new information from showing up on your report. If you don't remove the fraud alerts/locks then the tradeline will not post properly. It is the client's responsibility to call each credit bureau and remove the fraud alert. It is a simple phone call to each bureau to remove it. You can always add the fraud alert back as soon as the tradeline reports if you wish.

"What is Elite Credit Repair?"

Yes, we have a phenomenal credit sweep program. If you have negative item's on your credit report, you should consider our Credit Sweep program. Here's how it works: 1) 100% legal as we use the power of the law to challenge negative items lowering your score. 2) We perform the work with modern strategies to accommodate the ever changing industry. 3) Deletions can start occurring within the first 90 days or less.

"Do You Have a Broker Program?"

Yes, we are home of the 50% Off Tradelines Forever Broker Program. If you re-sell tradelines, you have got to join this program!

If you need any help with Tradelines, Credit Sweep or Inquiry Remo[insert your name here], you can find our tradeline list below or you can contact us directly at >>[insert your phone # here] (call or text) or visit us on LIVE CHAT below:

[insert your website here]

We Legally Add Positive History To Your Credit Report With Seasoned Authorized User Tradelines. We Also Have a Proprietary Credit Repair and Inquiry Remo[insert your name here] Service. Additionally We Give Those With Good Credit, the Opportunity To Earn a Monthly Passive Income in Our Cardholder Program.

**\*\*Call us NOW to learn how [TRADELINES](#) and [CREDIT REPAIR](#) can increase your credit standing \*\*\***

[insert your phone # here]

[insert your website here]



### 6 Secrets of People with PERFECT Credit Scores

[Image recommendation at top of email: Picture of your bitmoji sitting at a desk learning]

Hey there! Is your credit score above 800? If not, I got you, check out the SECRETS below of people who have 800+ credit scores. This is tried and true information that I see EVERYDAY with our cardholders!

Secret #1. They have an [Aged Tradeline](#) at least [15 years](#) or older.

Older aged tradelines and higher credit limits correlate to bigger credit score increases. So closing old accounts will decrease your account age. Leave accounts open, *AND use them once a year so the bank does not close them due to inactivity*. Afterall, you must have credit, in order to have a credit score....

Secret #2. They [DONT](#) have ANY late payments on their credit report.

Payments more than 30 days late can show on your credit report, and they willHAUNT you for 7 to 10 years if you don't take action. People with credit scores above 800 do not have any late payments showing on their credit report. It's just not usually possible because re-payment history is the largest portion of your credit score. Even one late payment can drag your score down over 130 points.

Secret #3. Their debt utilization is [under](#) 10%.

Within your credit monitoring site, go to the 'credit factors' section. It will tell you exactly what your utilization is. If your debt over 30% utilization, your score is automatically dinged. This should be as low as possible. If you are unable to pay down debts, then a high credit limit authorized user tradeline will balance out your utilization.

Secret #4. There are [NO collection accounts](#) or negative public records.

Making payments on time means collections and public records do NOT appear unless it's a mistake, which actually happens a lot. You need to keep your EYE on your credit report to ensure there aren't inaccurate accounts on your report. If you have any negatives on your credit report, then you need a *professional credit sweep*. Not where you "do it yourself" kind of thing, which then will make things worse for you in the long run.

Secret #5. They have at least [10 - 20+ revolving tradelines](#) on their credit report.



They have a mix of credit cards, auto tradelines, a mortgage, student loans, personal loans... These are incredible to have on your credit report if you re-pay responsibly. If you don't have many tradelines, you should purchase authorized user tradelines as well as certain credit boosting Primary Tradelines you can get in your own name (get with me for my approved list). The more accounts, the more solid your credit report will be.

Secret #6. They keep credit inquiries to a minimum, usually under 10 on each credit bureau.

Now you know! Use this as fuel that there is hope for everyone. Striving for an 800+ credit score is admirable, but you can *still* get appro[insert your name here]s and great interest rates with scores in the 700's. We can help expedite your path to credit success.

If you have anything negative on your credit report, don't wait around 7 - 10 years for that stuff to fall off while you live a miserable credit existence. Simply getting Credit Repair will help solve and minimize this problem for you.

You also don't have to wait 15 years to build up your positive credit accounts. Simply adding Authorized User Tradelines will solve this problem for you. We can help you select the right tradelines based on your outcome.

P.S. Do you have any questions? Let me know.

-[YOUR NAME]  
[YOUR COMPANY NAME]

\*\*\*Call us NOW or visit us on Live Chat at [\[insert your website here\]](#)\*\*\*

Click to call now >>[insert your phone # here]



**CREDIT REPAIR & TRADELINES**  
**EMAIL TEMPLATES**

**Top 3 Tradeline Hacks**

[Image recommendation at top of email: Picture of your bitmoji playing hacky sack]

Happy Wednesday! I hope you are having a great week.

The amount by which your credit score can increase with tradelines is different for everyone. We stick with a few rules of thumb that result in the highest credit score boosts our clients.

1. *Age trumps credit limit*. I get this question all the time "[insert your name here] which is better, age or credit limit?" My friend, it's AGE, because it's more powerful than credit limit! You should ensure you have *AT LEAST* one or two aged tradelines on your credit report. [But if you have HIGH DEBT over 30%, you will need *both* AGE and CREDIT LIMIT.]

2. The fewer addresses on your credit report, the better. Limit addresses to same cardholder or two cardholders. *Custom built Age Progressional Tradeline Packages* are the best option. These packages include a solid mix of age and high credit limit tradelines.

3. If you have negative items on your credit report, this can offset the boost that you could get. You will need a Credit Sweep in order to get the maximum boost possible from tradeline(s). Tradelines are not a band-aid, they are an enhancement.

P.S. Yes that is me in my bitmoji ;) What questions do you have about tradelines? Let me know.

P.S. We can help you hand select the right tradelines for your credit report based on your goals an outcome. Any questions that you have, please call or reply back.

Cut time out of the equation and let us expedite your path to credit success!

\*\*\*Call us NOW to learn how *TRADELINES* and *CREDIT REPAIR* can increase your credit standing\*\*\*



One Call Can Improve Your Future

Is your credit score under 700?

Call us NOW >>[insert your phone # here].

What are the best tradelines to add for your outcome?

Should you try credit repair?

We are experts at restoring credit reports.

We find the errors and do all the work needed to help get them removed from your report...

All you have to do is make one phone call to start touching up your credit report.

Also, we are also the only company to offer proprietary Age-Progressional custom Tradeline Packages. This means that the packages are built out with the oldest tradeline having a lower credit limit, and that newer tradelines have a higher credit limit (this shows that your credit has gotten better over time.) The tradelines are selected from the same, or only two cardholders to ensure addresses are limited and posting to your credit report is easy breezy.

This could improve your credit standing! That's pretty darn amazing.

Call us NOW at >>[insert your phone # here].



Email #5:

Hey there, how are you doing? I hope all is going well ;)

Which credit bureau do YOU trust the most? Transunion, Equifax, or Experian?



For me, it's Experian. Here's why...

- When using the paid version of their service, tradelines tend to show up first within their platform versus the other bureaus.
- They offer a free version of their service that updates one time per month. [Transunion & Equifax do not, unless you are using Credit Karma]. Experian also sends me actual alerts like score increases and decreases in real time, even with the free version.
- Their website is easy to use and clean.
- They are innovative in that they are launching 'Experian Boost' which is a utility tradeline reporting service free of charge.
- They have not had a *recent* major data breach.
- They offer identity theft monitoring from the 'dark web' (for a small fee)

Which credit bureau do you trust the most? Reply back, let me know.

P.S. If you have questions about your credit or an existing order, please call us so we can help YOU ;) Let us know!

[insert your name here]

[insert your business name here]

>>[insert your phone # here]





Hey there! I hope you are doing well.

Here are the secrets to analyzing your own credit report:

Within your credit monitoring site, go to the 'credit factors' section. It will tell you exactly where your credit is lacking, that way you can determine what you need as far as tradelines go.

Are your accounts of low age? Then you need an aged tradeline at least 10+ years old. [The older the tradeline, the bigger your credit score increase.]

Is your debt over 30% utilization? Then you need a high credit limit card to help balance out your utilization.

Do you have negative inaccurate accounts? Then you need a credit sweep.

Do you have a bunch of credit inquiries not linked to open positive accounts? Then you need inquiry remo[insert your name here].

P.S. We can help you clean this up. What questions do you have?

[insert your name here]

[insert your title here]

[insert your business name here]

[insert your phone # here]



Hey there, has your tax return arrived? Consider increasing your credit score with "piggybacking" (the authorized user tradeline method). When you are added as an authorized user to an account, you adopt the credit history of that account (great credit history, low utilization) in turn, boosting your credit score.

More people get 100+ point increases with piggybacking and credit sweeps within 30 - 60 days *than any other product on the market.*

Your score can quickly and drastically improve with these methods.

Broad regulations and legal loopholes allow you to benefit from piggybacking. The issuing bank reports the positive credit history including the age of the account, the limit of the tradeline and the positive payment history to Experian, TransUnion and/or Equifax. The payment history, age, and limit have direct impact on the FICO credit score model which impacts your utilization ratio, average credit age and payment history. FICO® digests this newly added credit and recalculates your score with drastic improvements.

In other words, once you are added as an authorized user to an account, the history of that account appears on your credit report and will be treated as if it was your credit history.

We do this by adding you as an authorized user to a seasoned tradeline, allowing you to piggyback off of the account in good standing.

Can you imagine what would happen if we add \$20,000 of available credit with 10 years of perfect payment history to your credit report?

Do you have any questions about how tradelines, credit sweeps or inquiry remo[insert your name here] can improve your credit score? We specialize in using these as tools to attack the weaknesses on your credit report. These are the only loopholes that exist to give you the opportunity to increase your score fast.

Click to call us NOW at >>[insert your phone # here], reply back to this email, or visit us on livechat at [\[insert your website here\]](#)

-[insert your name here]  
[insert your title here]  
[insert your business name here]

P.S. Do you have a burning question about an *existing* order? Please call us or reply to this email! We are waiting to hear from your bright, sunshiny face! :)



Hey there!

Below you will find our March Tradeline list.

>> [Tradeline Inventory List \(on our website, be sure to take advantage of the sort features and live chat\)](#)

or

>> Tradeline Inventory List (in excel, the list is sorted by Statement Date)

If you need any help selecting the best tradelines to achieve your outcome, please CALL US or visit us on Live Chat at [\[insert your website here\]](#).

P.S. Do you have any questions for me? How are your New Year's resolutions going (or not going?) ;)

-[insert your name here]

[insert your business name here]

[insert your phone # here]



[Insert GIF or relevant IMAGE]

Call us NOW [insert your phone # here].

We are experts at restoring credit reports like *Drake is to asking Kiki - "do you love me"....*

We find the errors and do all the work needed to get them removed from your report...fast!

All you have to do is make one phone call to start touching up your credit report.

Also, we are also the only company to offer Age-Progressional custom Tradeline Packages. This means that the oldest tradeline has a lower credit limit, and that newer tradelines have a higher credit limit, to show lenders that your credit score has gotten better over time. The tradelines are selected from the same, or only two cardholders to ensure addresses are limited and posting is easy breezy.

This could easily raise your score 100 - 150+ points! That's pretty darn amazing.

Call us NOW at [insert your phone # here].

P.S. You don't have to wait 20 years to add 20 years of perfect payment history to your credit report! You also don't have to wait 7 - 10 years for items to fall off your credit report.

We can help you add positive seasoned tradelines to your credit report FAST. We also have a phenomenal CREDIT SWEEP program.

Cut time out of the equation and let us expedite your path to credit success!





## CREDIT REPAIR & TRADELINES

### EMAIL TEMPLATES

Have you discovered the power of Age-Progressional tradeline packages and what they can do for you?

I've seen credit scores jump 100+ points in less than 15 days, the power of tradelines is *\*simply amazing.\**

Tradelines really are the smartest, fastest way to boost your credit score.

What is an Age-Progressional Tradeline Package?

It's a hand selected package of tradelines prescribed to offset the weaknesses in your credit score, which then increases your credit score. The oldest tradeline is a lower credit limit, and the newer tradelines are higher credit limits. *This is to show that your credit has gotten better over time.*

*Age Progressional Tradeline Package* lines are selected from the same cardholder, or two cardholders max, to ensure the addresses are kept to a minimum. This also ensures easy, breezy posting to your credit report.

Imagine what will happen when we add \$40,000 of available credit with perfect payment history of 20+ years to your credit file. Your credit score will increase dramatically!

***Are you ready to take charge of your credit score and work with a phenomenal company that will EXPEDITE your path to credit success within weeks?***



## CREDIT REPAIR & TRADELINES

### EMAIL TEMPLATES



#1. Is your credit score is under 700?

#2. Do you have collections on your credit report?

#3. Is your credit utilization is over 25%?

#4. Do you have more than 6 credit inquiries?

#5. Do you have at least 3 open, positive revolving accounts on your credit report?

If you answered "yes" to any of these questions, then YES there is a way you can modify the credit scoring algorithm to your advantage with Tradelines, Credit Sweeps and Inquiry Remo[insert your name here].

Why do this?

#1. To get more appro[insert your name here]s (apartment/home/car/credit cards/whatever you like)

#2. To save money on interest rates (meaning lower monthly payments for you)

#3. To get higher credit limits

#4. To lower auto and home [insert your title here]s insurance rates

Are you ready to take charge of your credit score and work with a phenomenal company that will EXPEDITE your path to credit success within weeks?

Cut time out of the equation and let us expedite your path to credit success!

\*\*\*Call us right NOW for a FREE consult and learn how **TRADELINES** and **CREDIT SWEEPS** can increase your credit score by 100+ points, FAST \*\*\*



## CREDIT REPAIR & TRADELINES

### EMAIL TEMPLATES

Hey... would you like to improve your credit score?

Call NOW at >>[insert your phone # here], reply back to this email, or visit live chat at [\[insert your website here\]](#)

-[insert your name here]



## CREDIT REPAIR & TRADELINES

### EMAIL TEMPLATES

Happy Saturday! I hope you are doing well ;)

Here is how FICO recommends for you to raise your credit score....

- *Reduce your total revolving credit-card balances each month for nine months*
- *Stay current on your payments so that your most recent delinquency ages to 19 months*

- *Do not open any new accounts, so that your average length of established credit history ages to 4.3 years*
  - *Do not apply for any new credit, and pay all bills on time for nine months.*

Seems pretty **ARCHAIC** and **OLD SCHOOL** to me. Do YOU have **19 MONTHS** to spare? That is **OVER** a year and a half of you being perfect just waiting and hoping for a miracle of a credit score increase.

*Or would you rather take action now and work with a phenomenal company that will EXPEDITE your credit score increase within weeks? Wouldn't you rather take the modern, new school approach to increasing your credit score?*

P.S. We can help you attack the weaknesses in your credit score to get your credit score raised as fast as humanly possible. What questions do you have?

[insert your name here]  
[insert your title here]  
>>[insert your phone # here] (call or text)  
[insert your business name here]



**CREDIT REPAIR & TRADELINES**  
**EMAIL TEMPLATES**



Hey there! Do you ever wonder which tradelines will work best for you?

Should you select the cheapest tradeline?

Should you get 3 small tradelines or one powerful old one?

Should you get an aged tradeline with a low credit limit, versus a high credit age with a high credit limit?

Should you select from the same cardholder?

Tradelines are NOT created equal!

Tip #1. Higher credit limits and older seasoned tradelines correlate to more impactful credit movement.

Tip #2. You should have at a bare minimum, at least 3 OPEN & POSITIVE tradelines (AKA accounts) on your credit report. Meaning one tradeline is NOT enough to get approved for most anything.

Tip #3. Within your credit monitoring site, go to the 'credit factors' section. It will tell you exactly what you need as far as tradelines go. Are your accounts of low age? Then you need an aged tradeline at least 10+ years old. [The older the tradeline, the bigger your credit score increase.] Is your debt over 30% utilization? Then you need a high credit limit card to help balance out your utilization.

Do you have negative inaccurate accounts? Then you need a credit sweep.

Do you have a bunch of credit inquiries not linked to open positive accounts? Then you need inquiry remo[insert your name here].

Tip #4. You should select tradelines from the same cardholder OR you should consider a tradeline package. Each time you are added to a tradeline, a new address gets imprinted to the back end of your credit report. That is fine, however you want to make sure you aren't getting way too many tradelines with all different addresses because it shows instability on your part. Stick with one or two cardholders, or just buy a tradeline package where we hand select tradelines from the same cardholder, in a proprietary \*ageprogressional method\*, so it looks like your credit has improved over time. Tradeline packages also help the tradelines to report quicker and easier.

Tip #5. Purchasing a tradeline while you have negative items on your credit report is like putting perfume on a pig. If you have any negative items, you should go through a credit sweep to ensure you can get those inaccurate items as low as possible so that you have the best possible canvas for adding tradelines to.

Tradelines and Credit Sweeps are the **\*\*TOP SECRET\*\*** way to boost your credit score 100+ POINTS FAST so you can start getting appro[insert your name here]s...



Hey there, I just wanted to share with you our Updated Tradeline Inventory List. We have added several phenomenal tradelines this week!!!

If you need ANY help selecting the perfect tradeline to compliment your or your client's credit report, exploring credit sweeps, inquiry remo[insert your name here], or business tradelines, please call or text us. We have a wealth of experience helping clients attack the weaknesses in their credit score with these services.

>>Updated Tradeline Inventory List<<

Please call us NOW at >>[insert your phone # here].

P.S. If you have questions about an existing order, please call us so we can help YOU ;) Let us know!

[insert your name here]

[insert your title here]

[insert your business name here]

[insert your phone # here]



## CREDIT REPAIR & TRADELINES EMAIL TEMPLATES

Do you have any burning questions about tradelines, credit sweeps or inquiry remo[insert your name here]? We specialize in using these as tools to attack the weaknesses in your credit score.

Click to Call us NOW at >>[insert your phone # here], reply back to this email, or visit us on livechat at [\[insert your website here\]](#)

-[insert your name here]  
[insert your title here]  
[insert your business name here]

P.S. Do you have a burning question about an *existing* order? Please call us or reply to this email! We are waiting to hear from your bright, sunshiny face! :)



## CREDIT REPAIR & TRADELINES EMAIL TEMPLATES

Happy Wednesday! How are you? I hope you are having a great week.

The amount by which your credit score can increase with tradelines is different for everyone. However! Below are our top 3 tradeline secrets that result in the highest credit score boosts our clients.

1. *Age trumps credit limit*. I get this question all the time "[insert your name here] which is better, age or credit limit?" My friend, it's AGE, because it's more powerful than credit limit! You should ensure you have *AT LEAST* one or two aged tradelines on your credit report. [But if you have HIGH DEBT over 30%, you will need *both* AGE and CREDIT LIMIT.]

2. The fewer addresses on your credit report, the better. Limit addresses to same cardholder or two cardholders. *Custom built Age Progressional Tradeline Packages* are the best option. These packages include a solid mix of age and high credit limit tradelines prescribed to offset the weaknesses in your credit score.

3. If you have negative items on your credit report, this can offset the boost that you could get. You will need a Credit Sweep in order to get the maximum boost possible from tradeline(s). Tradelines are not a band-aid, they are an enhancement.

P.S. What questions do you have for me? Let me know.

[insert your name here]

[insert your business name here] (Live chat)

[insert your phone # here] (Call now or text)

P.S.S. We can help you hand select the right tradelines for your credit report based on your goals an outcome. Any questions that you have, please call or reply back. Cut time out of the equation and let us expedite your path to credit success!



**CREDIT REPAIR & TRADELINES**  
**EMAIL TEMPLATES**

Tradelines:



There's a term in credit enhancement called "tradelines."

Tradelines are an account on your credit report. For example, a credit card, car note, student loans, or a mortgage are all tradelines.

Broad regulations and legal loopholes allow for you to benefit from being an authorized user on another person's tradeline AKA credit card (otherwise known as credit piggybacking). The issuing bank reports the positive credit history including the age of the account, the limit of the tradeline and the positive payment history to Experian, TransUnion and/or Equifax. The payment history, age, and limit have direct impact on the FICO credit score model which impacts your utilization ratio, average credit age and payment history. FICO® digests this newly added credit and recalculates your score with drastic improvements.

In other words, once you are added as an authorized user to an account, the history of that account appears on your credit report and will be treated as if it was your credit history.

Ideally you should have at least 3 open positive tradelines on your account. Meaning the payment history is perfect, and the utilization is under 25%.

Too often, people think there is no hope for their credit score to increase.

Better, to think, there is hope and tradelines, when added correctly, can add 100+ points to your credit score.

Steps to Become an Authorized User:

We do this by adding you as an authorized user to a seasoned tradeline, allowing you to "piggyback" off of the account in good standing. Imagine what will happen when we add \$20,000 of available credit with perfect payment history of 10 years to your credit file. Your credit score will increase dramatically almost overnight!

You are worth it!

-[insert your name here]

[insert your title here]

[insert your business name here] (Live chat)

[insert your phone # here] (Call now or text)

P.S. What questions do you have for me?



**WEBINAR WELCOME EMAIL  
TEMPLATE**

TO FILL IN TEMPLATE:

The text in-between [brackets] gets filled in with your content

The text in-between >>arrows<< gets a link to the content (once loaded in email service provider e.g. Getresponse, activecampaign, mailerlite etc.)

Hey Hey, [First name] - you're in!

The [Your Webinar Title] webinar starts LIVE at [Your Webinar Date and Time].

I'll be sure to send you a link to the live page the day of the webinar.

Before we start there are a few things I need you to do!

1. Make sure to >>Bookmark the webinar live streaming page<< where this epic webinar will be taking place!
2. Your FIRST assignment is to find an accountability buddy and share this challenge with them >>click to SHARE challenge<<
3. Make sure you mark this email on your "white list" so that all my emails end up in your inbox
4. If you're STILL following my instructions this far, you must REALLY love me - feel free to >>Like Me on Facebook<< and >>Follow Me on Instagram<<
5. MAKE SURE YOU SHOW UP LIVE!!!! This is the most important one as we all know how life gets in the way... and your dream of [desired outcome your offer and webinar solve] never happens. That's why only those action takers who show up live get [your "show up live" bonus]

I can't wait to show you step by step exactly how to [the main promise for your webinar] so that you can [the reason they want to achieve this].

[Personal Sign Off] & See You LIVE!  
[Name]

P.S. Anything that I 100% MUST cover in this webinar? I'll be compiling a list of the most popular questions to answer live. Just hit reply let me know - I personally read every email that comes in!

SENT IMMEDIATELY OR AFTER 10MINS IF YOU HAVE A ONE TIME OFFER (OTO)

Email 1: Deliver & Remind of OTO

Subject: Your Download - [NAME OF LEAD MAGNET]

Hey!

Thanks so much for requesting the [NAME OF LEAD MAGNET]

>> DOWNLOAD IT HERE <<

Speak soon

[YOUR NAME]

P.S. If you're ready to take things one step further specifically for your [business / etc.]...

Then make sure to take advantage of this limited opportunity to get my [NAME OF OFFER] for your [business / marriage/ health etc.] for [INSERT COST e.g. free / only \$27 etc.]

P.P.S. I wanted to make sure you got this [NAME OF OFFER] into your hands ASAP, but I also wanted to introduce myself to you properly, so we don't feel like strangers!

So keep your eyes peeled in your inbox for the next little while... I'm going to send through a bit more info about who I am, and explain how you can get your hands on some more of my best (free) [training / blogs / videos etc.] ;-)

WAIT 30 MINS



Now, let's get started...

Hey %FIRSTNAME%!

I thought it's only proper I introduce myself if I'm going to be showing up in your inbox like this :)

I'm [INSERT YOUR NAME], owner and founder of [INSERT YOUR COMPANY/BRAND] and I help [INSERT WHO YOU HELP AND HOW]

I wanted to take a second to say "hey hey" and *welcome you to the* [INSERT YOUR COMPANY/BRAND] *community...*

I'm so glad to have you here!

Seriously, on behalf of myself and the entire Team, I want you to know that we are truly excited and grateful that you decided to say a big YES to finding out more about [THE PROMISE OF YOUR LEAD MAGNET] in your [business / marriage/ health etc.].

I know this is going to be an absolute game changer for you in [ONE BIG DESIRE e.g. generating consistent income], and [ANOTHER BIG DESIRE], no matter your current situation.

How do I know this?

Well, because [WHAT THE LEAD MAGNET HELPS TO DO e.g. creating high ticket offers] has done that for me!

When I discovered the power that [WHAT YOU DISCOVERED] could have on my [income / health / marriage etc.], I knew there was no going back...

And I had to show more [AUDIENCE] how to do this too!

It's been amazing, I've personally been able to...

[LIST 3 - 5 BENEFITS THAT IMPLEMENTING THIS INTO YOUR OWN LIFE HAS HAD]

I'm not sharing this with you to boast, but to assure you that I've gone through the trial and error when it comes to doing the right things in the right order...



So if you're ready to see [DESIRED RESULT], without [THE NEGATIVE THING THEY WANT TO AVOID], you're in the right place!

Now, here's what you can expect from me...

I've got HEAPS of amazing resources when it comes to helping you [WHAT YOU HELP YOUR AUDIENCE WITH], and I know they could be really impactful for you.

I know this stuff works, not just because I learnt it through a lot of trial and error in my own [business / marriage/ health etc.], but because I've watched my clients experience life-changing results too.

Anyway, I won't overwhelm you with what ALL those resources are right now, but I'll make sure I get them to you over the next few days...

So you can decide if you're ready to take things to the next level :-)

Sound fair? GOOD!

Here's what you need to do now to get started...

STEP 1: Let's get social!

Jump on over to my Facebook page and *give me a cheeky 'like'*.

Follow my official pages here:

Facebook: >>

Instagram: >>

It'll only take a couple of seconds, but this'll be our main method of communicating outside of your inbox, so it'll be really helpful for us both!

STEP 2: Make sure you're getting all of my emails in your primary inbox by whitelisting us :-)

Over the next few days, you'll be receiving a few gifts (did someone say 'free trainings'!?), and beyond that I'll send you through any other updates I think you'd love moving forward too.

Plus you'll be the first to know when I release exclusive new Programs and Projects too.

But if our emails aren't getting through to you, you will miss these important updates and you won't receive the full benefit of being a part of the community.

It only takes a sec, but it'll help you make sure nothing slips through the cracks, and your mail is going to the right spot.

That's it, lovely! You'll be hearing from me again very soon :-)

Talk soon,

[YOUR NAME]

P.S. The next few days are gonna feel like Christmas...

As an added bonus for downloading this resource, I'm going to send you through some of my "best of the best" [video training / blogs posts etc.]!

Later today I'll send you through the first video, all about [WHAT TRAINING 1 IS ABOUT]

So stay tuned, I think you'll love it!



WAIT 3 HOURS

Email 3: Personal Story & Free gift

Subject: Here's your free gift (as promised)...

Hey hey! It's [INSERT YOUR NAME] again :)

I promised you earlier I'd send you through the first of my 'Best of [TOPIC RELATED TO LEAD MAGNET / YOUR SERVICE]' video series...

But first, I wanted to introduce myself a little bit more...

[ADD PERSONAL PIC OF YOU WITH FAMILY / PET / PARTNER ETC.]

[Now there you need to add 5 - 7 sentences of a personal story. It should be genuine and show some vulnerability whilst also positioning you as an authority and highlighting your personal transformation]

Alrighty... now we're not total strangers anymore... check this out:

FREE GIFT #1: [BLOG / VIDEO TITLE]

This is the [video training / blog post etc.] I promised to send you.

*You're gonna love it!* It's about [what the training / blog is about and it's benefit to the reader]

PLUS how [it saved you or can save them from something negative]

You can go and watch it now (no opt-in required), because there's more coming your way tomorrow.

Talk to you later!

[YOUR NAME]

P.S. And don't forget, you can still get [the benefit / outcome of what your OTO is] when you [join me / get your NAME OF ONE TIME OFFER]

This offer is only available for a super limited time, and only because you've proved you're an action-taker by downloading my one of my favourite free resources.

So don't miss out!

>> Click here to find out more <<



WAIT 1 DAY

Email 4: Email Reminder & Gift 2

Subject: My Best Training...for FREE

Hey hey %FIRSTNAME%!

Yesterday you would have received the first of my free trainings...

Plus a really cute picture (if I don't say so myself!) [of my little family - CHANGE TO WHAT PIC WAS OF] :-)

If you missed one or all of the above...

You might wanna do a quick search of your inbox (or junk folder... how dare they!) with the subject line:  
*Here's your free gift (as promised).*

Go ahead and do that now, I can wait!

Oh good, you're back! ;-)

Now that you're all caught up, you NEED to check this [video / blog] out (no opt-in required).

Gift #2: [NAME OF TRAINING / BLOG POST]

Grab a coffee or a wine and your favourite notebook and pen...

And get ready to discover just how easy it is to [share something that is going to be in the training]

Inside this [video/blog] (again, no opt in required)...

I'm revealing

[INSERT 3 - 5 SENTENCES OF WHAT YOU ARE SHARING IN THE TRAINING]

>> WATCH NOW: [NAME OF TRAINING / BLOG] <<

Talk soon,

[YOUR NAME]

P.S. Do you want [MAIN BENEFIT OF OTO]

It's yours! Check out this page to claim it [before they're all booked up / before the price goes up etc.] (which won't take long)



WAIT 1 DAY

Email 5: Gratitude & Reassurance

Subject: How to actually [DESIRED OUTCOME]

Hi %FIRSTNAME%,



It's been so great having you inside my community...

And sharing my favorite, best-of trainings when it comes to [TOPIC OF TRAINING SERIES]

I know I've done a lot of talking and sharing about myself, so I thought it was time I asked YOU a question...

*Are you excited about the thought of [BIG CLAIM ABOUT WHAT THEY REALLY WANT AS YOUR AUDIENCE e.g. doubling your Instagram following in a month]*

*Through the power of [WHAT YOU OFFER GENERALLY]?*

*Buuuut, are you also a little worried that [THEIR BIGGEST OBJECTION]*

Well, if so, you'll love this next [video/blog]:

[WATCH / READ NOW: NAME OF TRAINING / BLOG]

Inside this video, I'm revealing...

BENEFIT 1

BENEFIT 2

BENEFIT 3

So that you can have [DESIRED OUTCOME]

If you're still worried about [THEIR BIGGEST OBJECTION] after watching this video...

REPLY to this email and let me know.

I'd love to personally answer any questions you have:-)

I'm convinced though that after watching this, even those who [HAVE BIGGEST OBJECTION] the most will be able to [ACHIEVE DESIRED RESULT]

[WATCH / READ NOW: NAME OF TRAINING / BLOG]

Enjoy!

[YOUR NAME]

P.S. If you're wishing you had...

DESIRED OUTCOME 1

DESIRED OUTCOME 2

DESIRED OUTCOME 3

instead of [NEGATIVE THING THEY WANT TO STOP / GET RID OF]

Then I'm offering you the opportunity to get [WHAT YOUR OTO DELIVERS] so you can do just that!

But this offer is only available for the next few days.

[Click here to secure your spot / get yours now etc.]



WAIT 1 DAY

Email 6: Gift 3 & Testimonials

Subject: Now I know this is controversial but...

Hey %FIRSTNAME%, this made me think of you.

I know how keen you are to figure out how to [ACHIEVE DESIRED OUTCOME]

So I thought I'd send this over so you could check it out:

It's the last training in my [NAME OF TRAINING SERIES] series and I'm going out with a (slightly controversial) bang!

My Controversial But Game-Changing Approach To [SOMETHING DIFFERENT / COUNTER INTUITIVE THAT YOU BELIEVE]

In this training I dive deep into dispelling the myths so many 'gurus' out there are teaching like:

MYTH 1 vs what you believe

MYTH 2 vs what you believe

MYTH 3 vs what you believe

Even though my approach is 'different'...

It works so well for me.

Oh, and for the so many other [AUDIENCE/NICHE] I've helped to [WHAT YOU DO]

Entrepreneurs like [Client name], who wrote to me and said

*"[Insert a testimonial quote]"*

Isn't that exciting?!

If you want to know how [WHAT YOU OFFER] could be the answer to your [BIG STRUGGLE] problem...

And get the same kind of results in your [business / life/ marriage etc]....

Check out this last gift I'm going to share with you this week :-)

Enjoy...

[YOUR NAME]

P.S. This is your official 72 hour warning, lovely!

The offer to [GET OTO NAME], and have [OUTCOME OF OTO] expires really soon.

So, are you ready to not only [BIG DESIRE]

BUT do so with the incredible support of me and my team.

Don't let this opportunity pass you by.

[Click here to find out more and secure your place inside!](#)



WAIT 1 DAY

Email 7: Lead Magnet Check & More Testimonials & Urgency

Subject: %FIRSTNAME%, have you used my [NAME OF LEAD MAGNET] yet?

Hey %FIRSTNAME%,

Thanks again for downloading one of my favourite free resources [NAME OF LEAD MAGNET]! I just wanted to check in and see if you'd had a chance to take it all in?

*Even better - have you started using it to [PROMISE OF WHAT LEAD MAGNET DELIVERS]?*

[BIG BENEFIT OF LEAD MAGNET]

[RESULT OF YOU USING LEAD MAGNET IN YOUR LIFE]

IMPORTANT: If you're really serious about [OVERALL DESIRED OUTCOME THAT LEAD MAGNET IS JUST THE FIRST STEP OF] though, you should really take a few minutes to check this out...

>> NAME OF OTO <<

My [NAME OF LEAD MAGNET] is so awesome (*if I do say so myself*) and makes getting started with [OVERALL DESIRE] so simple...

BUT to fully achieve [NEXT STEP DESIRE] you need [NAME OF OTO]

BIG BENEFIT

So that...

## BIG OUTCOME

[Insert 1-2 relevant testimonials, especially any quotes about your call specifically]

WOW, right!?

And the best part is, I'm giving it to you at this amazing price

>> But this offer expires REALLY soon, so get it now while you can! <<

This special opportunity won't be available much longer, so I would grab it now while it's still fresh in your mind.

Talk soon,

[YOUR NAME]

P.S. This is a super limited opportunity that is only available for the next few days... so click here now before it's too late!

WAIT 1 DAY

Email 8: Results

Subject: The easiest way to [DESIRED OUTCOME]

Hey hey %FIRSTNAME%,

I'm a little surprised you didn't jump all over this:

[NAME OF OTO]

If you really want to [BIG DESIRED OUTCOME]

All by [DESIRED BENEFITS] then this is the ideal first step.

For only [PRICE]

Remember: not only will it [BIG BENEFIT]

But it will also [ANOTHER BIG BENEFIT]



You literally could be [BIG DESIRED OUTCOME]

So DO IT NOW before it gets lost in the shuffle of life :-)

>> YES I WANT IT <<

Speak soon,

[YOUR NAME]

WAIT 1 DAY

Email 9: FOMO and Last Chance

Subject: Oh no %FIRSTNAME%, you're about to miss out!

Hey %FIRSTNAME%,

It looks like this may be your last chance to get [BENEFIT OF WHAT YOUR OTO DELIVERS]

For only [PRICE]

Get the [NAME OF OTO]

Why? (*I've got a few reasons...*)

REASON #1: I figure that if you were keen you would have taken me up on it already...

REASON #2: It's too good to keep offering for this low price for long as it usually sells for [FULL VALUE PRICE]

So, you're going to either have to figure it out on your own... or pay full price later.

Believe me, I did the trial and error when it came to [OUTCOME OF OTO]...

[Give 2-3 examples of the negative trial and error mistakes]

And I wasted so much time and money to figure this out...

That's why documenting my process was so important to me as I don't want to relive those mistakes.

But seriously, why don't you just save yourself the time, money and headaches and learn from my experience... all for free, when you get

Jump in now before it's too late and they're all [booked up/sold out]:

Get the [NAME OF OTO]

Talk soon,

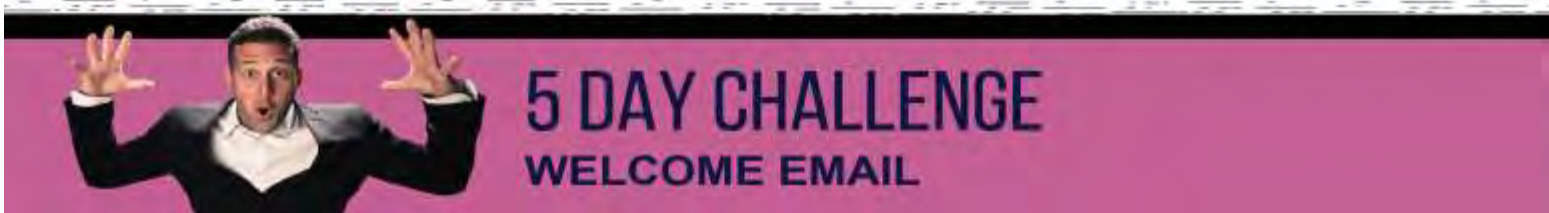
[YOUR NAME]

P.S. Remember: not only will it [BIG BENEFIT]

But it will also [ANOTHER BIG BENEFIT]

You literally could be [BIG DESIRED OUTCOME]

Let's get started NOW.



**Subject Line:** [NAME OF CHALLENGE], You're in!

Hey there - you're in!

The [Your Challenge Topic] OFFICIALLY kicks off on [Your Challenge Date and Time]. Don't worry...you'll get a reminder email then too!

Before we start there are a few things I need you to do!

1. Make sure to >>click here to join the challenge group on Facebook<< where I'll be hosting the daily live trainings plus offer extra support and accountability
2. Your FIRST assignment is to find an accountability buddy and share this challenge with them >>click to SHARE challenge<<
3. Make sure you mark this email on your "white list" so that all my emails end up in your inbox
4. If you're STILL following my instructions this far, you must REALLY love me - feel free to >>Like Me on Facebook<< and >>Follow Me on Instagram<<
5. GET EXCITED!

I can't wait to crush this challenge to help you discover [the main promise for your challenge].

[Personal Sign Off] & See You on Monday!

[Name]

P.S. Anything that I 100% MUST cover in this challenge? Just hit reply let me know - I personally read every email that comes in!

EXAMPLE

DAY 1



**Subject Line:** [NAME OF CHALLENGE] Day 1: [TOPIC OF DAY 1]

Hey [First name]

It's finally time - the [Your Challenge Name] starts TODAY!

And I'm so excited that you've chosen me to help you [insert the promise of the challenge] in just [no. of days of the challenge].

Each day I'll send an email first thing in the morning and then at [Time of daily Q&A] we'll have our Q&A Session Live in the Private FB Challenge Group.

There will also be a daily Facebook Post so you can comment, leave wins, struggles, and support - it's gonna be a blast! - So if you haven't yet, >> **get your butt in there by clicking here** <<

Now I totally don't want you to keep this training a secret - so feel free to pass it along at ANYTIME (including sharing our daily posts, which I REALLY appreciate)

LET'S DO THIS!

DAY 1: [INSERT NAME OF DAY 1]

[INSERT PHOTO OF DAY 1 FB POST]

Here's what **I'M** going to cover in today's Challenge:

- **WHAT...**
- **WHY...**
- **HOW...**

And here's what **YOU** are going to do today:

1. Watch the **DAY 1** Challenge Video!

[ADD BUTTON TO DAY 1 LESSON]

2. **COMPLETE** the daily ASSIGNMENT

3. **JOIN** the Q&A session each day at [time of session]

Once you've come up with your answers don't forget to head over to Facebook and leave a comment on Today's post >> **Click Here to Visit Today's Post on Facebook** <<

[Sign off]





## DAY 2

**Subject Line:** [NAME OF CHALLENGE] Day 2: [TOPIC OF DAY 2]

Hey [FIRST NAME], can you believe you're already 20% of the way through this challenge - that's pretty awesome!

Yesterday we [recap on something that you did yesterday and it's benefit] So for Day 2 we're gonna dive into [the name of topic of Day 2]

Here's the reality: [Mention the benefits or impact of getting today's topic right and how detrimental it would be to get it wrong]

I'M HERE TO MAKE SURE THAT ISN'T YOU!

DAY 2: [INSERT NAME OF DAY 2]

[INSERT PHOTO OF DAY 2 FB POST]

Here's what I'M going to cover in today's Challenge:

- WHAT...
- WHY...
- HOW...

And here's what YOU are going to do today:

1. Watch the **DAY 2** Challenge Video!

[ADD BUTTON TO DAY 2 LESSON]

2. **COMPLETE** the daily ASSIGNMENT and share in the group
3. **JOIN** the Q&A session today at [time of session]

And then that will be you done for day 2!

[Sign off]

**PS:** Did you miss **Day 1** of the challenge? No worries at all.... To watch the first training on **[name of Day 1 topic]** >> **CLICK HERE** <<.

**PPS:** We're loving all the Challenge comments and the posts and more importantly, the **[key desirable adjective in your niche]** of our community which is so inspiring!



### **DAY 3**

Hey hey **[First Name]**,

You guys are blowing me away with your commitment.

So far you've **[outcome or problem they would have solved in day 1]** and now you have a clear understanding of **[some key takeaway or outcome from Day 2]**

It's been so interesting reading how **[reference something they would have shared as part as day 2]**

When I created this Challenge, I wanted it to be a TRULY TRANSFORMATIONAL experience for you.

And that's why on DAY 3 of our "**[Name of Challenge]**" we're going to focus on **[Topic of Day 3 of your Challenge]**!

YOU READY?!

DAY 3: **[INSERT NAME OF DAY 3]**

**[INSERT PHOTO OF DAY 3 FB POST]**

Here's what I'M going to cover in today's Challenge:

- **WHAT...**

- **WHY...**
- **HOW...**

And here's what **YOU** are going to do today:

1. Watch the **DAY 3** Challenge Video!

**[ADD BUTTON TO DAY 3 LESSON]**

2. **COMPLETE** the daily ASSIGNMENT and share in the group
3. **JOIN** the Q&A session today at **[time of session]**

And that's Day 3 in the bag!

**[Sign off]**

**PS. Get excited because tomorrow you'll find out exactly **[Something exciting that you will teach in the next day of the challenge]**!**

**PSS:** Did you miss the FIRST TWO challenges? No worries, you can EASILY catch up....

**>> CLICK HERE <<** to grab Day 1 challenge training on **[Challenge Day 1 Topic]**.

**>> CLICK HERE <<** to watch Day 2 challenge training on **[Challenge Day 2 Topic]**.



**DAY 4**

Hey **[First Name]**

We're ALMOST done!!

And tomorrow is where I tie this all together in an epic **[WEBINAR: NAME OF WEBINAR or LIVE TRAINING - (delete one)]**

I'll be sharing the EXACT steps that I teach inside my premium program, **[Name of Offer]**

I won't be able to cover EVERYTHING that's inside the paid program (which contains over **[xx hours of video lessons PLUS additional live coaching]**), but you will walk away with a real understanding of **[The key promise or take away from your offer]**

I do have a special bonus for those that decide to enroll in **[Name of Program]** DURING the free **[training/webinar]**. I can't tell you what it is yet...BUT...

...I can tell you that if you want **[whatever big benefit of show-up-live bonus]** you are REALLY going to love this bonus. (Again, it's only available to those who enroll during the free training).

Plus when you show up LIVE you get a chance to win **[insert prize]!!!! - Delete this line if there is nothing to win**

DON'T make the mistake that SO MANY **[description of your audience type]** make by trying to do it all themselves with no help.

Ok... back to today's lesson.

For DAY 4 of our "**[Name of Challenge]**" we're gonna dive deep and uncover **[Topic of Day 4 of your Challenge]**!

DAY 4: **[INSERT NAME OF DAY 4]**

**[INSERT PHOTO OF DAY 4 FB POST]**

Here's what **I'M** going to cover in today's Challenge:

- **WHAT...**
- **WHY...**
- **HOW...**

And here's what **YOU** are going to do today:

1. Watch the **DAY 4** Challenge Video!

**[ADD BUTTON TO DAY 4 LESSON]**

2. **COMPLETE** the daily ASSIGNMENT and share in the group

3. **JOIN** the Q&A session today at **[time of session]**

And with that, Day 4 is a wrap!

**[Sign off]**

**PS:** The challenge is picking up steam, a-ha are coming in left and right, and everyone is having an amazing time! **If you missed the 3 Days, you are seriously missing out!. But no worries, you can EASILY catch up....**

**>> CLICK HERE <<** to grab Day 1 challenge training on **[Challenge Day 1 Topic]**.

**>> CLICK HERE <<** to watch Day 2 challenge training on **[Challenge Day 2 Topic]**.

**>> CLICK HERE <<** to catch Day 3 challenge training on **[Challenge Day 3 Topic]**.

**PSS: YOU. CAN. NOT. MISS. DAY. 5!!!!**



## **DAY 5**

OMG **[FIRSTNAME]**! I can't believe this challenge is coming to an end.

You've taken INCREDIBLE action in your **[life/business/other - delete one]** this week, but it doesn't have to stop here.

If you want to avoid **[biggest PAIN POINT that your OFFER promises]**, then you MUST follow the **[the no. of steps / keys / skills / that you go through in your OFFER]**.

WITHOUT this roadmap of the right next steps, you will be unable to get **[the big DESIRE that your audience wants]**.

I teach these exact **[steps/keys/shifts/principles - delete one]** in my paid product, BUT I'm giving YOU (my hardworking challengers) access to it FOR FREE.

Yep! I've prepared a FREE training for you

**[NAME OF WEBINAR OR LIVE TRAINING]**

that outlines the complete framework that I teach in my premium program, **[Name of OFFER]**.



Even better, this training will be completely interactive and you'll be able to ask questions along the way.

In short...it's gonna be crazy value!

Okay, so now to the last lesson in this series...

**DAY 5: [INSERT NAME OF DAY 5]**

**[INSERT PHOTO OF DAY 5 FB POST]**

Here's what **I'M** going to cover in today's Challenge:

- **WHAT...**
- **WHY...**
- **HOW...**

And here's what **YOU** are going to do today:

1. Watch the **DAY 5** Challenge Video!  
**[ADD BUTTON TO DAY 5 LESSON]**
2. **COMPLETE** the daily ASSIGNMENT and share in the group
3. **JOIN** the Q&A session today at **[time of session]**

Now for all this to make sense join my bonus training session TODAY at

See you LIVE

**[Sign off]**

**PS:** If you joined us for the first 4 days of the **[Name of Challenge]** Challenge you are NOT going to want to miss the DAY 5 Bonus training TODAY which is our fabulous **[webinar/training - delete one]** on: **[Name of Webinar or training]**

**PSS:** This bonus training is the game changer... it will literally change your life - so **join me LIVE**



**TO FILL IN TEMPLATE:**

The text in-between **[brackets]** gets filled in with your content

The text in-between **>>arrows<<** gets a link to the content (once loaded in email service provider e.g. activecampaign, mailerlite etc.)

Hey Hey, **[First name]** - you're in!

The **[Your Webinar Title]** webinar starts LIVE at **[Your Webinar Date and Time]**.

I'll be sure to send you a link to the live page the day of the webinar.

Before we start there are a few things I need you to do!

1. Make sure to **>>Bookmark the webinar live streaming page<<** where this epic webinar will be taking place!
2. Your FIRST assignment is to find an accountability buddy and share this challenge with them **>>click to SHARE challenge<<**
3. Make sure you mark this email on your "white list" so that all my emails end up in your inbox
4. If you're STILL following my instructions this far, you must REALLY love me - feel free to **>>Like Me on Facebook<<** and **>>Follow Me on Instagram<<**
5. **MAKE SURE YOU SHOW UP LIVE!!!!** This is the most important one as we all know how life gets in the way... and your dream of **[desired outcome your offer and webinar solve]** never happens. That's why only those action takers who show up live get **[your "show up live" bonus]**

I can't wait to show you step by step exactly how to **[the main promise for your webinar]** so that you can **[the reason they want to achieve this]**.

**[Personal Sign Off]** & See You LIVE!

[Name]

P.S. Anything that I 100% MUST cover in this webinar? I'll be compiling a list of the most popular questions to answer live. Just hit reply let me know - I personally read every email that comes in!



## 2. WEBINAR REMINDERS EMAIL TEMPLATES

### TO FILL IN TEMPLATE:

The text in-between [brackets] gets filled in with your content

The text in-between >>arrows<< gets a link to the content (once loaded in email service provider e.g. activecampaign, mailerlite etc.)

### REMINDER 1 - MORNING OF WEBINAR

[First name] it's finally here!

I'm sat here putting the finishing touches on my free and life transformational masterclass that is gonna CHANGE.THE.GAME!

And while this may sound a bit OTT, I'm pretty damn sure this is going to be the most high-impact free masterclass you will attend this year.

[Insert reason why the webinar will be so awesome]

That means come [insert time], you're going to want to close down the bazillion tabs you have open, pour yourself a large cup of something strong and join me for one hell of a session that will have you [insert a few desirable actions that they will be doing as a result of the webinar e.g. *thinking bigger, feeling healthier, stepping into your purpose etc.*]

Here's a quick recap of what you're going to learn:

[insert 3 - 5 bullets on what they will learn]

And much more....

So, if you're serious about [insert big end goal] then whatever you do, make sure you are on this training.

>> Here's the link where you can join us! <<

Set yourself a reminder so you remember and we'll see ya TODAY!

[sign off]

## REMINDER 2 - AFTERNOON OF WEBINAR

Hey %FIRSTNAME%,

So I know life get's so busy so I'm checking in. Are you still coming to the Live Masterclass today at [insert time]?

If so, can you take two secs to reply to this email & let me know you're still coming?

I'll be covering [the key things you will be covering that they desire] & steps for you to do it, too.

Look forward to your reply!

[sign off]

## REMINDER 3 - 1 hour to go!

**OMG it's nearly time!**

So [First name] if you've ever struggled to [the big main pain point or label they put on themselves], then come join me at [time of webinar] and get ready to have all your misconception shaken and :-)

I've also had a bit too much coffee so expect a heavy dose of enthusiasm (you know how passionate I am about [insert your subject matter]) in addition to the high-value transformational shifts I'm going to share.

Ooooh I can't wait!

I've listed out the workshop details again for you below:

**Masterclass:** [Insert name of your webinar (preferably starting with "how to")]

**Date:** TODAY!

**Time:** Less than 60 minutes from now (a.k.a [Insert actual time of webinar])

**Masterclass Link:** >> [paste link to webinar streaming page and hyperlink it] <<

[sign off]



### 3. WEBINAR REPLAY EMAIL TEMPLATE

#### TO FILL IN TEMPLATE:

The text in-between **[brackets]** gets filled in with your content

The text in-between **>>arrows<<** gets a link to the content (once loaded in email service provider e.g. activecampaign, mailerlite etc.)

#### TEMPLATE

WOAH! \*wipes sweat\*

That was a good one!

Did you happen to catch it, **[First Name]**?

The LIVE **[Name of Webinar]** webinar, I mean...

If you were there you'd know **[share some exciting insights of how the webinar went]**

It. Was. Awesome.

Now, if you weren't able to make it live, don't sweat!

We get that business and life can get in the way for all of us!

However, I did want to make sure that the replay hit your inbox so you could watch it before it disappears (in 48 hrs) as I know how crucial it could be for your business.



You can dive in by tapping that lil' link below...

**>> WATCH THE REPLAY BEFORE IT EXPIRES <<**

And be sure to watch out for key takeaways like:

**[List 2-4 key takeaways of your webinar]**

Ready to dive in?

**>> Watch the masterclass now! <<**

And if you have any questions, just hit reply and ask me!

**[sign off]**

P.S. In this webinar I opened up the doors to my brand new program

**[insert name of your offer]**

**[insert the full USP of your offer]**

If you know you're ready to **[big overall desire]** and **[without the usual struggles]**

Hit this page & snatch up the Fast Action Bonus before it expires!

Here's what you'll get:

**[Insert what they will get in the offer]**

**[Give details of any regular and fast action bonuses]**

**[Give details of any special features or guarantees]**

**>> [Insert call to Action] <<**

See you on the other side...

**[Sign off]**

## **SECRET LENDERS LIST EMAIL COPY**

Subject Line: How I Went From a 505 to 814 Credit Score - This Is The One Thing I Was Missing!

When I started my credit journey to being a part of "The 800 Club", I quickly learned

that every person who was already a part of the club had only ONE THING IN COMMON.

And what do you think that was? Was it:

- That they pay their bills on time every month? **NOPE**
- That they paid off all their debt? **NOPE**
- That they have no collections/charge off's? **NOPE**
- That they have no inquiries? **NOPE**

IT WASN'T WHAT YOU'D THINK!

OK, guys. You ready? Here it is...

As simple as this seems, this is the **ONE THING EVERY PERSON TOLD ME** about why they have a credit score over 800:

**THEY UNDERSTAND HOW CREDIT WORKS.**

That's it. They learned "The Credit Game."

**Once I learned "The Game", I went from a 505 to 814 credit score myself. Now, I am sharing all the tips, tricks and techniques on how you can do it too!**

There are three basic steps for how we can work together:

Step 1. Call me.

Step 2. Read.

Step 3. Watch a few videos.

It's that simple, guys.

I am on a mission to help others learn "THE CREDIT GAME" so you can all be a part of "The 800 Club" with me!

Give me a call now and start your own credit journey TODAY!

**>> INVEST IN YOUR FUTURE, CALL NOW**  
**(Hold phone number link down to call NOW)**

**Mike**

**904-420-7772** (Hold phone number link down to call now.)

**Credit Game University**

**creditgameu.com**



**PX**

**118**

**From:** Timothy Ryan <[REDACTED]@gmail.com>  
**Sent:** Wednesday, May 26, 2021 11:24 AM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** TIMOTHY RYAN REQUESTING REFUND  
**Attach:** 20210226\_083557.jpg

---

Reason I want my money back because Elite Deletion guarantee 75% of collections remove in 45 days. Which never happened all the collections are still in my three credit reports even at 60 days, so you fail in doing the job I hire this company to do, so now I just want my money back. Yes, the phone number on file is up to date.

Sincerely,  
Tim Ryan



**PX**

**119**



**From:** Timothy Ryan <[REDACTED]@gmail.com>  
**Sent:** Thursday, May 27, 2021 5:57 PM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** TIMOTHY RYAN REQUESTING REFUND  
**Attach:** 20210226\_083557.jpg

---

I hire this company to do a job as to remove all collections from all three credit breau. With you guys guarantee 75% of collections remove in 45 days or my money back. Your company FAIL to do the job I hire this company to do. All collections are still on all three credit breau, so time you refund me the Lambo package for \$2,500. Your company fail me so man up to it and GIVE ME BACK MY MONEY.....

**PX**

**120**

**From:** Elijah Nyles [REDACTED]@gmail.com>  
**Sent:** Tuesday, October 5, 2021 11:18 AM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: Refund Request

---

As stated in the document I sent I purchased the Lambo package. I never received promised one on one time with Mike discussing my credit, and a felony was committed using the identity theft method on my credit profile. Rebuke access to the training platform and give me a full refund. My lawyer wants me to press charges I'm wanting this case expedited and heard back from by Friday, if not I'll be pursuing further legal counsel.

On Tue, Oct 5, 2021 at 10:54 AM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Elijah Whaley,

In order to expedite your **refund review process**, please send an email with a reason for cancellation request and we require a copy of your driver's license. This is to ensure your information is accurate and matches to your account on file. You can easily send this by taking a picture of your photo ID and emailing it back to this email address. Once received, your request will be forwarded for **review** which can take up to **7-10 business days (excludes weekends & Federal Holidays)** from the date we receive your email. Someone will be reaching out to you regarding your request by phone or email using the credentials we have on file which is [REDACTED] or [REDACTED]@gmail.com. Please let me know if that # isn't correct and provide a good contact number so I can update your information.

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
904-467-3997

--

Best of Regards,  
Elijah Nyles



**PX**

**121**

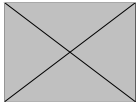
**From:** Case 3:22-cv-00487-TJC-MCR Document 28-1 Filed 05/20/22 Page 258 of 326 PageID 674  
**Sent:** Sunday, July 4, 2021 12:26 AM  
**To:** myeliteconsultation@gmail.com; [REDACTED]@yahoo.com  
**Cc:** support@creditgameu.com  
**Subject:** RE: Your upcoming appointment is starting in approximately 10 minutes

What is going on with the so call credit repairs I paid for? inquiries are still all there & nothing has been removed or improved from my credit reports and it has been almost 5 months. I paid 1000dollars for nothing? I am requesting a full refund for this useless service. Nowonder you are millionaire scamming and taking peoples hard earned money wow. Thank you.

Mill ----- Original message -----  
From: Sasha <mailer@oncehub.com>  
Date: 2/23/21 4:51 PM (GMT-05:00)  
To: [REDACTED]@yahoo.com  
Subject: Your upcoming appointment is starting in approximately 10 minutes

Your upcoming appointment is starting in 10 minutes

**Dear Diana Colon,**  
Your appointment is starting in approximately 10 minutes. Please see below for more information.



Booking details

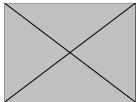
**Event type**  
Elite Deletion Consultation

**Time**  
Tue, Feb 23, 2021, 05:00 PM - 05:15 PM  
United States; Eastern time (GMT-5:00)

[Cancel/Reschedule](#)

**Conferencing information**  
You will be receiving a call from one of our Success Agents.

**Booking ID**  
BKNG-0X3PM19V4G2Y



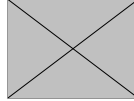


[Add to Outlook Calendar](#)

[Add to Google Calendar](#)

[Add to Apple Calendar](#)

[Mobile and other calendars](#)



## Your information

### Your name

Diana Colon

### Your mobile phone

[REDACTED]

### Social Security Number (Required For Verification Purposes. Example 001112222)

[REDACTED]

### IdentityIQ Username

[REDACTED]

### IdentityIQ Password

[REDACTED]

### IdentityIQ Security Word (This Is The Last 4 Of Your S.S.N. Unless You Specifically Edited Your Security Word In Your Account Settings)

[REDACTED]

**PX**

**122**

**From:** Jane Hass <elitecustomerserv@gmail.com>  
**Sent:** Wednesday, December 29, 2021 12:58 PM  
**To:** support@creditgameu.com  
**Subject:**

---

Yesterday, 2:15 PM

Can someone please call me to set up my login for all the courses Cody Beaudette

--

Best,  
Jane Hass  
Elite Customer Services

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**PX**

**123**

**From:** Elite Consult <myeliteconsultation@gmail.com>  
**Sent:** Tuesday, January 4, 2022 2:09 PM  
**To:** support@creditgameu.com  
**Subject:**

1:18 PM

I need to speak with someone

--  
Best,  
Elite Customer Services

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**PX**

**124**

**From:** Mike <mikesingles@gmail.com>  
**Sent:** Friday, January 28, 2022 12:03 PM  
**To:** Brock with The Credit Game <brockfcfm@gmail.com>  
**Cc:** Aaron Sales <aaron.creditgameu@gmail.com>; Brandon Sales <brandonw.creditgameu@gmail.com>; Devon with Wholesale Tradelines <devonfcfm@gmail.com>; Ethan Marketing <ethan@creditgameu.com>; Jared with Wholesale Tradelines <jaredfcfm@gmail.com>; Jen Credit Game U <jen.creditgameu@gmail.com>; Michael Sales <michaelj.creditgameu@gmail.com>; Quan Sales <quan.creditgameu@gmail.com>; Support at Credit Game U <support@creditgameu.com>; Timothy Sales <timothy.creditgameu@gmail.com>; Valerie Rando <val.10xlife@gmail.com>; Vernon Sales <vernon.creditgameu@gmail.com>; johnsuccess@creditgameu.com  
**Subject:** Re: Office Meeting 2/1/22

Meeting will be at 12pm NOT 8:45 guys. Thx

On Fri, Jan 28, 2022 at 11:55 AM Brock with The Credit Game <[brockfcfm@gmail.com](mailto:brockfcfm@gmail.com)> wrote:



Team,  
There will be a full Office Meeting Tuesday (2/1/22) starting **promptly** at 8:45 am.  
Don't be late!  
See you there!

Thank you,  
Brock  
**The Credit Game**  
[www.creditgameu.com](http://www.creditgameu.com)  
[904.420.7772](tel:904.420.7772)

--

Mike

**PX**

**125**

**From:** claims@denefits.com  
**Sent:** Sunday, February 13, 2022 8:28 PM  
**To:** support@creditgameu.com  
**Subject:** Denefits | Claim Paid Successfully | VCLFMWV53356 | Amount Paid: \$98.7

---

## We have processed your Insured payment

Dear [Michael Rando](#),

Thank you for using Denefits.

We have processed your Insured payment for Contract [VCLFMWV53356](#) belonging to your customer [VIKTORIA ILIEVA](#).

We have issued a direct deposit to your bank account on file. The amount depositing is the Recurring Payment Amount minus the interest and minus the Denefits 10% insured payment fee.

**Total Amount Deposited:** \$98.7

Denefits will continue collection efforts with your customer. If payment is received, this will apply towards the remaining amount of recurring payments only. Any collected payments from your customer will be reimbursed to Denefits.

Thank you for using Denefits, we appreciate your business. If you have any questions please contact us at [claims@denefits.com](mailto:claims@denefits.com)

Sincerely  
Your Team Denefits

[Download Our App](#)



16500 Bake Pkwy, Irvine, CA 92618





**PX**

**126**

**From:** Adam Nicoloff [REDACTED]@gmail.com>  
**Sent:** Monday, March 21, 2022 11:25 PM  
**To:** Support@creditgameu.com  
**Subject:** Re: ♦Live & On Fire! Your Credit Game Mastermind w/ Mike

---

Why can I get ZERO SUPPORT?  
Making time for the zooms hasn't worked out.

I have emailed support, no reply.  
I have asked on Intercom on the website, no reply.  
Posted in FB group, no reply.  
Texted the person who was supposed to be my success person, no reply.

For \$2,000 I would imagine a bare minimum of support would be provided?  
Adam

On Mon, Mar 21, 2022 at 7:04 PM Credit Game University <[creditgameuniversity@a.kajabimail.net](mailto:creditgameuniversity@a.kajabimail.net)> wrote:

Hey there! Mike is live NOW in the Credit Game Mastermind. He is DROPPING BOMBS on impactful strategies for your credit, business & life. You do not want to miss this call for anything!

Join the call NOW!

LINK TO LIVE ZOOM CALL: <https://us02web.zoom.us/j/81140903274>

-Mike  
The Credit Game

[Unsubscribe](#) | Sent by The Credit Game University  
14286 Beach Blvd Suite 19-207 • Jacksonville, FL • 32250

**PX**

**127**

**From:** Joe Sumpter <[REDACTED]@gmail.com>  
**Sent:** Monday, March 21, 2022 10:09 PM  
**To:** Support@creditgameu.com  
**Subject:** Re: 💎Live & On Fire! Your Credit Game Mastermind w/ Mike

---

Mike I didn't get my credit fix after 45 days dude so I need my money back?

Sent from my iPhone

On Mar 21, 2022, at 8:05 PM, Credit Game University <creditgameuniversity@a.kajabimail.net> wrote:

Hey there! Mike is live NOW in the Credit Game Mastermind. He is DROPPING BOMBS on impactful strategies for your credit, business & life. You do not want to miss this call for anything!

Join the call NOW!

LINK TO LIVE ZOOM CALL: <https://us02web.zoom.us/j/81140903274>

-Mike  
The Credit Game

[Unsubscribe](#) | Sent by The Credit Game University  
14286 Beach Blvd Suite 19-207 • Jacksonville, FL • 32250

**PX**  
**128**



**From:** Valerie Rando <val.10xlife@gmail.com>  
**Sent:** Wednesday, March 23, 2022 6:58 PM  
**To:** Support at Credit Game U <support@creditgameu.com>  
**Subject:** Fwd: New Voice Message from WIRELESS CALLER [REDACTED] on 03/23/2022 6:11 PM

---

----- Forwarded message -----

**From:** RingCentral <[notify@ringcentral.com](mailto:notify@ringcentral.com)>  
**Date:** Wed, Mar 23, 2022 at 6:11 PM  
**Subject:** New Voice Message from WIRELESS CALLER [REDACTED] on 03/23/2022 6:11 PM  
**To:** Valerie Rando <[val.10xlife@gmail.com](mailto:val.10xlife@gmail.com)>

Voice Message

[REDACTED]

Dear Valerie Rando,

You have a new voice message:

**From:** WIRELESS CALLER [REDACTED]  
**Received:** Wednesday, March 23, 2022 at 6:11 PM  
**Length:** 00:59  
**To:** [REDACTED] Valerie Rando

**Voicemail Preview:**

"Hi, Valerie. This is next Bybee. I was a client for Ron. I guess this is a new member anymore. I was calling to touch base with somebody about trademarks supposed to appear on my credit report after the credit was standing claims. Buyers third party you all use Kevin's and then top of my head. Anyway. My name is next Friday my phone number is 4 [REDACTED]. I purchased the air program last March 2021 the still haven't heard anything. I've been calling periodic a call back but if you could just help me out please. I'd appreciate it. It was a \$10000 trademark show up on my credit again. It's next Friday number's [REDACTED]. Thank you."

Listen to this message over your phone or log in to your [RingCentral account](#) with your main number, extension number, and password. You can also manage your voicemails in your RingCentral account.

Thank you for using RingCentral!

[REDACTED]

Work from anywhere with the RingCentral app. It's got everything you need to stay connected: team messaging, video meetings and phone - all in one app. [Get started](#)

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--

XOXO

Valerie

[REDACTED]

**PX**

**129**

**From:** Debra Smith [REDACTED]@gmail.com>  
**Sent:** Friday, April 1, 2022 2:16 PM  
**To:** Support@creditgameu.com  
**Subject:** I Am In the Masters 3.0  
**Attach:** Transaction Receipt from Financial Consulting Management Group for \$....eml (8.32 KB).msg;  
Transaction Receipt from Financial Consulting Management Group for \$....eml (8.32 KB).msg

---

Hello,

Questions.

#1) I have previously paid for the Associates level. I just signed up for the Masters level. I saw in a recent MIKE video that we get credit for a level already paid for. Can you please check into giving me my discounted price.? I will attach my old email receipt that I found.

#2) I have an account with USAA - with my car insurance. It is still an open account. I have a \$7,500 credit card with them, too. I let that card go to collections / Write-Off.

Question : My current address is attached to this account. I am changing / updating my address today. No I need to close my USA account before I can fight the credit card collection.?

Thank you,

Debbie Smith



**PX**

**130**



**From:** Randy Franks <[REDACTED]@yahoo.com>  
**Sent:** Wednesday, April 6, 2022 4:13 PM  
**To:** support@creditgameu.com  
**Subject:** Re: Call me when you get this

---

I want you guys to repair my credit! That's what I expected you guys to do and you did nothing! If resetting me means repair my credit then yes reset me! What the hell am I paying for a digital education for, I paid for credit repair! I really hope I don't need to take this any further, just give me what I paid for which is credit repair.

[Sent from Yahoo Mail on Android](#)

On Wed, Apr 6, 2022 at 1:08 PM, Support at the Credit Game  
<support@creditgameu.com> wrote:

Hello Randy,  
We have a no refund policy.  
You paid for Digital Education which is in your Kajabi, if you need me to reset you, let me know.  
If there is anything else you need, please let us know.

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
904-467-3997

---

**From:** Mike, Credit Game U <mike@creditgameu.com>  
**Sent:** Wednesday, April 6, 2022 12:35 PM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Fw: Call me when you get this

Thanks,  
Mike  
904-420-7772  
[Credit Game University](#)

---

**From:** Randy Franks [REDACTED]@yahoo.com>  
**Sent:** Wednesday, April 6, 2022 12:19 PM  
**To:** Mike, Credit Game U <mike@creditgameu.com>  
**Subject:** Re: Call me when you get this

I paid money to you guys to help repair my credit last year and absolutely nothing was done! I spent at least \$1200. My package included the trade lines that could be added in addition to fixing my credit. NONE OF THE TRADE LINES EVER HIT AND YOU GUYS STOP ANSWERING MY PHONE CALLS AND EMAILS! I WANT MY MONEY BACK!!!!

[Sent from Yahoo Mail on Android](#)

On Wed, Apr 6, 2022 at 10:56 AM, Mike Rando  
<mike@creditgameu.com> wrote:

Hey listen it's Mike, I'm not sure if I have your most updated information or I would just call you now.

Does the number I have on file still work for you? [If not, call me now to update it.](#)

I have some very important news to share with you that will help increase your personal and business credit scores in ways you never thought possible...

So, just to make sure we can get a hold of each other when we need to call me now to make sure I have your correct info.

Also don't worry, if I can't get to the phone right away, one of my top guys will be able to show you the same groundbreaking tool that I'm talking about.

**Click Here to Call Now**

Let's roll ;)

-Credit Game Mike  
The Credit Game  
[904-822-4528](tel:904-822-4528)

## Prosperity Training Technology

14286 Beach Blvd 19-207, 32250, Jacksonville FL

You've received this because you've subscribed on our website to increase your credit to get more approvals. Let's roll ;)

[Update your preference](#) | [Unsubscribe](#)



**PX**

**131**

**From:** gacha cat great love [REDACTED]@gmail.com>  
**Sent:** Tuesday, April 12, 2022 5:02 PM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: Cancel membership

---

I only had this service for 30 days and I paid what I owed that should be the end of it!

On Tue, Apr 12, 2022 at 4:01 PM gacha cat great love [REDACTED]@gmail.com> wrote:

Wow this is a scam! I'll be sure to leave a review on this page and YouTube! Most of this info is hypothetical anyway there's no real guarantee this stuff will even work! What a rip off!

On Tue, Apr 12, 2022 at 3:59 PM gacha cat great love <[REDACTED]@gmail.com> wrote:

What do you mean no refund... I'm canceling the membership I don't want the services any longer!

On Tue, Apr 12, 2022 at 12:35 PM Support at the Credit Game <support@creditgameu.com> wrote:

Unfortunately, we have a no refund policy, If you stop paying Denefits, they report to the bureaus, and your credit score will go down. You might want to call them 833-336-3348

**Thank you, If you have any additional questions, please don't hesitate to contact us.**

**Credit Game University Support**  
**904-467-3997**

---

**From:** gacha cat great love [REDACTED]@gmail.com>  
**Sent:** Tuesday, April 12, 2022 2:27 PM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: Cancel membership

Yes, please cancel.

On Tue, Apr 12, 2022 at 10:49 AM Support at the Credit Game <support@creditgameu.com> wrote:

Hello Jamita,

We have a no refund polickey -Is there any way we can help you? You did sign a contract with Denefits also.

**Thank you, If you have any additional questions, please don't hesitate to contact us.**

**Credit Game University Support**  
**904-467-3997**

---

**From:** gacha cat great love <[REDACTED]@gmail.com>  
**Sent:** Tuesday, April 12, 2022 11:39 AM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Cancel membership

My name is jamilah tisdale I am reaching out to cancel my associates 3.0 membership due to my job cutting back my hours to due to the economy. Sorry for the confusion I was looking forward to completing the program maybe I will get lucky and be able to visit this membership again real soon.

Sincerely Ms. Tisdale







**PX**

**132**

**From:** L Donaldson <[REDACTED]@gmail.com>  
**Sent:** Friday, April 22, 2022 3:17 PM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: Transaction Receipt from Credit Game for \$100.00 (USD)  
**Attach:** Screenshot\_20220422-113830\_Gmail.jpg; Screenshot\_20220422-120655\_Gmail.jpg; Screenshot\_20220422-120807\_Gmail.jpg

---

Today 4/22/2022

You folks have debited my account credit Account for 300.00 What the !@#\$, is this Shit!

I cancelled this Subscription A Week ago today 4/15/2022! WHY ARE YOU STILL DEBTING MY CREDIT CARD!

I WILL SEND YOU A BILL WHICH I WILL COLLECT ON FROM CREDIT GAME, UNTIL THE ACCOUNT IS CANCELED!

ITS CALLED A INCONVENIENCE COLLECTION FEE RATED AT \$50.00 A DAY AND FOR EACH DAY THIS ACCOUNT IS OPEN AND FOR DEBTING MY CREDIT CARD REGARDLESS IF MONEY REC'D OR NOT! BECAUSE I CLOSED THIS ACCOUNT AND YOU FAILED TO COMPLY PERIOD!

My attorney's office is drawing up forms as we speak, I'm requested negligence and finding Credit Game up to 7 plus days Willful abuse of charges, Attempted charges.

I have text written and verbal communication left voice mail message and email to cancel the account back om 4/15/2022. Still today 4/22/2022, your still charging my credit card on a closed account .

This is a misconduct, fraudulent and wilful abuse, ABUSIVE period! of my personal credit card on a CLOSED ACCOUNT!

Also,  
I want the entire amount debited from my CapOne Credit account on 4/15/2022 of \$150.00 Back  
As you have continued violating my Rights outside of a contract on And there after of continued attempts to debt my credit card that Should closed out 4/15/2022, the date I cancel the contract.

Thank you,  
Love Donaldson  
[REDACTED]@gmail.com

On Fri, Apr 22, 2022, 8:47 AM Support at the Credit Game <support@creditgameu.com> wrote:

No problem

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
904-467-3997

---

**From:** L Donaldson <[REDACTED]@gmail.com>  
**Sent:** Friday, April 22, 2022 11:20 AM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: Transaction Receipt from Credit Game for \$100.00 (USD)

Great, thank you so much!

On Fri, Apr 22, 2022 at 6:17 AM Support at the Credit Game <support@creditgameu.com> wrote:

Good Morning Lovette,  
I have informed your sales agent , Aaron, not to take any more payments.

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
904-467-3997

---

From: L Donaldson [REDACTED]@gmail.com>  
Sent: Thursday, April 21, 2022 6:45 PM

To: Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
Subject: Re: Transaction Receipt from Credit Game for \$100.00 (USD)

I hope this email represents the last payment of cancellation! As you have taken \$150.00 from me!  
I hope you understand this document and Your program has been cancel and All agreements are cancelled!

Thank you,  
Lovette Donaldson

On Mon, Apr 18, 2022, 7:11 AM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Good Morning,

That is a partial payment for your masters Edition 3.0 Attached is a copy of your DocuSign

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
904-467-3997

---

From: L Donaldson [REDACTED]@gmail.com>  
Sent: Friday, April 15, 2022 10:28 PM  
To: Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
Subject: Re: Transaction Receipt from Credit Game for \$100.00 (USD)

What is this for?

On Fri, Apr 15, 2022, 5:59 AM Auto-Receipt <[noreply@mail.authorize.net](mailto:noreply@mail.authorize.net)> wrote:

Order Information

Description: CGU - Masters Edition 3.0 partial payment (Support) 904-671-8484

Billing Information

Lovette Donaldson

[REDACTED]  
Tempe, AZ 85281  
[REDACTED]

Shipping Information

---

Total: \$100.00 (USD)

Payment Information

Date/Time: 15-Apr-2022 5:59:18 PDT  
Transaction ID:  
Payment Method:  
Transaction Type: Purchase  
Auth Code: 07579Z

Merchant Contact Information

Credit Game  
Jacksonville, FL 32250  
US  
[support@creditgameu.com](mailto:support@creditgameu.com)





**PX**

**133**

**From:** VI Tech <[REDACTED]@gmail.com>  
**Sent:** Thursday, April 28, 2022 5:48 PM  
**To:** mike@creditgameu.com; Support at the Credit Game <support@creditgameu.com>  
**Subject:** Fwd: elite deletions

---

Hello Mike, Your email was given to me by your support. I really need to cancel the account [REDACTED]  
I am NOT in the USA - I can not use this service, let alone pay for it. This is destroying my credit, not cleaning it.  
I canceled at the end of June 2021 when I learned I had to urgently go home due to my dad having cancer.  
Please call [REDACTED] if you need to, the call will route to me in Eastern Europe.

Regards: Viktoria Ilieva

----- Forwarded message -----

**From:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Date:** Thu, Apr 28, 2022 at 5:39 PM  
**Subject:** Re: elite deletions  
**To:** VI Tech <[REDACTED]@gmail.com>

You can send Mike an email at-- [mike@creditgameu.com](mailto:mike@creditgameu.com)

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**

---

**From:** VI Tech <[REDACTED]@gmail.com>  
**Sent:** Thursday, April 28, 2022 5:37 PM  
**To:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Subject:** Re: elite deletions

Yes, please cancel the account [REDACTED] I really need to speak to Mike. I am NOT in USA - I can not use his services let alone pay. You are destroying my credit, not cleaning it.  
Please call [REDACTED], the call will route to me in Eastern Europe.

Regards

On Thu, Apr 28, 2022 at 5:23 PM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Again Viktoria,  
Have signed DocuSign's (contracts)

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**

---

**From:** VI Tech <[REDACTED]@gmail.com>  
**Sent:** Thursday, April 28, 2022 4:34 PM  
**To:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Subject:** Re: elite deletions

Yes, please cancel my account, I really need to speak to Mike. Please call, [REDACTED], the call will rout to me in  
PX 133, Page 1 of 2

Eastern Europe.  
Regards

On Tue, Apr 12, 2022, 10:02 Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Here is elite deletions email address: [clientservices@elite-deletions.com](mailto:clientservices@elite-deletions.com)

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
**904-467-3997**

--

Victoria Ilieva  
[REDACTED][\[REDACTED\]@gmail.com](mailto:[REDACTED]@gmail.com)

--

Victoria Ilieva  
[REDACTED][\[REDACTED\]@gmail.com](mailto:[REDACTED]@gmail.com)

**PX**

**134**

**From:** VI Tech <[REDACTED]@gmail.com>  
**Sent:** Thursday, April 28, 2022 3:28 PM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: elite deletions

---

You have to make an exception, i am unable to use your service & make any payment, I am outside of USA. I REALLY NEED TO SPEAK WITH MIKE.

You are destroying my credit by not making exceptions & cancel this account. You are forcing me to make payments when I am outside of US & unable to pay. This constitutes racketeering and I will report you all over the internet that you destroy our credit, not cleaning our credit.

Need to talk to Mike or receive a call at [REDACTED]. It will be routed to my US phone you have on file.

Regards

On Thu, Apr 28, 2022, 15:16 Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

I'm sorry we are unable to cancel because you have signed documents. (Contracts)

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**

---

**From:** VI Tech <[REDACTED]@gmail.com>  
**Sent:** Thursday, April 28, 2022 2:11 PM  
**To:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>; [clientservices@elite-deletions.com](mailto:clientservices@elite-deletions.com) <[clientservices@elite-deletions.com](mailto:clientservices@elite-deletions.com)>  
**Subject:** Re: elite deletions

Please cancel this service and regarding the account [REDACTED]. I AM OUT OF THE COUNTRY & NOT ABLE TO USE YOUR SERVICE let alone pay for it. You can make an exception & cancel it. Please DO NOT destroy my credit instead of improving it.

Regards: Viktoria Ilieva

On Thu, Apr 28, 2022 at 1:54 PM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Here is a copy of your DocuSign-( Contract) and you also signed a contract with Denefts.

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**

---

**From:** VI Tech <[REDACTED]@gmail.com>  
**Sent:** Thursday, April 28, 2022 1:35 PM  
**To:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Subject:** Re: elite deletions

Please cancel all services and payments regarding the account [REDACTED]. I AM OUT OF THE COUNTRY & NOT ABLE TO USE YOUR SERVICE, let alone pay for it. It destroys my credit instead of helping my credit.

I had cancelled at the end of June 2021 over the phone leaving a message, but you ignored me.



I am cancelling again after many explanations to the Denefits.

Regards: Viktoria Ilieva -

On Tue, Apr 12, 2022 at 10:02 AM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Here is elite deletions email address: [clientservices@elite-deletions.com](mailto:clientservices@elite-deletions.com)

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**

--

Victoria Ilieva  
[REDACTED]@gmail.com

--

Victoria Ilieva  
[REDACTED]@gmail.com

**PX**

**135**

Case 3:22-cv-00487-TJC-MCR Document 28-1 Filed 05/20/22 Page 296 of 326 PageID 712

**From:** Johnathan Turcios [REDACTED]@yahoo.com>  
**Sent:** Monday, April 11, 2022 4:05 PM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: Transaction Receipt from Credit Game for \$2000.00 (USD)

---

Your program

[Sent from Yahoo Mail for iPhone](#)

On Monday, April 11, 2022, 9:50 AM, Johnathan Turcios [REDACTED]@yahoo.com> wrote:

You guys are a scam n I hope n pray u guys all go to jail. I'm going to make sure that Mike n his entire team pay

[Sent from Yahoo Mail for iPhone](#)

On Monday, April 11, 2022, 9:48 AM, Support at the Credit Game <support@creditgameu.com> wrote:

Unfortunately Jonathan,  
This is a digital product and as such, we have a no-refund policy. Digital products are immediately received in your email and are impossible to reclaim. Please enjoy the program and if it's something that does not fit what you're looking for we certainly have more products and can credit what you've paid towards the correct one.

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
904-467-3997

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**From:** Johnathan Turcios [REDACTED]@yahoo.com>  
**Sent:** Sunday, April 10, 2022 11:52 PM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: Transaction Receipt from Credit Game for \$2000.00 (USD)

I want my 2,0000 dollars back

[Sent from Yahoo Mail for iPhone](#)

On Thursday, April 7, 2022, 5:12 PM, Auto-Receipt <noreply@mail.authorize.net> wrote:

Order Information	
Description:	Masters Edition 3.0

---

**Billing Information**  
johnathan turcios  
[REDACTED]  
los angeles, ca 90061  
[REDACTED]@yahoo.com

**Shipping Information**

---

**Total: \$2000.00 (USD)****Payment Information**

Date/Time: 7-Apr-2022 17:12:22 PDT  
Transaction ID: 63648308672  
Payment Method: MasterCard xxxx6486  
Transaction Type: Purchase  
Auth Code: 191223

**Merchant Contact Information**

Credit Game  
Jacksonville, FL 32250  
US  
support@creditgameu.com



**PX**

**136**



**From:** Mallory Tate <[REDACTED]@gmail.com>  
**Sent:** Tuesday, May 3, 2022 10:31 AM  
**To:** Support at the Credit Game <support@creditgameu.com>; Mary Tate [REDACTED]@gmail.com>  
**Subject:** Re: Docusign

---

Like I said I will send fraud department. Stop playing.

On Mon, May 2, 2022, 8:37 AM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Good Morning Mallory,  
You have signed a DocuSign with us and with Denefits. If you stop making your payments to Denefits, they will report it to the credit bureaus and your score will go down.

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**

---

**From:** Mallory Tate <[REDACTED]@gmail.com>  
**Sent:** Monday, May 2, 2022 8:19 AM  
**To:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Subject:** Re: Docusign

So I require a refund of past two of payments in which you stole from my account.  
I specifically stated to stop payments do to family emergency.

You stole money out of my account and caused so much damage to the situation. This situation caused me to not have food for several days and other problems.

I submitted emails and stated please leave my account alone.

I have twins in college and you caused my son's tuition payment to screw up causing more problems.

This my life so seriously stop it

You have pushed beyond. A course or training for profit bullshit you doing is spiralling me into a financial crisis.

So your electronic stealing of payments from me and the bullshit about I can't cancel for stuff I never received.

And trying to make me pay for credit repair from company twice. Jenny kept sending me links to pay after Mike said \$299 repair was free.

1. First of all, I have trained people all over the world and I am still waiting to see what you are charging me for.
2. I received no credit repair and don't have time to waste on a propaganda get rich scheme.
3. But you causing harm to my kids and my family.
4. When a man tells you to stop stealing from me and causing harm to their family then honor that.
5. I asked that do credit repair and keep what I paid then you stole from my account 2 more times

You playing with my life.

Resolution is do my credit repair and keep the payments you stolen.

If you do not stop harassing me and stealing from my account I will file federal complaints to Department of Justice and the Attorney General's from US and Florida and locally in the county your registered in.

So the next document I see is my credit repair registration paid and stop additional payments. Then we are square. Do not call me we are done talking.

I will start my process in approximately 24 hours. So please send the paperwork by tomorrow. Have a great day.

You cheating hard working folks out their money for what? Propaganda. You wanna make a impact do real trainings.

Train behaviors

Since this a training course or instructor course.

So I do not wanna here what it's worth.

Resolution

On Fri, Apr 29, 2022, 2:28 PM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Hello Mallory,  
Here is a copy your DocuSign (contract).

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**



**PX**

**137**

**From:** Mike, Credit Game U <mike@creditgameu.com>  
**Sent:** Tuesday, July 13, 2021 11:47 AM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: CGU SUPPORT:

---

Please send her a copy of her signed docusign.  
Are you adding these copies into your canned responses?

Thanks,  
Mike  
904-420-7772  
[Credit Game University](#)

---

**From:** Support at the Credit Game <support@creditgameu.com>  
**Sent:** Monday, July 12, 2021 12:02 PM  
**To:** Mike, Credit Game U <mike@creditgameu.com>; Brock with The Credit Game <brockfcfm@gmail.com>  
**Subject:** Fw: CGU SUPPORT:

Client sent this email in regard to the reponses to her refund review.

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**

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**From:** Danielle Gorrington [REDACTED]@gmail.com>  
**Sent:** Saturday, July 10, 2021 9:25 AM  
**To:** Support at the Credit Game <support@creditgameu.com>  
**Subject:** Re: CGU SUPPORT:

You need to review the conversations I had with Ron. I would like a copy of the recorded phone call. It was not my intention to purchase your proprietary information. I contacted your company for credit repair and was not provided sufficient information to make an informed decision regarding my situation. I was pressured into making a payment by Ron due to his use of using illegal sales tactics. Please familiarize yourself with the illegal tactics on the following website as this is how I was baited and pressured into making uninformed and misguided agreement for services I have not been assisted with or guided in any direction.

[https://blogs.findlaw.com/free\\_enterprise/2018/08/are-high-pressure-sales-tactics-ever-illegal.html](https://blogs.findlaw.com/free_enterprise/2018/08/are-high-pressure-sales-tactics-ever-illegal.html)

I did not contact your company for proprietary information. I contacted your company for credit repair services. I asked for a contract to review prior to purchase and Ron told me you didn't have one. Then once I made the payment he requested I give my initials for the receipt. I wasn't made aware that now you magically had a contract for a product I didn't request with a no money back due to proprietary information. How is this not a bait and switch when I asked to review a contract before agreeing and was told you didn't have one? Do you see where and how this is illegal sales pressuring and forcing a customer to make unaware, uneducated decisions regarding their credit report? Then after I asked questions Ron was callous, unprofessional, defensive and lacked all guidance to this said proprietary information? I can just make formal complaints and let the government be the judge.

I was told you would be assisting with the consultation and assistance with the credit repair process through your "3rd party" once my accounts have been charged off. After being pressured into the contract that was irrelevant to the conversation that

took place, Ron had said to get in contact once my accounts were at a charged off status because that is where you are able to assist in my credit repair. After further review of my credit report I noticed my accounts were not being reported late by the creditors as part of the Covid relief credit protections even though I did not ask them to do this. This was supposed to be strictly for the customers that requested leniency be made. I informed Ron that my accounts were many months out from being at a charge of status and I asked what his advice is because it's a little excessive to make a payment for credit repair many months in advance due to my accounts not being at a charge off status and being unaware of the process and point at which they will be.

I HAD TO GOOGLE AND FIGURED OUT AT NO HELP OF YOUR SERVICES THAT IT WOULD BE MULTIPLE MONTHS UNTIL THIS WOULD BE IDEAL FOR MY SITUATION. He was not helpful, was immediately defensive and completely stopped any and ALL GUIDANCE AND TOLD ME TO CONTACT THE SUPPORT. THIS IS ALL EXTREMELY UNPROFESSIONAL AND DOWNRIGHT BULLSHIT. I PROBABLY WOULD HAVE HAD NO PROBLEM CONTINUING WITH WHATEVER CONVOLUTED SYSTEM YOU HAVE BUT I WAS OFFERED NO SUPPORT, NO HELP, NO ASSISTANCE, NO GUIDANCE, NOTHING! I WANT A COPY OF THE RECORDED PHONE CALL AS THIS CONVERSATION CLEARLY ILLUSTRATES I CONTACTED YOUR COMPANY FOR CREDIT REPAIR SERVICES.

I REPEAT! I DID NOT CONTACT YOUR COMPANY FOR INFORMATION TO DO IT MYSELF WITH NO ASSISTANCE OR GUIDANCE AND TO PLAY STUPID GAMES BACK AND FORTH VIA EMAIL. I WAS TOLD YOUR SERVICES CAN ONLY HELP IF MY ACCOUNTS WERE CHARGED OFF AND THEY AREN'T. I WAS MISLED, MISGUIDED, BAITED AND SWITCHED AND Ron was Knowingly making false statements -- whether in writing, verbally, through a simple gesture, or even silence -- constitutes false misrepresentation if it has a material effect on the deal.

I WAS ALSO NOT PROVIDED My Rights to cancel under the FTC Cooling off period. I had informed Ron within THIS TIME PERIOD, GIVEN IT WAS A FRIDAY AFTERNOON WITH MEMORIAL DAY AS THE FOLLOWING MONDAY. I told Ron I wanted to cancel. I was never properly given the following on what I assumed was a "reciept" since earlier in the conversation I was told you didn't have a contract for me to review prior to committing to your services. Ron was also well aware by making this payment to your company it was leaving me financially handicapped draining ALL OF MY MONEY I HAD TO SURVIVE ON! I WAS UNABLE TO BUY FOOD, PAY MY ELECTRIC, PAY RENT LET ALONE ANY OTHER EXPENSES. How can you do this to people then ghost them and not even assist? How deceptive and corrupt are you?

## The Seller Must Tell You About Your Right To Cancel

By law, the seller has to tell you at the time of the sale about your right to cancel. The seller also must give you

- **Two copies of a cancellation form.** One copy is for you to keep. The other copy is to send to the seller if you decide to cancel your purchase.
- **A copy of your contract or receipt.** The contract or receipt should be dated, show the name and address of the seller, and explain your right to cancel.
  - **Note:** The contract or receipt must be in the same language that's used in the sales presentation.

## How To Cancel a Sale

**Your right to cancel for a full refund lasts until midnight of the third business day after the sale.**

Saturday is considered a business day, but Sundays and federal holidays are not. So

- **If the sale happens on a Monday** in a week without a federal holiday, you have until midnight on Thursday to cancel.
- **If the sale happens on a Monday** and Tuesday is a federal holiday, you have until midnight on



Friday to cancel.

- **If the sale happens on a Friday**, you have until midnight on Tuesday to cancel, if there are no federal holidays on Monday or Tuesday.
- **If the sale happens on a Friday** and the following Monday is a federal holiday, you have until midnight on Wednesday to cancel.

**Note:** You don't have to give a reason for canceling. You have a right to change your mind.

On Fri, Jul 9, 2021, 2:47 PM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Hi Danielle,  
We hope you are doing well.  
We are resending you this email to ensure you receive the response on your refund review.

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**

---

**From:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Sent:** Tuesday, June 22, 2021 9:49 AM  
**To:** Danielle Goring <[REDACTED]@gmail.com>  
**Subject:** REFUND REVIEW:

Good morning, Danielle Goring,  
Hope all is well with you.  
After careful review and consideration; the refund policy in place does not allow one in this case.  
Your purchase of proprietary digital education is unlike tangible products and cannot be returned.  
You will continue to have access to your purchased digital education platform.  
Alternatively, if you would like to continue with the benefits of your purchase, I'll be more than happy to facilitate.

If there were any issues with services provided by our third-party preferred vendor, you will need to reach out to them directly. You can reach them directly at 800.207.1259  
I will be more than happy to escalate any issues, if that is the case.

Please review our refund policy below:  
<https://www.creditgameu.com/terms-and-conditions/>

### [Terms and Conditions - Credit Game University](#)

We've helped thousands of people with this one document in the last 60 days alone. Grab yours now – very limited supply!

[www.creditgameu.com](http://www.creditgameu.com)

Thanks,  
Mike  
904-420-7772

[Credit Game University](#)

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
904-467-3997

---

**From:** Danielle Gorrington <[REDACTED]@gmail.com>  
**Sent:** Monday, June 21, 2021 4:51 PM  
**To:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Subject:** Re: CGU SUPPORT:

Is my refund going to be processed or would you like for me to proceed with my formal complaints?

On Fri, Jun 18, 2021, 3:46 PM Danielle Gorrington <[REDACTED]@gmail.com> wrote:

Is my refund going to be processed today? If not, I will proceed to make formal complaints to my bank, FTC, the Florida Attorney General, CFPB, BBB and social media channels in reference to the Credit Repair Organizations Act (CROA) and Consumer Credit Protection Act of 1968.

I was made aware that all your calls are recorded so I will be sure to mention this if they need additional information on my complaints that this can be provided by your company. I will also provide them with other complaints easily found on the internet regarding the deceptive practices used by this company from countless other individuals.

This is an unacceptable amount of time to process a refund and the entire transaction has been greatly deceptive with the intent to take advantage of individuals already in a vulnerable state.

On Thu, Jun 17, 2021, 3:16 PM Danielle Gorrington <[REDACTED]@gmail.com> wrote:

I request that any further communication that is needed to process my refund takes place via email.

On Mon, Jun 14, 2021, 1:08 PM Danielle Gorrington <[REDACTED]@gmail.com> wrote:

Well, I'm certainly not getting what I paid for which is credit repair and at this point I don't trust the Credit Game at all to give permission to access my credit information either. The terms of your contract are purposely composed to deceive and take advantage of unsuspecting people. The recorded phone call you have retained of the discussion fully illustrates what was discussed in comparison to the contract. This is very deceptive practices and an unreasonable amount of time to have a refund "reviewed". There should be no questions about it. You are not currently providing the credit repair that I purchased so a refund should be issued immediately.

On Mon, Jun 14, 2021, 12:51 PM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Hi Danielle,  
We hope you are doing well.  
As Of right now We have no current update.  
Please allow the full 7-10 business days for your file to fully be reviewed.  
I assure you when we have an update you will have an update as well.

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
904-467-3997

**From:** Danielle Goring <[REDACTED]@gmail.com>  
**Sent:** Saturday, June 12, 2021 7:49 PM  
**To:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Subject:** Re: CGU SUPPORT:

Do you have any updates on this? Otherwise I will need to take additional actions.

On Mon, Jun 7, 2021, 4:26 PM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Hi Danielle,  
Thanks for the message.  
We see that your refund review was submitted on Friday 6/4/21  
As of right now we have No current update.  
Please allow the full 7-10 Business days for the processing and handling department to review your file Properly.

Thank you, If you have any additional questions, please don't hesitate to contact us.

**Credit Game University Support**  
**904-467-3997**

---

**From:** Danielle Goring <[REDACTED]@gmail.com>  
**Sent:** Monday, June 7, 2021 5:10 PM  
**To:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Subject:** Re: CGU SUPPORT:

Please provide an update, otherwise I will move forward with additional actions needed to properly receive refund.  
If I don't receive a refund in a timely matter, I will ensure no one else falls victim to this issue.

On Fri, Jun 4, 2021, 7:01 PM Danielle Goring <[REDACTED]@gmail.com> wrote:

On Fri, Jun 4, 2021, 4:39 PM Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)> wrote:

Danielle Goring,  
Per our conversation in order to expedite your refund handling process, please send an email with a

reason for cancellation request and we require a copy of your driver's license. This is to ensure your information is accurate and matches to your account on file. You can easily send this by taking a picture of your photo ID and emailing it back to this email address. Once received, your request will be forwarded for review and handling which can take up to **7-10 business days (excludes weekends & Federal Holidays)** from the date we receive your email. Someone will be reaching out to you regarding your request by phone using the number we have on file which is [REDACTED] so be on the lookout for an incoming call from a 904-area code. Please let me know if that # isn't correct and provide a good contact number so I can update your information.

Thank you, If you have any additional questions, please don't hesitate to contact us.

Credit Game University Support  
**904-467-3997**

---

**From:** Danielle Goring <[REDACTED]@gmail.com>  
**Sent:** Friday, June 4, 2021 4:13 PM  
**To:** Support at the Credit Game <[support@creditgameu.com](mailto:support@creditgameu.com)>  
**Subject:** Refund

Please issue a refund to Danielle Goring. I did not make the purchase for your Credit Game. If a refund is not issued in a timely manner, I will need to take additional action.

**PX**

**138**



5/18/22, 4:00 PM

Printer Friendly Record Details

Record # 1 / 133525580 / Identity Theft Complaint					
FTC Reference Number:	133525580	Contact Type:	Complaint	Originator Reference Number:	
Complaint Source:	IdentityTheft.gov	Source:		Language:	English
Agency Contact Method:	Internet	Created Date:	04/27/2021 11:04:16 AM	Created By:	FTCCIS-FTCUSER
Load Date:	04/27/2021 11:04:16 AM				
Complaint Details					
Verified IDT Complaint?:	No	Updated Date:		Updated By:	
Number of Accounts Affected:	5	First Occurred Date:	01/01/2019	First Noticed Date:	
Total Amount Obtained by Subject:		Total Amount Lost by Victim:		Theft Via Internet?:	Don't Know
Did You Authorize Anyone to Use Your ID?:		Did You Receive Any Benefits?:		Are You Willing to Press Charges?:	
Inaccurate Credit Report Info.1:		Inaccurate Credit Report Info.2:		Inaccurate Credit Report Info.3:	
Credit Inquiry 1:		Credit Inquiry 2:		Credit Inquiry 3:	
Member of armed forces or dependent?:	No	Non-Monetary Harm:			
Non-Monetary Harm:					
Comments:	I am a victim of identity theft. The information listed in my Identity Theft Report, which appears on my credit report, does not relate to any transaction(s) that I have made. It is the result of Identity theft. Please PERMANENTLY BLOCK this information from my credit report, pursuant to section 605B of the Fair Credit Reporting Act.				
Additional Comments:	Consumer opted out of an IDT.gov account IDT:OPT-OUT				
Consumer					
First Name:	Brandon	Middle Name:		Last Name:	Ashlock
Business Name:		Address 1:		Address 2:	
City:	Kansas City	State/Province:	Missouri	ZIP:	64119
Country:	UNITED STATES	Lived Here Since:		Driver License/State ID - Issued State:	

5/18/22, 4:00 PM

Printer Friendly Record Details

<b>County:</b>	Clay		<b>Federal Judicial District:</b>	Missouri - Western	
<b>Work Number:</b>		<b>Work Phone Extension:</b>		<b>Home Number:</b>	
<b>Fax Number:</b>		<b>Cell Number:</b>		<b>Email:</b>	
<b>Date of Birth:</b>		<b>Military Service Branch:</b>		<b>Soldier Status:</b>	
<b>Soldier Station:</b>					
<b>Subject</b>					
<b>Suspect 1</b>					
<b>Alias First Name(s):</b>		<b>Alias Last Name(s):</b>		<b>Alias Middle Name(s):</b>	
<b>Company Name(s):</b>			<b>Normalized Company Name(s):</b>		
<b>Address 1:</b>		<b>Address 2:</b>		<b>City:</b>	
<b>State:</b>		<b>Zip:</b>		<b>Country:</b>	UNITED STATES
<b>County:</b>		<b>Federal Judicial District:</b>			
<b>Email:</b>					
<b>Victim Relationship:</b>		<b>Method of Obtaining Information:</b>		<b>Additional Information:</b>	
<b>Incidents</b>					
<b>Incident 1</b>					
<b>Theft Type:</b>	Credit card accounts Credit Card - New	<b>Date of Theft:</b>	05/01/2020	<b>Theft Amount:</b>	
<b>Associated Institution 1</b>					
<b>Name:</b>	Portfolio	<b>Normalized Name:</b>	Portfolio Recovery	<b>Type:</b>	Other
<b>Contact Person:</b>		<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>		<b>State:</b>			
<b>Country:</b>	UNITED STATES		<b>ZIP:</b>		
<b>Email:</b>		<b>URL:</b>		<b>Phone Number:</b>	
<b>Notified?:</b>		<b>Written Notified?:</b>		<b>Have Dispute?:</b>	
<b>Product(s):</b>					
<b>Statute(s):</b>					
<b>Violation(s):</b>					
<b>Incident 2</b>					

5/18/22, 4:00 PM

Printer Friendly Record Details

<b>Theft Type:</b>	Credit card accounts Credit Card - New	<b>Date of Theft:</b>	05/01/2020	<b>Theft Amount:</b>	
<b>Associated Institution 1</b>					
<b>Name:</b>	Lvnv Funding Llc	<b>Normalized Name:</b>	Lvnv Funding, Llc	<b>Type:</b>	Other
<b>Contact Person:</b>		<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>			<b>State:</b>		
<b>Country:</b>	UNITED STATES		<b>ZIP:</b>		
<b>Email:</b>		<b>URL:</b>		<b>Phone Number:</b>	
<b>Notified?:</b>		<b>Written Notified?:</b>		<b>Have Dispute?:</b>	
<b>Product(s):</b>					
<b>Statute(s):</b>					
<b>Violation(s):</b>					
<b>Incident 3</b>					
<b>Theft Type:</b>	Credit card accounts Credit Card - New	<b>Date of Theft:</b>	05/01/2020	<b>Theft Amount:</b>	
<b>Associated Institution 1</b>					
<b>Name:</b>	Lvnv Funding Llc	<b>Normalized Name:</b>	Lvnv Funding, Llc	<b>Type:</b>	Other
<b>Contact Person:</b>		<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>			<b>State:</b>		
<b>Country:</b>	UNITED STATES		<b>ZIP:</b>		
<b>Email:</b>		<b>URL:</b>		<b>Phone Number:</b>	
<b>Notified?:</b>		<b>Written Notified?:</b>		<b>Have Dispute?:</b>	
<b>Product(s):</b>					
<b>Statute(s):</b>					
<b>Violation(s):</b>					
<b>Incident 4</b>					
<b>Theft Type:</b>	Credit card accounts Credit Card - New	<b>Date of Theft:</b>	01/01/2019	<b>Theft Amount:</b>	
<b>Associated Institution 1</b>					
<b>Name:</b>	Jpmcb Card	<b>Normalized Name:</b>	Jpmcb Card	<b>Type:</b>	Other
<b>Contact Person:</b>		<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>			<b>State:</b>		
<b>Country:</b>	UNITED STATES		<b>ZIP:</b>		

5/18/22, 4:00 PM

Printer Friendly Record Details

<b>Email:</b>		<b>URL:</b>		<b>Phone Number:</b>	
<b>Notified?:</b>		<b>Written Notified?:</b>		<b>Have Dispute?:</b>	
<b>Product(s):</b>					
<b>Statute(s):</b>					
<b>Violation(s):</b>					
<b>Incident 5</b>					
<b>Theft Type:</b>	Credit card accounts Credit Card - New	<b>Date of Theft:</b>	01/01/2019	<b>Theft Amount:</b>	
<b>Associated Institution 1</b>					
<b>Name:</b>	Bread	<b>Normalized Name:</b>	Bread	<b>Type:</b>	Other
<b>Contact Person:</b>		<b>Address 1:</b>		<b>Address 2:</b>	
<b>City:</b>			<b>State:</b>		
<b>Country:</b>	UNITED STATES		<b>ZIP:</b>		
<b>Email:</b>		<b>URL:</b>		<b>Phone Number:</b>	
<b>Notified?:</b>		<b>Written Notified?:</b>		<b>Have Dispute?:</b>	
<b>Product(s):</b>					
<b>Statute(s):</b>					
<b>Violation(s):</b>					
<b>Credit Bureau</b>					
<b>CB # 1 Name:</b>	Experian				
<b>Notified?:</b>	No	<b>Fraud Alert on File?:</b>	No	<b>Credit Report Ordered?:</b>	Yes
<b>Have Dispute?:</b>	No	<b>Violation(s):</b>			
<b>CB # 2 Name:</b>	Equifax				
<b>Notified?:</b>	No	<b>Fraud Alert on File?:</b>	No	<b>Credit Report Ordered?:</b>	Yes
<b>Have Dispute?:</b>	No	<b>Violation(s):</b>			
<b>CB # 3 Name:</b>	Transunion				
<b>Notified?:</b>	No	<b>Fraud Alert on File?:</b>	No	<b>Credit Report Ordered?:</b>	Yes
<b>Have Dispute?:</b>	No	<b>Violation(s):</b>			

**PX**

**139**



### 1 Hack To Never Be Denied For Credit Cards Again

4,976 Views • May 4, 2022

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5 Credit Score Building Tricks That Should Be Illegal (But Are not)  
These are not only ways to boost your credit score, but how to build your credit score from the ground up. Let's take a look at everything you need to be doing to have excellent credit.

This is the most comprehensive credit repair education with a step by step strategy of how to repair credit, with the best tips and tricks along the way. You can even make money doing it.

We even include the credit repair templates we've used successfully for years to help thousands of people better their lives. And as a bonus, many of our Original "Credit Game" videos are included for FREE.

My big goal is to raise the national credit score average by educating the masses on credit and finances. The more people are informed, the higher the average will be.

Raise the bar with us and call 904-420-7772 to get The Credit Game University NOW.

SHOW MORE

121 Comments SORT BY

Commenting publicly as Emerson Rehnquist

**David E** 4 days ago  
Thanks Uncle Mike today. I have tried that script for reconsideration and it worked like a charm... optimists make it work... **UNCLE MIKE 10X VALUE** ✓✓✓✓✓✓✓✓

**Laury Winder** 3 days ago  
The wisest thing that should be on everyone's mind currently should be to invest in different streams of income that doesn't depend on the govt. Especially with the current economic crisis around the word. This is still a good time to invest in Gold, silver and digital currencies(BTC, ETH.)

**Lela G. Ray** 3 days ago  
I invested \$8,500 and I made \$23,450 after a week trading with her. I only trust Mrs Elena with my investments. I'm now able to send my kids to great schools in LA.

**Gloria...** 11 3 days ago  
I'm from Denver Colorado USA I connected with her and she has helped me a lot. She makes so much profit for me, she is a FINRA agent, the best I can invest with so far, ever since I came across expert Elena. my bad turned out being good and profitable. She's made success earlier than we thought.

**Kathrin Loft** 3 days ago  
Wow that's very nice please how can I be able to reach out to your broker, My income stream is in mess. pls

**Billy Bryant** 3 days ago  
Availability: She is always active on What's App

**BRAYLONTECH ON INSTAGRAM** 2 days ago  
Text above for proper consultation and mentorship

**Ernest Radner** 2 days ago  
I don't know who, but someone actually needs to hear this, you've got to stop saving all your money. Venture into investing some, if you really want financial stability.

**Raise your credit scores INSTANTLY.**  
Results may vary. See website for details.

**Experian Boost**  
[experian.com/boost](https://experian.com/boost) **START NOW**

**Unlimited 2% cash back**  
on every business purchase and no preset spending limit  
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Quick Simba & Delicious • 2.5M views • 1 month ago

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The Credit Game • 8.3K views • Streamed 9 months ago

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The Credit Game • 15K views • 1 year ago

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Business Credit • 62K views • 1 year ago

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Manisha Muchi • 495K views • 2 years ago

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Toby Matrix: Tax & Asset Protection • 679K views • 2 months ago

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Graham Stephan • 4M views • 3 years ago

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Dian Vasi • 8.7M views • 2 years ago

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Mr. JWW • 529K views • 2 weeks ago

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Confidential Advice • 200K views • 5 months ago

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YouTube

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**Heave Hoobies** 2 days ago  
 (Lately) I've been missing at buying crypto/money for retirement, I've net \$150k to invest but along the line (usually get sold fast, maybe because I have no idea what I'm doing, please I could really use some guidelines.  
 15 REPLIES

**Member** 2 days ago  
 In situations like this, always recommend to people to get guidance at least from someone that understands price action and all that while you work on improving yourself by watching videos and learning fundamental analysis.  
 10 REPLIES

**Andre Mendel** 2 days ago  
 Investment guidance sounds like a great idea, thought about it before but never knew how to go about it.  
 10 REPLIES

**Joachim Milberg** 2 days ago  
 @Heave Hoobies I started investing in cryptocurrency a while ago and I've come to realize nothing beats first hand experience. Investing with Juan Antonio Landis has been the best experience ever.  
 10 REPLIES

**Lorenzo Dias** 1 day ago  
 Wow, Juan Antonio Landis!  
 10 REPLIES

**Capuche Hedder** 2 days ago  
 I basically follow her trade pattern and haven't regretted doing so because I can confidently say I'm impressed by my returns so far.  
 10 REPLIES

**Jean Strazet** 2 days ago  
 @Joachim Milberg This is repeating coincidence, she has been handling my trade, it's been a year now and the experience has been amazing.  
 10 REPLIES

**Juan Yimosa** 2 days ago  
 I have got over \$1m stocks trading with her. From \$300k when I started by December. So happy I work with the right person.  
 10 REPLIES

**Ali Marjan** 1 day ago  
 Most times it amazes me greatly the way I moved from an average lifestyle to earning over \$140k per month. Utter shock is the word.  
 10 REPLIES

**Vicki Schuchter** 1 day ago  
 @Ali Marjan No doubt... I am also benefiting greatly with her daily signals. It's been amazing and profitable.  
 10 REPLIES

**Liam Thomas** 2 days ago  
 Take it from one who has bought a house in Canada. Juan Antonio Landis is obviously and undoubtedly the best.  
 10 REPLIES

**Clare Enquirer** 2 days ago  
 How do I get in touch with Juan? I really need to start investing because this past few years he's taught me never to rely on my source of income.  
 10 REPLIES

**Joachim Milberg** 2 days ago  
 @Clare Enquirer Just look her up on the internet with her name Juan Antonio Landis to get all the vital informations you need to know.  
 10 REPLIES

**Vicinia Oliveira** 2 days ago  
 Juan is obviously the best, I was a bit skeptical until I did some research about him, I invested \$15,000 and in 12 days I yielded a nice profit.  
 10 REPLIES

**Alex Roberts** 2 days ago  
 I had a similar experience with Juan Antonio, my initial investment capital was \$1000 but made \$4230 as profit in just the first week of trade.  
 10 REPLIES

**Lolita Benetti** 1 day ago  
 Juan Antonio Landis is a certified expert trader I have worked with her for months, anyone who she manages has or her account is lucky indeed.  
 10 REPLIES

**Georgina Whigam** 2 days ago  
 People are scared of investing due to the high rate of scammers online.  
 10 REPLIES

**Anthony Thomas** 2 days ago  
 @Georgina Whigam Those scammers they promise to make up to \$50000 profit within the space of 7 days with just \$500 to invest and end up not even refunding your capital but she can make profit within the range of \$5000 to \$10000 and she actually delivers greatly.  
 10 REPLIES

**Jean Strazet** 2 days ago  
 After several winnings with Juan's trading services, I can body say bitcoin trading is profitable.  
 10 REPLIES

**Vannica Farniga** 1 day ago  
 Is her trading service in Poland A?  
 10 REPLIES

**Massimo Thago** 2 days ago  
 @Vannica Farniga There is really no country restriction in her services, I'm investing with her from Switzerland.  
 10 REPLIES

**Dani Nemes** 2 days ago  
 Learn how traders work and break them down to science then construct. Here you will be surprised with what you will come up with.  
 10 REPLIES

**Vannica Farniga** 2 days ago  
 Her market strategy and analysis are just so neat. She's the best coach I've ever met and she pays good attention to her clients.  
 10 REPLIES

**Jonathan Walker** 2 days ago  
 No harm in trying, please how to contact her? No very important.  
 10 REPLIES

**Joachim Milberg** 1 day ago  
 @Jonathan Walker Just look her up on the internet with her name Juan Antonio Landis to get all the vital informations you need to know.  
 10 REPLIES

**Nelson Wake** 2 days ago  
 I remember friends advising me when I started trading with Juan but I now shut them up with my four figure weekly return.  
 10 REPLIES

**Damen Marcol** 2 days ago  
 Is she really good? Because I'm looking for results out in her I would love to invest.  
 10 REPLIES

**Martin Heywood** 2 days ago

**HACK** 0:40  
 NO MORE DEBATES  
 The Credit Game  
 4.5K views · 10 months ago

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 The Credit Game  
 1.4K views · 8 months ago

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 Money Growth Project  
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 The Credit Game  
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 Money Growth Project  
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 The Credit Game  
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 Michael Dan  
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**Investment Tip - Master Market**



**@Deren Marcus** Yes she is. What surprises me about her mostly is that she gives her client access to her trading site whereby they can monitor their trades on daily basis.

**Michael Nguyen** 7 days ago  
I met Juan Antonio Landi last year for the first time at a conference in London through a friend I'm really grateful for this, people don't really know that she's a genius.

**Muhammad Abdulrahman** 3 days ago  
I found out about Juan through a comment section on YouTube and decided to do some digging about her. The information I found showed me that she's a renowned broker with old experience.

**Camacho Schubert** 2 days ago  
I have heard so much about Juan Antonio Landi... please, sorry to ask you how much exactly does she make for her clients in every trade?

**Cylian Overbrook** 1 day ago  
**@Camacho Schubert** I invested as low as \$800 because I was paranoid. Realizing my profit gave me more confidence to reinvest.

**Margarita Emilia** 1 day ago  
I have been working with her for two months, to exact amount but a profit range from €1,500 to €7500 depending on the coin fluctuation in the market.

**Shea Calvillo** 1 day ago  
Wow! Her success stories are all over the globe. No doubt she's a professional trader and expert in crypto currency investment.

**Steven Walker** 1 day ago  
I no longer need to lose my money blindly on Bitcoin. Juan Antonio helps me trade and make profit for me and pays me after my trading days with her experts.

**Hania Yangest** 1 day ago  
I'm really skeptical. I've lost so much trying to trade on my own. I need a nice coach. I'm scared of more losses.

**Sylvia Piotrowska** 1 day ago  
**@Hania Yangest** Hey you are not far from making profit. She has taken care of my account for months now.

**Joachim Milberg** 1 day ago  
You can reach her up on the internet through her name Juan Antonio Landi if you have any suggestions.

**Antonio Martinez** 1 day ago  
I doubted it before I gave it a try. It was of no regrets she's not like other brokers that will start telling you stories or excuses why your trading didn't go well after collecting your money.

**Kellyssa Rice** 1 day ago  
**@Joachim Milberg** This is super impressive. Thanks for sharing. Just looked her up online and left her a message. Hope she replies me soon.

**Debra Burrell** 1 day ago  
Investment in the future investing now will be the smartest decision to do especially with the way the market is going on now.

**Archel Marcelle** 1 day ago  
**@Debra Burrell** I totally agree with you in the investing in this economic crisis would definitely be one of the best decision one can make currently.

**Pete Rubin** 1 day ago  
**@Joachim Milberg** Wow, you know her too, she's the best broker I've ever worked with. Her analysis are superb!

**Itbaa Kira** 1 day ago  
I got Juan service info now good is one.

**Derrick Olsen** 1 day ago  
**@Itbaa Kira** Her success stories are everywhere. She thanks for our company in Germany.

**Joseph Kiser** 1 day ago  
**@Itbaa Kira** Her strategy is just wow. I just googled her.

**Elvish Allen** 1 day ago  
**@Joachim Milberg** wow, I'm just shocked you mentioned and recommended Juan services. I thought people don't know she's really awesome.

**Natalie Stenberg** 1 day ago  
**@Elizabeth Albert** Haha, you don't have to be shocked. Juan trading services are really good and everyone loves genuine service.

**Daniel Poulos** 1 day ago  
**@Natalie Stenberg** Same here. It's four months now. I googled about Juan, and I started investing with her and it's been a good experience.

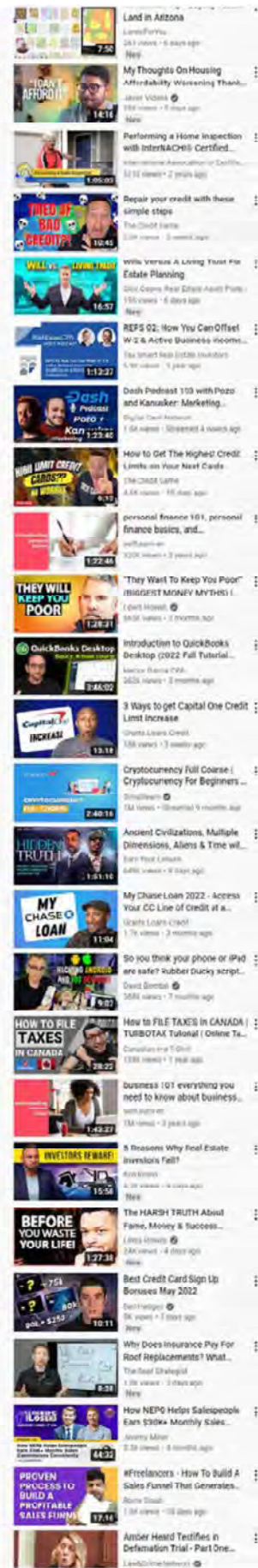
**Sandra Arroyo** 1 day ago  
**@Daniel Poulos** Sometimes I wonder if she uses magical power to trade. I've never heard or seen any of her clients complain of loss. I think she's just too perfect.

**Matthew Kovacs** 1 day ago  
**@Sandra Arroyo** Wow, I can brag about Juan she has managed my account in such a way winning is the only standard I know.

**Dina Rose** 1 day ago  
People remain out of ignorance because they're scared of investing due to the high rate of scammers in the business. Juan is really the best I must say.

**Pete Rubin** 1 day ago  
**@Dina Rose** you're right. Most people remain poor only because friends and relatives discouraged and advised them against investing and trading in stock market while the wise one kept investing and growing higher financially.

**Stella Gills** 1 day ago  
**@Pete Rubin** When someone is straight forward and good at what she does people will always speak for them for me I would say give Juan a try and you will be happy you did.



**Chloe Biles** 1 day ago  
She predicts the market like it's hers, she's just too good!

**Michelle Leo** 1 day ago  
**Michael Smith** I've literally been searching for a professional here in Canada & have not seen either, how can I reach Juan Antonio Landa? I think I will work with her

**Kimberly Morley** 1 day ago  
**Andreas Wakis** Yes, she's really good and reliable crypto expert manager. She manages all my Bitcoin investment till date.

**Charlie Moore** 1 day ago  
**Michael Smith** My first investment with her gave me assurance that has made me put my money without any fear of losing.

**Harry Lopez** 1 day ago  
**Natalie Shenberg** I'm yet to find someone as perfect as Juan Antonio Landa and have not seen she knows how to analyse trade and with strategies she earned me so much profit made in 16 days of working with her.

**Phila Louis** 1 day ago  
**Shamy Lopez** I came across some nice comments about her here on YouTube and I gave it a shot I don't believe in BTC before.

**PageLand Customs** 4 hours ago  
This guy was shut down by the FTC

**Levi Cook** 4 hours ago  
Love Kibbi!

**Devin Blum** 3 days ago  
Not true with Navy Fed. Auto loan and credit card are two issues.

**David James** 4 days ago  
Going to give it a try!

**Yolande Frenck** 1 week ago  
Hey Uncle Mike! Can you let me know the name of the company that loans you money that doesn't show on your credit report please and thank you.

**Eric Tremblay** 1 day ago  
hey mike go to 9:50 on this video and listen just thought id let ya know lol your great!

**David James** 4 days ago  
Loved your video!

**Barbara Vera** 1 day ago  
Thank you Mike.

**Stream Based** 1 day ago  
Navy federal internet system coming again.

**Stephen Gentry** 4 days ago  
If I have a 788 and already have credit cards with 10 and 20k limits, should I ship the basic card with navy federal and go for the Flagship off the bat?

I've already opened an account and deposited 100 \$ days ago

**The Credit Denial** 4 days ago  
That's a great question! You need to get into The Senior Get me a call at 904-420-7772. Let's Roll!

**David R** 1 day ago  
Steady wins the Flagship! But if you like to gamble I would roll in.

**Bobb Elliott** 4 days ago  
Nah get 3 of them. Not just the flagship

**Daron Katchow** 1 day ago  
I don't have access to my page anymore how come? It's giving me a access denied message.

**The Credit Denial** 1 day ago  
The software Kaja is down right now, it should be up soon!

**Harmon Leon** 1 day ago  
I don't have access to my account anymore. What's going on over there?

**The Credit Denial** 1 day ago  
The site Kaja is down it's a software. Itay tuned wire trying to get it back up and running.

**Freddie Burke** 2 days ago  
Okay so I can't access my account then when I try to call the numbers don't work.

**The Credit Denial** 1 day ago  
All good, we are out of the office till Monday. Kaja software system has been down all day.

**1:24:31**  
2.3M views • 3 days ago  
Free

**A Woman Drank "35% Food Grade Hydrogen Peroxide" Th...**  
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**RAVI SOO** 1 day ago  
How To protect against FED's inflation playbo...

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New 15-Min recording and Live!ing...  
11:15

**How To Get A 640 Credit Score Without Spending Any Money...**  
The Credit Denial  
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YouTube Minute  
100T • Drama  
Free with Ads

**America's Black upper class - Rich, successful and...**  
The Documentary  
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**160 Online Undergrad Liberal Arts, Social Sciences, Nursing...**  
199K views • Streamed 7 days ago

**TBI Companies Update for Q1 progress in 2022 - Part 2 - April...**  
Delivering Life (OTC:WOLJ)  
17K views • Streamed 3 days ago

**Finally! Massive Jackpot! Biggest Jackpot Triple Double...**  
JACKPOT 50/50  
16.5M views • 4 months ago

**Seth East Show Team Information**  
Seth East Show  
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The channel  
1 watching  
LIVE NOW

**Oklahoma Metric Seed-to-Sale Tracking System Onboarding...**  
RMCL  
14K views • 2 months ago

**BOE Meeting 05-03-2022**  
Westing NJ PublicSchool  
412 views • Streamed 4 days ago

**2:42:36**

**Hilarious Lash** 1 day ago  
I need to speak with someone in the office:  
👍 0 🗨️ 0 [REPLY](#)  
🔍 [Hide 3 replies](#)

**The Credit Saver** 2 days ago  
Please I am We help you?  
👍 0 🗨️ 0 [REPLY](#)

**Hilarious Lash** 3 hours ago  
I made my payment for this month. And now don't have access to my account. Why is that sir?  
👍 1 🗨️ 0 [REPLY](#)

**The Credit Saver** 4 hours ago  
We are waiting through to find out where the software Klavi is down. Stay tuned!  
👍 0 🗨️ 0 [REPLY](#)

**The Credit Saver** 2 days ago  
Klavi™ is the software where your credit is sorted. Upon as it's back up and running you can login  
👍 0 🗨️ 0 [REPLY](#)

**Hilarious Lash** 1 hour ago  
@The Credit Saver: Discontinue... how you get it to the trouble you are in?? Everything has worked for me! Well I guess I'll remove your Derefita account from my credit report. Wow so sad  
👍 0 🗨️ 0 [REPLY](#)

**John** 4 days ago  
None  
👍 0 🗨️ 0 [REPLY](#)

**John Jundy** 4 days ago  
Ty  
👍 0 🗨️ 0 [REPLY](#)

**Lash Lash** 4 days ago  
I have nothing negative on my credit but negative marks, a car dealership pulled my credit 60s in 3 months dropped me to a 500 🤔 now I'm staying all over by your steps  
👍 0 🗨️ 0 [REPLY](#)  
🔍 [Hide 6 replies](#)

**C Bill** 3 days ago  
Dispute all those car dealership inquiries  
👍 0 🗨️ 0 [REPLY](#)

**Lon Cook** 3 days ago  
@C Bill I have but still there 🤔  
👍 0 🗨️ 0 [REPLY](#)

**David E** 3 days ago  
Lon Cook I know you didn't go into the dealership and let them run your credit??  
Never do that Again I Never give out your SSN to them better to deal with your bank or credit union especially if you're over a 700+ they artificially do that to lower your scores  
You have to get in the Game LOW 🇺🇸🇺🇸🇺🇸  
Show less  
👍 1 🗨️ 0 [REPLY](#)

**C Bill** 3 days ago  
@Lon Cook Dispute them again  
👍 1 🗨️ 0 [REPLY](#)

**C Bill** 3 days ago  
@Lon Cook all these disputes are going into E-Oscar systems, don't let the system beat you  
👍 1 🗨️ 0 [REPLY](#)

**Lon Cook** 2 days ago  
@C Bill on it now Ty 🇺🇸🇺🇸🇺🇸  
👍 0 🗨️ 0 [REPLY](#)

**Linda Black** 4 days ago  
I've paid all my credit bills except for one and they won't even give me credit  
👍 0 🗨️ 0 [REPLY](#)  
🔍 [Hide 7 replies](#)

**Albuquerque Turkey** 4 days ago  
You have to be using some of all of your cards. The creditors need to see some activities going on. Don't max them out maybe use up to 8 percent. Then pay it off and do it again  
👍 0 🗨️ 0 [REPLY](#)

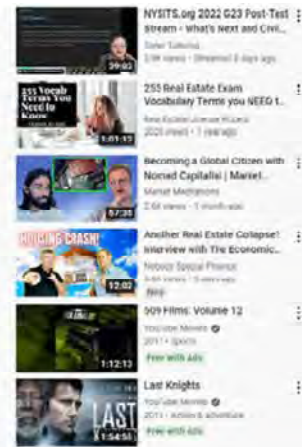
**Bette Johnson** 4 days ago (edited)  
Yes and never close them. I just had to pay a stupid yearly charge even though I rarely use that card it pissed me off but I won't close it.  
👍 2 🗨️ 0 [REPLY](#)

**Bette Johnson** 4 days ago (edited)  
I have a card I've had 3 years I pay well they wouldn't give me a increase as well. It's about the time right now to. Also it depends on how long you have had any credit. Stay focused and be patient 🇺🇸  
👍 3 🗨️ 0 [REPLY](#)

**Albuquerque Turkey** 4 days ago  
@Bette Johnson I had trouble getting credit line increase on Capital One. And when they did give me it only for a \$100. I made my payments on time my balances were low. I had to close them cuz this card was not benefiting me  
👍 5 🗨️ 0 [REPLY](#)

**Linda Black** 4 days ago  
It's still ask for all my social security numbers my whole birthday and my phone number but if I want the whole social security number so I don't know how you're supposed to get around that  
👍 1 🗨️ 0 [REPLY](#)

**Bette Johnson** 4 days ago  
They don't give a crap, I paid their stupid annual fee. I don't use the card. But a very small purchase then pay it off. Capital One really sucks.  
👍 1 🗨️ 0 [REPLY](#)





**PX**

**140**





## Org Chart

- **Owner & Ceo**
  - Mike Rando - [mikesingles@gmail.com](mailto:mikesingles@gmail.com)
- **General Manager**
  - **Reports to Mike Rando**
  - Brock Birtolo - [Brock@creditgameu.com](mailto:Brock@creditgameu.com) / [brockfcfm@gmail.com](mailto:brockfcfm@gmail.com)
- **Sales Manager**
  - **Reports to Brock Birtolo**
  - Garry Pope - [garry.creditgameu@gmail.com](mailto:garry.creditgameu@gmail.com)
  - Dale Barashes - [dale.creditgameu@gmail.com](mailto:dale.creditgameu@gmail.com)
- **Customer Service Manager**
  - **Reports to Brock Birtolo**
  -
- **Marketing Director**
  - **Reports to Mike Rando**
  - Valerie Rando - [val.10xlife@gmail.com](mailto:val.10xlife@gmail.com)
- **Marketing**
  - **Reports to Valerie Rando**
  - Millennial Visionaries (Dewey) - [whitemayne93@gmail.com](mailto:whitemayne93@gmail.com)
  - Jennifer Ciero - [Jen@creditgameu.com](mailto:Jen@creditgameu.com) / [jen.creditgameu@gmail.com](mailto:jen.creditgameu@gmail.com)
- **Administrative Assistant**

■ **Reports** to Brock Birtolo

- Michael Strain - [Brockfcfm@gmail.com](mailto:Brockfcfm@gmail.com)

● **Recruiter**

■ **Reports** to Brock Birtolo

- Jennifer Ciero - [Jen@creditgameu.com](mailto:Jen@creditgameu.com) / [jen.creditgameu@gmail.com](mailto:jen.creditgameu@gmail.com)

● **Customer Support**

■ **Reports** to Brock Birtolo

- Susan Amato - [Susan.creditgameu@gmail.com](mailto:Susan.creditgameu@gmail.com)
- Ethan Wilson - [Ethan@creditgameu.com](mailto:Ethan@creditgameu.com)
- John Rando - [johnsuccess@creditgameu.com](mailto:johnsuccess@creditgameu.com)

● **Sales Representatives**

■ **Reports** to Brock Birtolo

- Jared Koerner - [Jared@creditgameu.com](mailto:Jared@creditgameu.com)
- Devon Kajy - [Devon@creditgameu.com](mailto:Devon@creditgameu.com)
- Michael Justiniano - [Michaelj.creditgameu@gmail.com](mailto:Michaelj.creditgameu@gmail.com)
- Timothy Grace - [Timothy.creditgameu@gmail.com](mailto:Timothy.creditgameu@gmail.com)
- Aaron Joyner - [Aaron.creditgameu.com](mailto:Aaron.creditgameu.com)
- Brandon Williams - [Brandonw.creditgameu@gmail.com](mailto:Brandonw.creditgameu@gmail.com)
- Dallan Hawn - [Dallan.creditgameu@gmail.com](mailto:Dallan.creditgameu@gmail.com)
- LaQuan Washington - [Quan.creditgameu@gmail.com](mailto:Quan.creditgameu@gmail.com)
- Michael Vernon - [Vernon.creditgameu@gmail.com](mailto:Vernon.creditgameu@gmail.com)
- Alexander Peters - [Alexander.creditgameu@gmail.com](mailto:Alexander.creditgameu@gmail.com)
- Jeffrey Harvel - [Jeff.creditgameu@gmail.com](mailto:Jeff.creditgameu@gmail.com)
- Kevin Lounsbury - [Kevin.creditgameu@gmail.com](mailto:Kevin.creditgameu@gmail.com)



**PX**

**141**



SUPERSTICKY EASEL PAD  
TABLEAU À FEUILLES MOBILES SUPERCOLLANTES  
SUPERADHESIVAS BLOO DE HOJAS REPOSICIONABLES



30

25 IN/PO x 30 IN/PO  
63,5 cm x 76,2 cm  
5.2 SQ FT/PI² (0,48 m²)

# GOAL

## 100M in 3 years

2022 START 2025 END

→ 33M/YEAR

→ bb employees total (Jen)

→ 100k Day in Sales (Mike + Brock)

→ 850 Calls/Day TO Biz (val)



# JANUARY Target

## Promoting:

Launch of Live event

- ADS ON FIRE Relaunch
- Social Media Launch

## AREA OF FOCUS:

LIST Building (Val) <sup>GOAL</sup> 850/day / Target 1000

AFFILIATE Next Steps (Val) / Track per Day (start) / Track 420 # (start) Target

Recruiting/Hiring (Jen) <sup>GOAL</sup> 5-6/month

Weekly:

January

## AREA OF FOCUS:

- AFFILIATES NEXT STEP
- LIST BUILDING
- LIVE EVENT MKTG LAUNCH
- WEAVE NEW CONTENT

## TARGETS:

- CALLS/DAY
- OPEN RATE
- NEW TEXT SUBS
- NEW EMAIL SUBS
- NEW YT SUBS



Check Ads

check ZAPS

Check Reports

check TEXT CONTENT

check EMAIL CONTENT

check Social Content

check Affiliate Portals

DD YT TAGS + Push on FB

check Podcast STATS

check HYROS