



KAOS.

Other People's Money

Master The Art of
Leverage




Mandatory Requirments



700+ Credit Score

This is where most people get stuck. Visit our website to repair or restore your credit profile in 120 days or less!



No Derogatory Items

No collections, charge-offs, bankruptcies, late payments in the last 2 years, etc.




Utilization

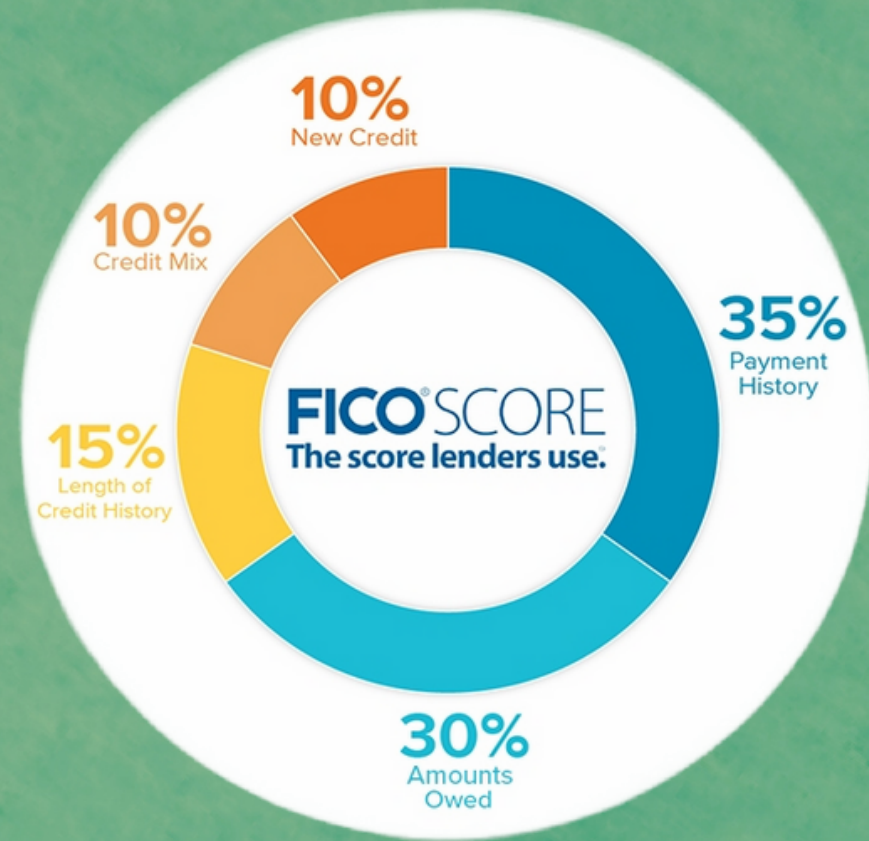
Less than 30% utilization on each existing credit card account, including personal lines of credit.



Inquiries

No more than 3 hard inquiries in the last 6 months on each bureau.





79%
of credit reports contain errors that will get you denied for approval!
Millions of People Need Help!

- 4 out of every 10 people in America have a credit score under 700
- Identity theft tripled between 2019 and 2020 and continues to be on the rise
- 16% of the U.S. population has a "very poor" credit score

Although VantageScore credit scores have been around for about 15 years, the FICO Score is still the preferred choice of most lenders. In the U.S., lenders use FICO Scores in 90% of lending decisions. If you apply for a loan, credit card or some other type of financing, the lender will probably check your FICO Score

Do you need to work on your credit to better qualify for the type of funding you want?

DebtClense

\$149.90 One Time Set Up Fee
\$89.95 Monthly

CLICK TO JOIN



With Self, we believe everyone deserves a chance to build credit and improve their financial future. So whether you have low credit or no credit, Self can help you get on track toward your goals: Plans starting at \$0.



You have more power than you think!

Before applying for new funding, call your bank and ask for an increase on your existing credit limits.

Up to 3x your current limits with restored credit. Literally, just call and ask!



Adding a tradeline is not credit restoration, however, we want our customers to have the same opportunities as other more privileged Americans who have friends and family to offer them this same strategy.

Boost your scores with a personal tradeline.

It is possible for consumers to purchase authorized user tradelines 100% online with an easy automated checkout process. By leveraging innovative technology, we have been able to cut costs and streamline the process, which ultimately makes this strategy available to more consumers.



Apply with confidence

The Key Strategy: Credit card stacking is the strategy of applying for multiple credit cards in a specific order to access a larger credit limit.

Due to current lending conditions, it is best to complete 2-4 personal applications.

Income: Simply state your anticipated desired annual income for the upcoming year to be between \$75k-\$250k.

Expenses: Monthly expenses should be around 40% of your stated monthly income.
(Divide annual by 12 x 40%)

Pending or Denied?

Pending

Totally normal. This usually means they need additional information. Immediately call the lender and request a reason as to why your application wasn't automatically approved.

Denied

Call and ask for a reconsideration. Ask for specific reasons for denial, and write them down. If you do not agree, ask for the application to be pushed to a supervisor for further review.

While we aim to empower each individual with the financial knowledge to be self sufficient in a chaotic world, consulting with a financial advisor or business expert is recommended to ensure the right decisions are made for your specific situation.

Lenders offer up to 3x the amount of funding for you and your business with the right formula!



SPEAK TO AN AGENT TO GET PRE
APPROVED 100% RISK FREE
MAXIMIZE YOUR FUNDING WITH AN AGENT

Congratulations, You've been APPROVED!

When maximized:

- **Chase** - Typically between \$10k-\$50k; Introductory 12 month 0% interest
- **Capital One** - Typically up to \$10k; Introductory 9 month 0% interest
- **Wells Fargo** - Typically between \$10k-\$25k; Introductory 9 month 0% interest
- **Bank of America** - Typically up to \$40k; Introductory 9 month 0% interest
- **PNC** - Typically up to \$25k; Introductory 15 month 0% interest



National Lending Favorites:

- **Chase**
- **Capital One**
- **Wells Fargo**
- **Bank of America**
- **PNC**

Additional Recommendations:

- **Key Bank**
- **Truist**
- **M&T Bank**
- Navy Federal Credit Union
- Citizens Bank

BONUS! ONLINE BANKING

Earn a bonus when you join:

- **CHIME** - Earn \$100 when you join Chime and receive a qualifying direct deposit!
- **UPGRADE** - Open a checking account with my link and get \$150!
- **SOFI** - Earning more money with SoFi Checking and Savings. Get a \$25 bonus and up to \$300 when you set up direct deposit.
- **PayPal**
- **Square (Business Owners)**



Need lending assistance? Get pre-qualified in minutes with no negative impact to your credit. Rates as low as 0% for up to 18 months.

- **7FiguresFunding**
- **National Corporate Credit**



For more money tips, visit
www.kaosconstructed.com