



# Referral Agents

America's Most Lucrative Referral Program  
We Double Profits & Valuation in under 4 years

# COMBINED Annual Cost Savings & SBA loans Referral Income

assumes 6 Dubb.com videos per hour for **20 hours** weekly PER AGENT

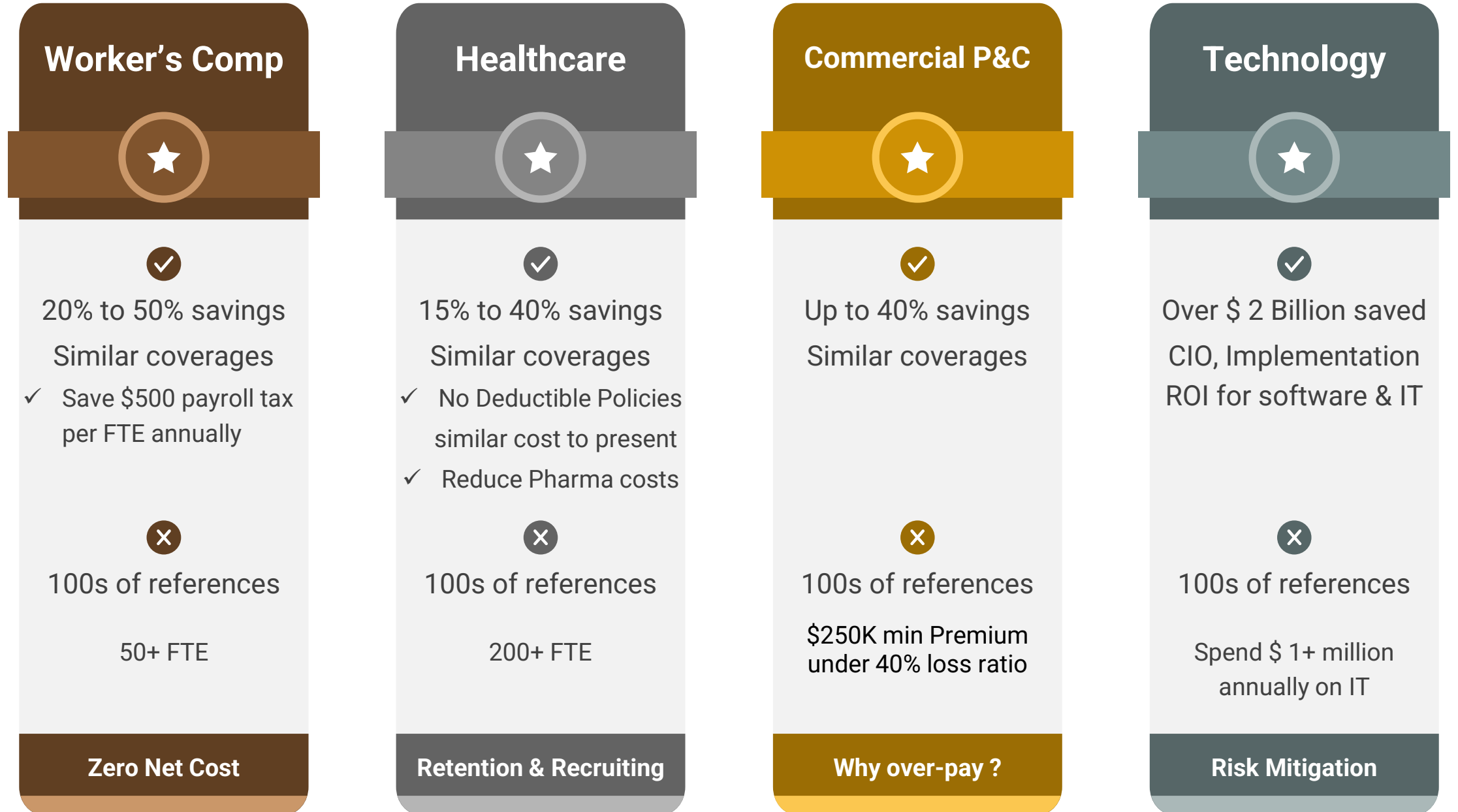
		Personal @\$5,000	Override 1 Agent @\$2,500	Total 1 Agent @\$2,500	Override 5 Agents @\$2,500	Total 5 Agents @\$2,500
	<i>Cost-Savings</i>					
A	1% clients @ \$5,000	\$150,000	\$75,000	\$225,000	\$375,000	\$525,000
B	2% clients @ \$5,000	\$300,000	\$150,000	\$450,000	\$750,000	\$1,050,000
	<i>SBA Loans</i>					
A2	1% response on \$3M loan	\$225,000	\$90,000	\$315,000	\$450,000	\$675,000
A3	1% cost-savings & SBA	\$375,000	\$165,000	\$540,000	\$825,000	\$1,200,000
B2	2% response on \$3M loan	\$450,000	\$180,000	\$630,000	\$900,000	\$1,350,000
B3	2% cost-savings & SBA	\$750,000	\$330,000	\$1,080,000	\$1,650,000	\$2,400,000
	<b>B3 = B + B2</b>	Personal	Override 1 Agent	Total 1 Agent	Override 5 Agents	Total 5 Agents



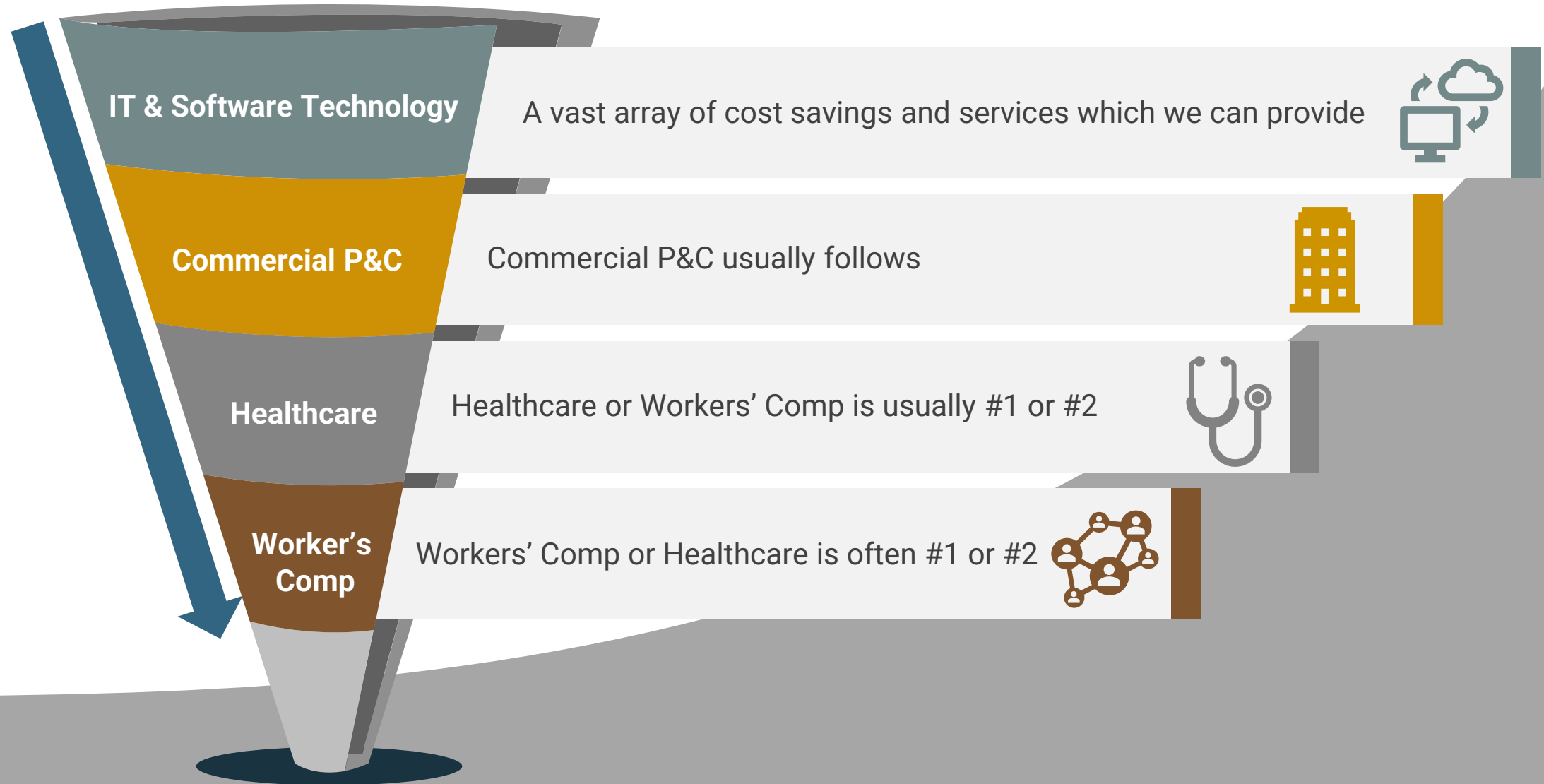
# Referral Agents

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# 2X Annual Profitability using ongoing Cost-Savings Solutions



# Annual ongoing client Savings Increases Valuation



# Watch our SBA Loan vs. Conventional Loan video



This video sells for you.

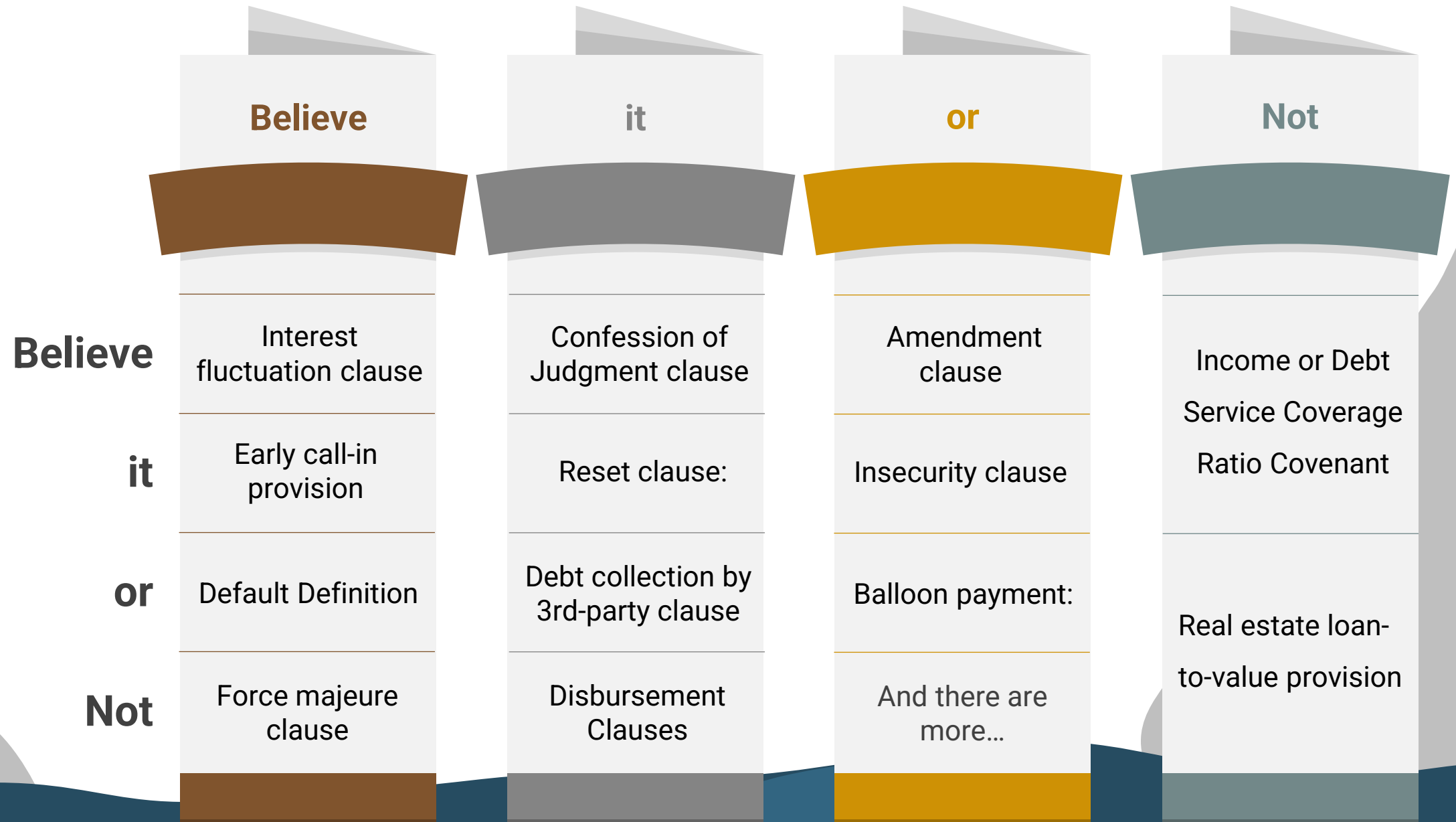
**Your job is to get them to watch our video.**

Business owners become aware of how vulnerable they are

**Priceless**

**Watch it !**

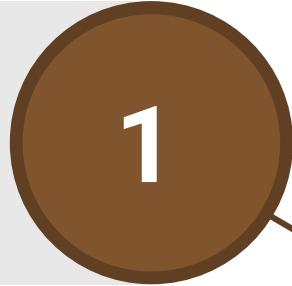
# Clauses Banks use to Call or Modify a Business Loans



# Advantages of SBA loan vs. Conventional Bank loan

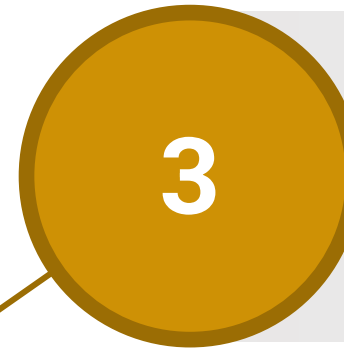
## Non-Callable

- Bank loans can be called or modified even if current.
- SBA loans can NOT be called or modified if current.



## CASH

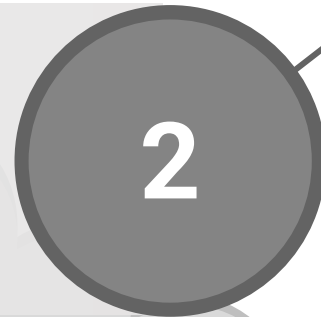
- Regular bank loans require up to 40% cash as equity.
- SBA loans need ZERO cash.



## SBA Loan

## Improved Cash Flow

- 10-year term vs. 5 to 7 years
- Longer term = lower payments



## Equity

- Regular bank loans only accept cash for equity.
- SBA loans accept many types of equity.





# Some SBA Loan Uses...

## Purchase

Buy a Business



100% financed  
No cash required  
Improve cash flow



Up to \$10 million  
10-year term  
10% Equity

[SIGN UP](#)

## Buy out

Buy out a Partner



100% financed  
No cash required  
Improve cash flow



Up to \$10 million  
10-year term  
10% Equity

[SIGN UP](#)

## Debt Consolidation

Improve Cash Flow



100% financed  
No cash required  
Improve cash flow



Up to \$5 million  
10-year term  
NO Equity

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## Fire Landlord

Build Equity



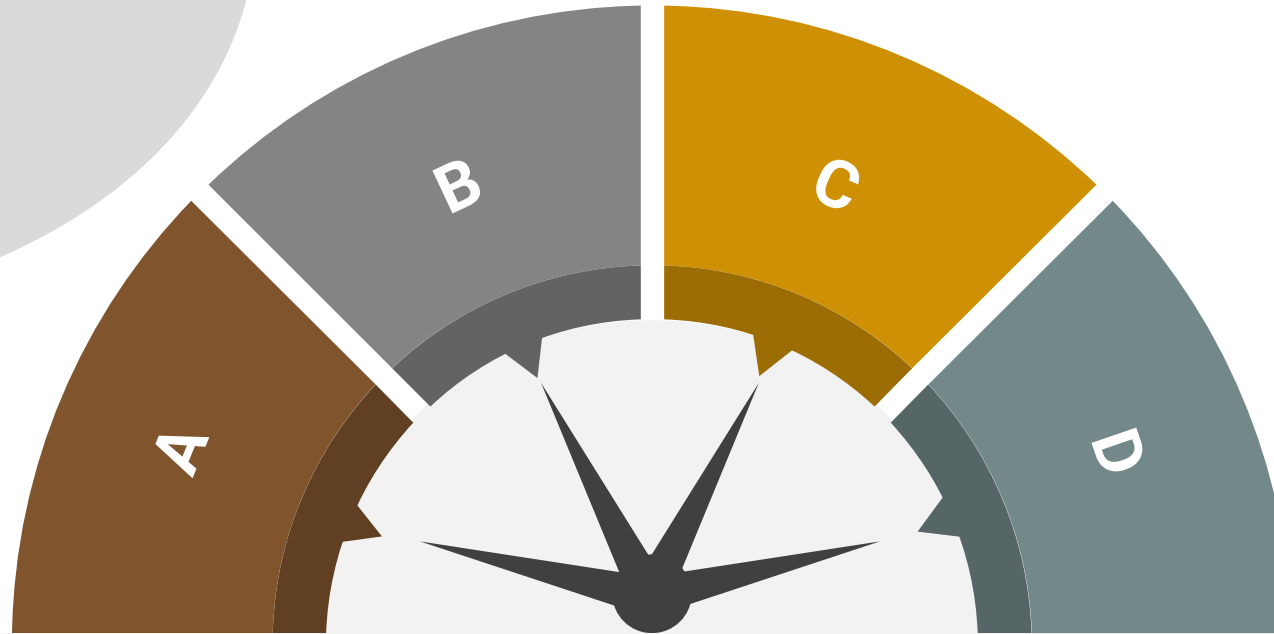
100% financed  
No cash required  
Improve cash flow



Up to \$10 million  
25-year term  
10% Equity

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# ACCEPTABLE EQUITY



**A** %

## 10% BUSINESS EQUITY

Want \$10 million?  
Have \$ 1 million equity in  
your Business

**B** %

## SELLER FINANCING

P&I for 2 years  
Interest only for loan term

**C** %

## 3<sup>rd</sup> PARTIES

3<sup>rd</sup> party or investor \$  
Gifted funds

**D** %

## CASH

10% instead of 40% with a  
conventional bank loan

# Referral Agent Commissions for Cost-Savings (2 hours daily )

	Weekly	Monthly	Annually
6 Dubb.com videos per hour for 10 hours weekly PER AGENT	60	250	3,000
1) Personal Referrals @ \$5,000 per			
• 1% client conversion @ \$5,000 per	\$3,000	\$12,500	\$150,000
• 2% client conversion @ \$5,000 per	\$6,000	\$25,000	<b>\$300,000</b>
2) For 1 Personally Recruited Agent \$2,500 per client			
• 1% client conversion @ \$2,500 per	\$1,500	\$6,250	\$75,000
• 2% client conversion @ \$2,500 per	\$3,000	\$12,500	<b>\$150,000</b>
3) If 5 Personally Recruited Agent \$2,500 per client			
• 1% client conversion @ \$2,500 per	\$7,500	\$31,250	\$375,000
• 2% client conversion @ \$2,500 per	\$15,000	\$62,500	<b>\$750,000</b>
<b>Total (Assuming Row 1b + 3b)</b>	\$21,000	\$87,500	<b>\$1,050,000</b>
	Weekly	Monthly	Annually

# Annual SBA loans Referral Income

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	Personal	Override 1 Agent	Total 1 Agent	Override 5 Agents	Total 5 Agents
<i>SBA Loan Size</i>					
\$1 Million	\$2,500	\$1,000		\$5,000	
\$2 Million	\$5,000	\$2,000		\$10,000	
\$3 Million	\$7,500	\$3,000		\$15,000	
\$4 Million	\$10,000	\$4,000		\$20,000	
\$5 Million and more	\$12,500	\$5,000		\$25,000	
1% response on avg. \$3M loan	<b>\$225,000</b>	\$90,000	<b>\$315,000</b>	<b>\$450,000</b>	<b>\$675,000</b>
2% response on avg. \$3M loan	<b>\$450,000</b>	\$180,000	<b>\$630,000</b>	<b>\$900,000</b>	<b>\$1,350,000</b>
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## Interested?

Send a resume or tell us about your  
business owner network via email

[info@ProfitsUSA.com](mailto:info@ProfitsUSA.com)

