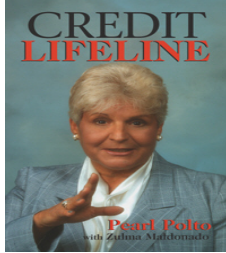


Credit Lifeline

Who Is *Credit Lifeline*?

Credit Lifeline is a company that specializes in improving credit reports. They have helped thousands of Americans by educating and correcting their credit reports through the process of removing negative, misleading or unverifiable information.

Who Is Pearl Polto?



Pearl Polto is the CEO and Founder of *Credit Lifeline*. She has been a staunch consumer advocate for over 25 years. Pearl is a credit expert and author of many best selling books including, “Easy Guide to Good Credit.” Pearl is an award winning insurance agent, paralegal and notary. Pearl is a nationally known talk-show host and has appeared on CNN, QVC and FOX TV.

How Does It Work?

POOR CREDIT CAN COST YOU

FICO SCORE	30-YR. FIXED RATE
720-850	5.892%
700-719	6.017%
675-699	6.555%
620-674	7.705%
560-619	8.531%
500-559	9.289%

SOURCE: INFORMA RESEARCH SERVICES AND MYFICO.COM. INTEREST RATES AS OF 9/15/03

Credit Lifeline uses all the credit laws under the Fair Credit Reporting Act (FCRA) to have your account information disputed, updated and/or deleted. From charge-offs to liens, even repossessions, they have disputed virtually every credit problem under the sun—and helped thousands improve their credit scores...from doctors, attorneys and movie stars to blue-collar workers.

What Type Of Service Can I Expect For My Money?

- Disputing with the all three of the credit bureaus
- Challenging or negotiating with bill collectors
- Reviewing your file with their in-house attorneys
- Re-submissions and follow-ups with the credit bureaus
- Unlimited follow-up with mail, fax and phone at no extra charge
- Personalized advice and consultation
- A guaranteed raise in your current credit score
- They guarantee to work on your case—at no extra charge—until your credit is complete

What Is The Cost?



Credit Lifeline charges a one-time fee of \$1000 for these services; however, Dr. Harry Elwardt has worked out an exclusive arrangement with Pearl Polto that has lowered the price to just \$650. This is a limited time offer. Call today for a free CD of a FOX TV interview of Pearl Polto explaining your credit rights (630-961-5145) or contact Pearl Polto directly at 800-876-2733 and ask for the Dr Harry Deal!