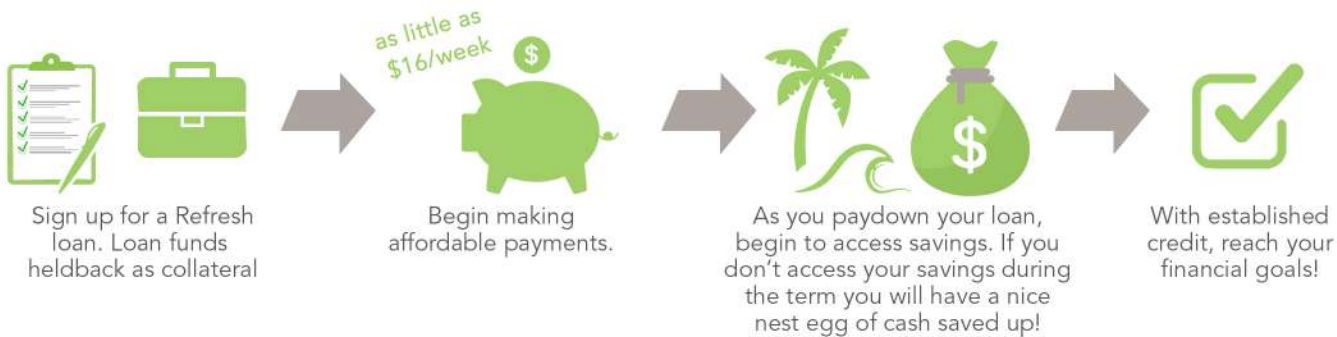


Rebuild Your Credit with CASHIN MORTGAGES!

**THE CREDIT REBUILDING SOLUTION.
 SAVE MONEY TO CHANGE YOUR FINANCIAL FUTURE.**



What Customers Are Saying...

I had previously had difficulty obtaining a loan due to a credit score of 0. In a few months, I am proud to say that my credit is now in a position allowing me to **qualify for a loan** with easyfinancial. I am thrilled about my new found credit and am using my funds to **purchase a car**. I look forward to continuing to **build my credit thanks to Refresh!**

Dawn, St. Martins New Brunswick

I am proud to inform you that y credit has gone up to a level that has allowed me to get an unsecured credit card. I am **now able to get a personal loan** at an acceptable interest rate. I'd like to thank Refresh for allowing me to get a loan which was very instrumental in **improvement my credit status.**

Romeo, Surrey British Columbia

"I just want to say thank you for your amazing program. After 10 months of being with your program, my credit score jumped from a 414 to a 715 and I got approved for a credit card from my bank. Refresh is amazing!"

- Andrew, Hamilton, ON

"My credit has built substantially and I was able to obtain a mortgage in just over a year. I climbed out of the rut I ws in. I am in a much more comfortable place financially than ever before."

- Matthew, Peachland, BC



- Proud Canadian Company based in Kelowna
- Assited over 30,000 Canadians Build Better Futures since 2010
- Our Program offered in over 1500 locations across Canada



Our Core Values

- Respecting each individual
- Making transformations possible
- Serving with compassion and understanding
- We are Champions of Time, Talent and Treasure

How does Refresh help?

- A new "Installment Loan" Trade registered on the Credit Bureau
- Affordable principle & interest Payments collected over a set term
- Payments reported monthly to both Equifax & TransUnion
- This provides positive activity needed to assist with increasing credit score
- Payments (minus fee/interest) goes towards building savings
- Savings to assist with future home purchase, towards Down payment or closing costs.

Credit Rebuilding Savings Program



Who Benefits with Refresh

- Anyone declined for Loan or Mortgage due to tarnished credit
- Bankruptcy (past or present), Consumer Proposal or Credit Counselling
- Rent to Own or Private Mortgage Clients
- Limited Credit history - New Canadians/Employed Students
- Victims of Identity Theft
- Self employed individuals due to tarnished credit
- Clients with other sources of income, Child Tax/Permanent disability etc.
- Clients who wish to increase their existing score to benefit from lower interests rates and saving thousands in long term interest cost

Set up charges and terms

- Loan Administration fee: \$200 - \$400 is paid within 6-9 months depending on loan chosen
- Interest 15.99% : (simple interest calculated on reduced balance)
- Terms 36 - 60 months (All our Programs are fully open)
- Cancellation: Clients are able to pay out their loan or close at any time without penalty. Prior to closing any Admin fee outstanding must be paid in full.

Default: If the client defaults prior to the Admin fee paid in full and does not pay the fee, their Credit Bureau will be negatively impacted.



Credit Rebuilding Process

- Choose from 4 program values - \$1200 / \$2350 / \$3200 / \$5500, fitting within your budget
- Affordable payment frequently chosen - Weekly/Bi-weekly/Semi-monthly/Monthly
- Loan Documents signed and valid ID & Banking provided by client
- A welcome Package will be sent with all info regarding the Program and access to Portal
- Payment collected and reported to both Bureaus monthly
- Access to Portal, view balance of loan and savings once accumulated
- Fully open terms, prepay with no penalty
- Once fee is paid, you will have access to any accumulated savings

CONTACT

A Cashin Mortgages Agent or Representative TODAY!

416-898-7600

www.CashinMortgages.ca

START NOW!

Refresh your Credit Application **[Click Here](#)**





Topics Covered:

Money Myths
Understanding Credit
How to Save
Building Wealth
Careers
Goal Setting
Building your Brand

Learn more at:

www.refresh.fit

Powered by



As seen on



What is f.i.t?

f.i.t. is an exclusive Financial Empowerment program available to every Refresh client. *f.i.t.* is the next step in the evolution of Refresh as we continue to help build a better future for every one of our clients.

Every client who completes *f.i.t.* will also be entered to win various prizes throughout the program.

How does f.i.t work?

FIT is composed of several chapters, each made up of sections containing videos 3-5 minutes in length. At the end of each section, FIT users can take a quiz to see what knowledge was retained.

How much does f.i.t cost?

Refresh FIT will be available to all clients **completely free!**

Summary of f.i.t

- Increased financial awareness
- Free for all Refresh clients
- Frequent prizes/draws
- Short, interactive videos
- Chapter quizzes to test knowledge

