**First Sterling Management**

**Programs/Price List**

**Programs:**

* **Credit Repair**- [Restoration of bad credit, deletion of collections, closed accounts, correction of personal information, bankruptcy removal, student loans, child support, and inquiries.]

**Cost**: **1,000.00- 2,500.00 (1# remove up to 5 collections/ closed accounts, info scrubbing, remove 5 inquiries; 2# remove up to 10 collections/ closed accounts, info scrubbing, remove 10 inquiries; 3# remove up to 20 collections/ closed accounts, info scrubbing, remove 20 inquiries)**

* **Credit Accelerator**- [adding of Primary User and Authorized User tradelines then acquire unsecured credit cards, lines of credit, home and car financing, personal loans, apartments, department store cards, etc.]

**Cost: $2,500.00 includes 5 Primary tradelines and 1 Authorized User tradeline (Personal product only) + %10**

* **Business Creator**- [Creating a start up or reinstatement plan for a new or existing business, establishing proper documents, and structural plan.]

**Cost: $250.00 service fee (article filing, document creation, EIN creation) + state filling fee**

* **Capital Builder**-[Business credit building and revolving credit funding ie. Business credit cards, Lines of credit, vendor accounts, retail accounts, equipment financing.]

**Cost: $3,000.00- $5,000.00 deposit + 10% of total amount approved/ obtained (Reminder: client needs a separate budget to pay for needed business tradelines as we go. Usually around $2,000.00 over a 6 month period.) (Business Product Only)**

* **Loan Connector**- [connecting Personal & Business clients to desired loan products; home, car, small business, personal cash, consolidating, balance transfer (new credit cards & credit limit increase), equipment loan & lines of credit, merchant loans, PPP Loans, SBA Loans, private banks/ investors loans, Hard Money Loans, Brokerage account margins, commercial real estate loans, truck/ commercial vehicle loans, apartments.

**Cost: $2,000.00- Requires a 1,000.00 deposit + 1,000.00 after approvals (This can include up to 3 loan approvals, additional loan approval requires additional payment)**

* **Credit Class**- [This will provide one on one credit coaching, training, lectures, insight to each stage of credit building, personal and business credit usage. How to make money and utilize the points from your credit cards. Complete training of the banking system and list of loan officers, what underwriters are looking for, how this effects your taxes and introduction to infinite banking.]

**Cost: $ 1,000.00- [This will be a 2week training course that will be available online, on the phone and in person at conferences and speaking engagements. [Speaking engagements are a separate charge (negotiable) for any person that would like to book our financial counselors.]**

* **Personal Mentoring**- [This will be a program that offers personal and business development included with the credit class. They will have a direct cell number to call and be mentored by Antonio Cook or any of our financial counselors over an extended period of time. Also given the opportunity to be invited into investment opportunities with First Sterling Management LLC or any of it’s strategic partners. As well as networking opportunities will FSM network.

**Cost- $5,000.00- This is a direct mentorship program for anyone interested in entrepreneurship mentoring along the way of their growth and be put completely in the midst of all the operations of FSM and possibly become a Managing Director, investor, etc. This includes instructions of how to trade/ manage stocks and Forex trading as well as BitCoin investing.**

* **Asset Growth**- [This will include First Sterling Management team of Managing Directors being personally assigned to a small business, brokerage accounts, Estate’s (planning & management), New Business Development, Research and Development project, Investment, Merger and Acquisition, Initial Public Offering (IPO), and Private Placement Memorandum (PPM). To internally grow the performance, value, and cash flow (dividends) of the assets assigned.

**Cost**: **10-50% of capital gains and or equity involved in asset managed to create passive cashflow for FSM (dividends).** **(Some assets will require a deposit to begin management duties)**