What percent of your leads DO NOT Qualify

because of Thin Credit, Poor Credit or Bad Loan Terms?



How many deals are you losing?

- ☒ No Credit Score
- ☒ Low Credit Score
- ☒ Bad Loan Terms (High Interest Rates)

Lost Sales

Frustrated Customers

More declines.

Let's turn more leads into approvals!

HOW MANY MORE REFERRALS WOULD YOU GET?

Help More People Get on the Road!

If your clients got **GREAT RATES** & **LOWER PAYMENTS** for their car loan because you helped them

Get CREDIT READY Fast?



- Lower Payments
- Better Interest Rates
- Higher Approval Odds
- Builds Long-Term Customers

- HAPPIER CUSTOMERS
- MORE REFERRALS
- BIGGER SALES

Avoiding the pitfalls of **predatory auto loans they end up with!**

People Help People!

Getting someone a car loan with a 600 credit score is like giving a 16 year old a Corvette for their birthday.

Great Things Come With Responsibility!



Exciting Today... Expensive Tomorrow!



It is likely to have ongoing pitfalls!

- High Interest Rates
- Larger Monthly Payments
- Higher Risk of Repossession
- More Stress

KNOWLEDGE
BETTER DECISIONS
BRIGHTER FUTURES

Good Decisions Lead to a Brighter Future!

According to JD Power Studies:

"Showroom visitors come to the first dealership they visit more ready to buy than at any other time in modern car sales history."



75%

of people still walk out the door!



Only **19%**

of those those that walk out went to **purchase elsewhere.**





Over 50%

of your leads still want to buy from you,

now they can!

A+ CREDIT SCORE = LOW INTEREST RATES

BAD CAR LOANS
High Interest Rates Cost You!

How much are you looking to borrow?

$30,000

For how long?

72 Months (6 years)

Interest rate

27%



Your estimated monthly payment

$845

Total Principal Paid	$30,000
Total Interest Paid	**$60,863**

VS

GOOD CAR LOANS
Low Interest Rates Save You Money!

How much are you looking to borrow?

$30,000

For how long?

72 Months (6 years)

Interest rate

7%



Your estimated monthly payment

$511

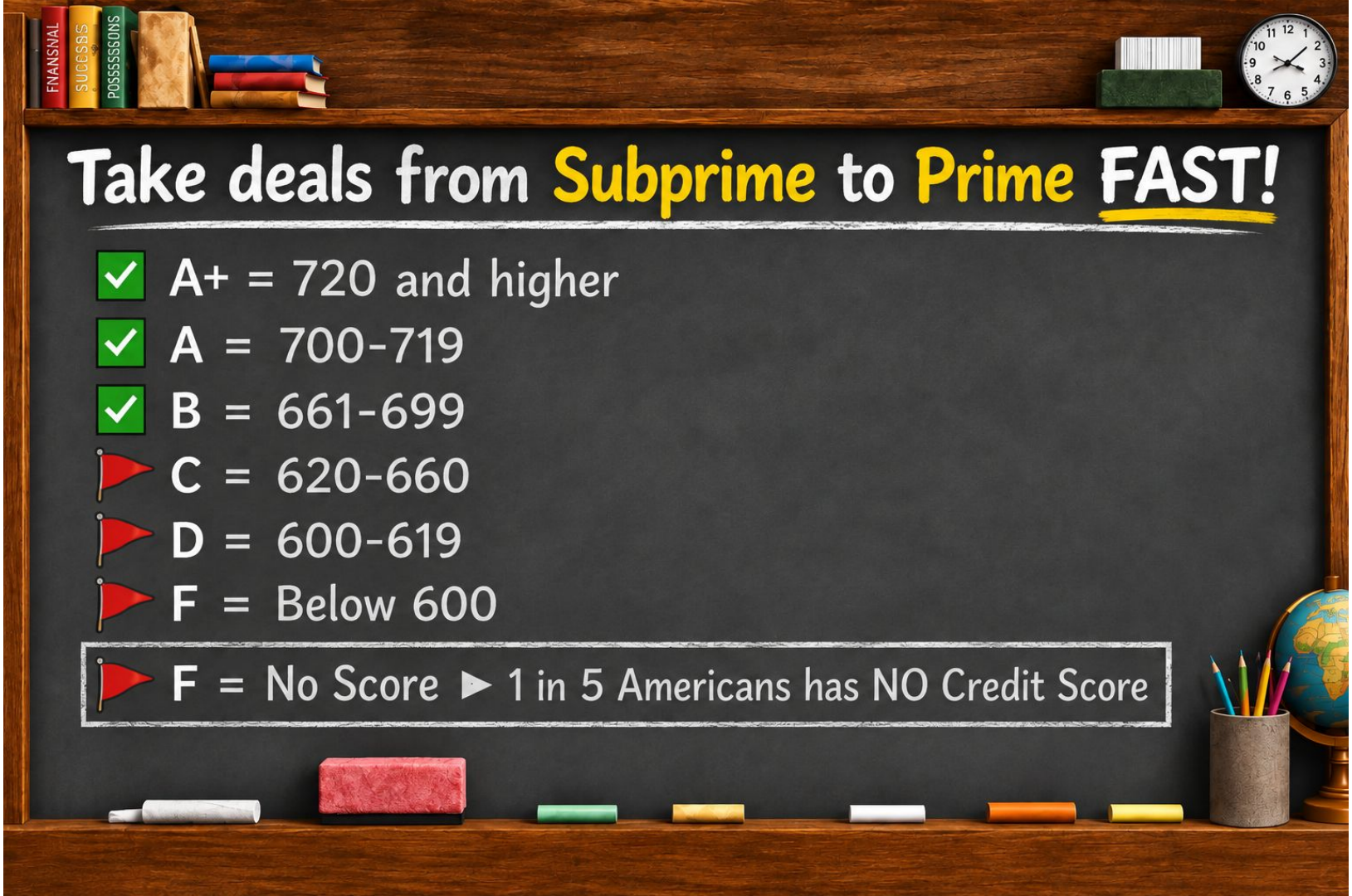
Total Principal Paid	$30,000
Total Interest Paid	**$36,826**

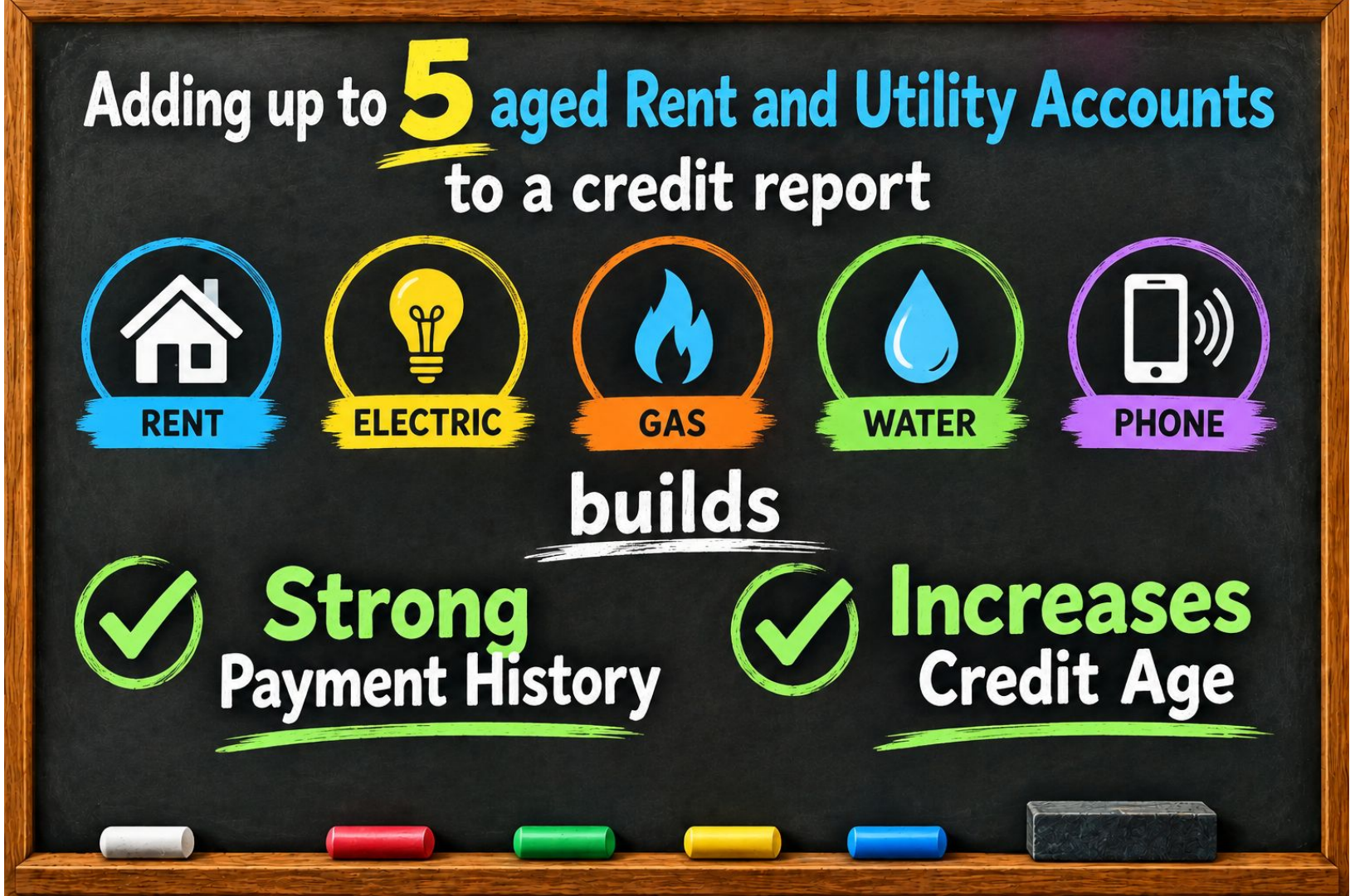
YOU SAVE $24,037 in interest over 6 years!

KNOWLEDGE
BETTER DECISIONS
BRIGHTER FUTURES

You can help your clients avoid the predatory lenders


Auto loans with Satanander, Rest In Peace Lake & Credit Accept Your Fate
do not generate referrals, they often generate Claw Backs!
Satanander
Rest In Peace Lake
Credit Accept Your Fate
CAR DEALERSHIP
HIGH INTEREST AUTO LOANS $$$
SUBPRIME AUTO LOANS $$$
PREDATORY AUTO LOANS $$$
CLAW BACK $$$
DEALER
HAPPY CUSTOMERS R.I.P.
REPEAT BUSINESS R.I.P.
REFERRALS R.I.P.
No Referrals Unhappy Customers
High Risk Repossessions
Claw Backs Lost Revenue
Your customers deserve a better future! Help them get 720 Credit Ready with Rental Kharma.


Take deals from Subprime to Prime FAST!
A+ = 720 and higher
A = 700-719
B = 661-699
C = 620-660
D = 600-619
F = Below 600
F = No Score ► 1 in 5 Americans has NO Credit Score


Adding up to 5 aged Rent and Utility Accounts
to a credit report
RENT
ELECTRIC
GAS
WATER
PHONE
builds
Strong
Payment History
Increases
Credit Age

#4 CREDIT AGE

50% OF STUDENTS HAVE A D OR F GRADE FOR CREDIT AGE

Less than 2 years average Credit Age

Credit Age Grades

What is your Credit Age grade?

- A = 8+ Years
- B = 5-7 Years
- C = 2-5 Years
- D = 1-2 Years
- F = Less than 1 Year



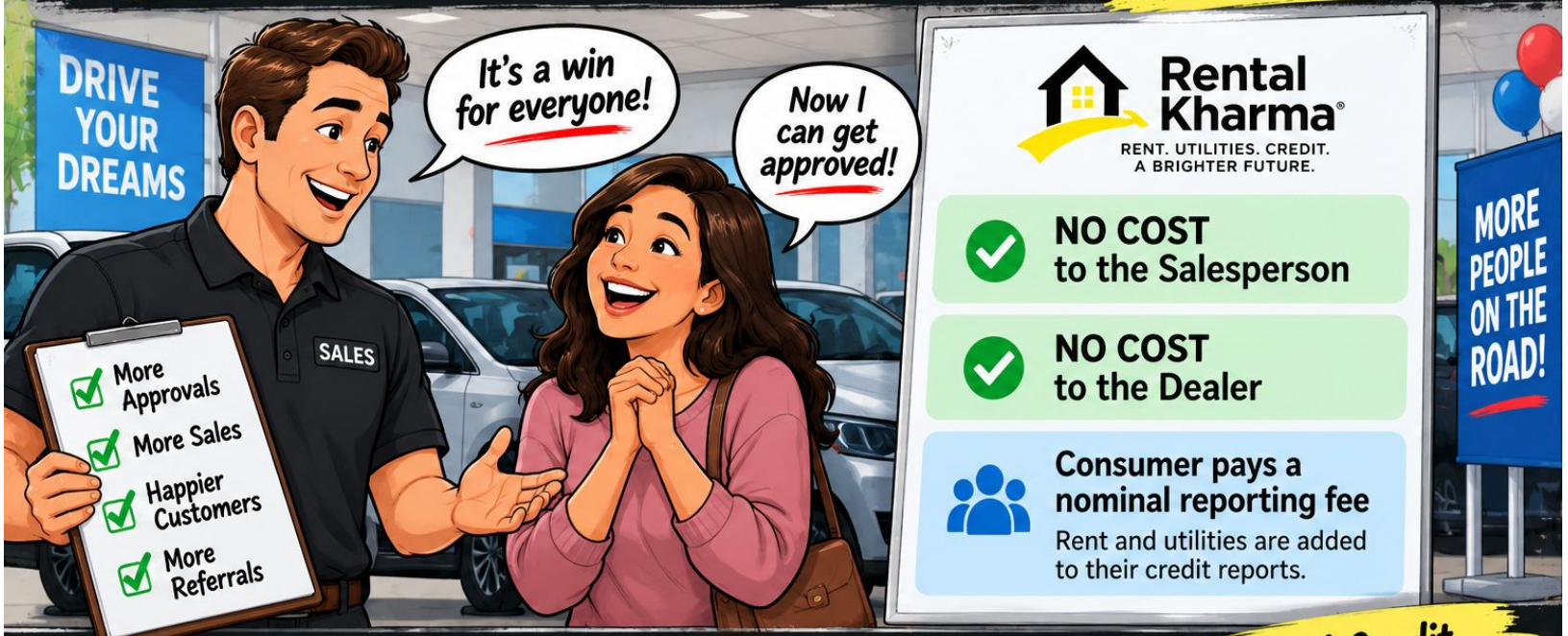
3rd Grade Math: How It's Calculated

Account #1:	Account #2:	Account #3:	Total Age:
5 Years	+ 2 Years	+ 2 Years	= 9 Years

Total Age (9) ÷ Total Accounts (3) = **3 YEARS AVERAGE**

There is NO Cost to the Salesperson or the Dealer

The consumer simply pays a nominal reporting fee.



Rental Kharma®

RENT. UTILITIES. CREDIT. A BRIGHTER FUTURE.

- **NO COST** to the Salesperson
- **NO COST** to the Dealer
- **Consumer pays a nominal reporting fee**
  Rent and utilities are added to their credit reports.

More Approvals | More Sales | Happier Customers | More Referrals

Good Credit Drives Opportunity!


Everyone in the
training webinar today
gets
1 Free
Rent and Utility
Reporting Service
for yourself or a family member.


Rental Kharma®
RENT. UTILITIES. CREDIT.
A BRIGHTER FUTURE.
AUTO SALES
$10
THANK YOU
REFERRAL FEE
for each client you send
to Rental Kharma
MONTHLY
BONUS POOL
Top performing
salespeople each month
earn extra bonuses!
MORE DEALS
HAPPIER CUSTOMERS
STRONGER BUSINESS
People Help People

Is their credit score below 700?

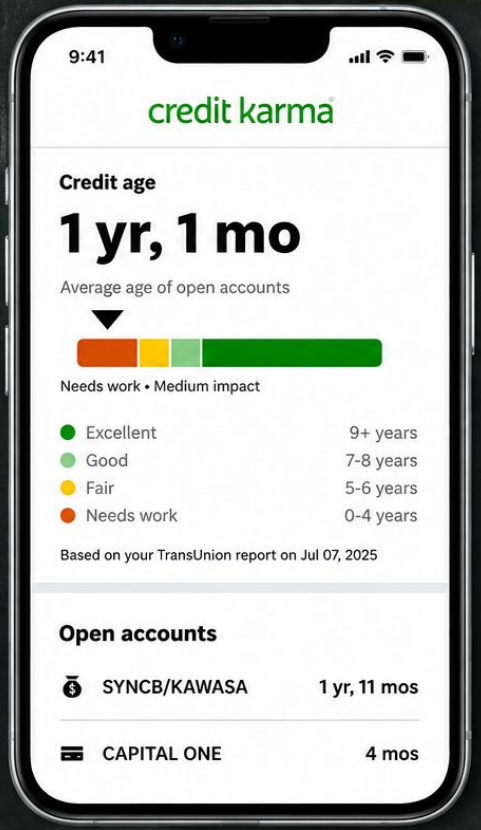


1. Have them open their **Credit Karma App.**
2. Check their **credit score.**
3. If it is below 700, they may be missing credit for **Rent and Utilities** they already paid!

ck
Credit Karma

Add Rent and Utilities to help them get to 720+!

When a client comes in...



1. Have them open their **Credit Karma App.**
2. Check how many **open accounts** they have.
3. Look at their **Credit Age** and see if adding rent or utilities will boost their age and history.

Credit Karma

More Accounts. Older Age. A Stronger Credit Profile!

Helping More People Get Approved!

After adding rent and utilities in 3 days

credit karma

Open accounts

Wells Fargo	2 Years
CAPITAL ONE	4 mos

BEFORE
(2 Accounts)

Add rent and utilities...

3 DAYS

credit karma

Open accounts

RK/RESIDENCE	12 yrs, 7 mos
RKUTIL/TELCO	17 yrs, 7 mos
RKUTIL/WATER	14 yrs, 8 mos
CAPITAL ONE	4 mos

AFTER
(4 Accounts)

- ✓ More **Accounts**
- ✓ Older **Credit Age**
- ✓ Stronger **Payment History**

Same customer. Stronger profile. More approvals!

Which Accounts Increase the Credit Score the Most?

*It has **nothing** to do with the amount of the payment.*

One 5 year old
Phone Payment
$25 per month

5 Years
of On-Time Payments

=

5 Years of
Rent Payments
$2,500 per month

5 Years
of On-Time Payments

*Both have the **SAME** impact on your credit score!*

It's about payment history, not the payment amount!

GOOD HABITS
STRONG CREDIT
MORE OPPORTUNITIES

The Feedback Loop

You refer your client





When you clients reporting is complete, you get a **TEXT message.**

- ☑ Know when they enroll
- ☑ Follow up at the right time
- ☑ Close more deals!

More Approvals. More Cars. More Loyal Customers.



Simply send your new clients...

to one of the lenders in your lender network that uses TransUnion for their auto loans.

1 Your client enrolls with Rental Kharma

2 We add their rent and utilities to their credit report.

3 You get a text when their reporting is complete.

4 Send them to a lender in your network that uses TransUnion for auto loans.





Reported in 3 Days or Less!





- ✓ More Approvals
- ✓ More Sales
- ✓ Happier Customers
- ✓ More Referrals

Everyone Wins!

Which TransUnion Lender is Best?

Not all lenders use the same credit score. Here's what you need to know.

Best: One that uses VantageScore®

Many Credit Unions use Vantage for auto loans which includes both **Rent and Utilities** in the score model. Vantage is the Score seen in the **Credit Karma APP**.



Rent + Utilities

Consumers will see the BIGGEST score increase in this scenario.

Second Best: One that uses FICO®

Other auto lenders use FICO which has included **Utilities** in the credit score model for **30+ years**. FICO's newer versions **FICO(9 or 10T)** include **Rent** in the score model.



Utilities

Rent
(With FICO 9 or 10T)



★ *We recommend Alliant Credit Union,*
They use TransUnion, Vantage Score and serve all 50 States.

ALLIANT CREDIT UNION

Rental Kharma

HELPING FAMILIES BUILD A BRIGHTER FUTURE

ELIMINATE CUSTOMER FRUSTRATIONS

Happier Customers. More Cars. A Stronger Community.

No more multiple hard inquiries because you no longer need to shop them around to dozens of lenders.

Inquiry details

WELLS FARGO AUTO	Nov 11, 2024
ACHIEVA CREDIT UNION	Nov 11, 2024
FORTERA CREDIT UNION	Nov 11, 2024
FORD MOTOR CREDIT (I	Nov 11, 2024
AMERICAN CREDIT ACCE	Nov 11, 2024
CAP ONE VIA DEALER	Nov 11, 2024
ALLY FINANCIAL	Nov 11, 2024
GLOBAL LENDING SERVI	Nov 11, 2024
REISELMAN MOTOR COMP	Nov 11, 2024

8 HARD INQUIRIES!
This can significantly lower their credit score.

The Better Way

WITH RENTAL KHARMA

- ☑ Help your customer build their score with rent and utilities.
- ☑ No need to shop dozens of lenders.
- ☑ Avoid multiple hard inquiries.
- ☑ Happier customers.
- ☑ Save time.
- ☑ Close more deals.



DRIVE PEOPLE FORWARD

YOU CLOSE MORE DEALS WHEN YOU HELP PEOPLE.

Real People. Real Impact. Brighter Futures.

From Credit Ghost to Credit Ready



Zero Credit Score to Prime Credit In Days!
NOT YEARS!

- **4** Months of past history = 0 → **640** in days
- **2** Years of past history = 0 → **685** in days
- **5** Years of past history = 0 → **720** in days



NEW CAR
BRIGHTER FUTURE!

- ✓ More Approvals
- ✓ More Sales
- ✓ Happier Customers
- ✓ More Referrals

Everyone Wins!

How many leads are sitting in your CRM right now that could qualify with Rental Kharma's help?

Turn more leads into deals!



Re-Engage More Leads | **Close More Deals** | **Help More People** | **Grow Your Business**

Real Partners. Real Results.

Partner Success

HELPING MORE PEOPLE REACH 720 CREDIT READY

Stronger Partners. Brighter Futures.



Elias Legra Jr
8 months ago

Google Review

★★★★★

"I have been a Mortgage Broker for over 40 years and have finally found a Company that is truly changing lives. I had a borrower with a **680-credit score** but needed a **720** in order to save almost 50 basis points of a $700,000 loan. Well, you guys came through and his credit score **jumped to 725 in just 2 weeks**, saving him almost **$83,880.00** over the life of the loan, thanks to Rental Kharma."

Mortgage Broker | 40+ Years Experience

Member Reviews

Rental Kharma®
RENT. UTILITIES. CREDIT. A BRIGHTER FUTURE.

Reviews 1,148 • Excellent

★★★★★ **4.8** out of 5

VERIFIED COMPANY



Real Stories. Real Impact.

MORE APPROVALS | BIGGER OPPORTUNITIES | HAPPIER CLIENTS | STRONGER COMMUNITIES

The dealership wins

by selling **more cars**

gaining loyal **customers**

and reducing **claw backs** from repos



Stronger Customers. A Stronger Dealership.

No Credit No Problem

We are the community friendly dealer that puts you into a good loan at a good rate.

- **No Credit?** We can help.
- **Low Credit Score?** More options.
- **First Time Buyer?** You're welcome here.
- **Rebuilding Credit?** We've got solutions.

Everyone Drives Forward!



STRONGER **COMMUNITIES** | MORE **APPROVALS** | AFFORDABLE **PAYMENTS** | BRIGHTER **FUTURES**

Good People. Great Cars. Stronger Communities.

Put the predatory Buy Hear Pay Hear dealers out of business.

Your community will thank you!



FEWER PREDATORY LENDERS | MORE APPROVALS | STRONGER COMMUNITIES | MORE FINANCIAL STABILITY | HAPPIER CUSTOMERS

Good People Create Stronger Communities!

Rental Kharma

HELPING FAMILIES BUILD A BRIGHTER FUTURE

HOW UTILITY REPORTING WORKS

Every Payment Counts!

Turn the bills you already pay into a stronger credit profile.

1 Backdated Reporting



We report utility accounts back to the open date.

The record is 29 YEARS for a phone bill!

2 Flexible Payment Methods



It doesn't matter how you pay your bills.

Cash, money order, check, or online.

3 Account Ownership



The utility account needs to be in your name.

4 Verification Process



We complete a 3-way call with the utility to confirm the open date.

Ongoing our system logs in and downloads your recent statement(s).



Same Bills. A Brighter Future.

Rental Kharma®

RENT. UTILITIES. CREDIT.
A BRIGHTER FUTURE.

Small Bills Make a Big Difference!

HOW MUCH DOES UTILITY REPORTING COST?

More Utilities. Stronger Credit.

1 UTILITY REPORTED	2 UTILITIES REPORTED	3 UTILITIES REPORTED	4 UTILITIES REPORTED
$25 ENROLLMENT	$50 ENROLLMENT	$75 ENROLLMENT	$100 ENROLLMENT
$4.95/month	$9.95/month	$14.95/month	$19.95/month

- Help Build Your Credit
- Report Past and Current History
- Fast & Easy Enrollment

Rental Kharma®
RENT. UTILITIES. CREDIT. A BRIGHTER FUTURE.

BETTER CREDIT
BRIGHTER FUTURE

Rental Kharma®

RENT. UTILITIES. CREDIT. A BRIGHTER FUTURE.

HOW RENT REPORTING WORKS

Your Payments Build Your Future!

1 BACKDATE & REPORT



We backdate and report your rent since your move-in date.

To date the record stands at 29 years old!

2 PAYMENT FLEXIBILITY



It does not matter how you pay your rent.

Cash, money order, check, or online.

3 LANDLORD VERIFICATION



You can rent from family, a landlord, or a property management company.

We verify ownership of the rental before verifying with the owner.

4 MONTHLY UPDATES



Each month we verify the rent with the owner or manager.

Your on-time payments continue to build your credit!



Same Rent. A Brighter Future.

HOW MUCH DOES RENT REPORTING COST?

Same Great Service. More Opportunities.

One Renter

only **$75** ENROLLMENT

$8.95 monthly

Two Renters

only **$100** ENROLLMENT

$13.95 monthly

Same Rent. A Brighter Future.

- Help Build Credit
- Report Your Rent History
- More Opportunities

BUILD CREDIT
MORE OPPORTUNITY
BRIGHTER FUTURE

Member Benefits

PEOPLE ✦ CREDIT ✦ OPPOR NITY ✦ A BRIGHTER FUTURE

Why a 90 Day Guarantee?



Your Success Matters to Us!

We believe it's the right thing to do.

Our 100% Money Back Guarantee covers the following:

If you are not satisfied
We want you to be happy with your experience.

If we cannot confirm your rent or utility bills
If we're unable to verify your rent or utility payments, you'll get a full refund.

If your landlord or property manager refuses to help verify your rent
This is rare — 95% of landlords are happy to help.

OUR PROMISE

REAL PEOPLE. REAL SUPPORT. REAL RESULTS.

CREDIT SCORES MADE SIMPLE

Vantage vs FICO

Different Models. Same Goal. More Opportunities!

VantageScore®

- Includes **Rent and Utilities** in the score model
- The majority of **Credit Unions** use it for **Auto Loans**
- Used for **all mortgages** per **US Government mandate**

VS

FICO®

- Includes **Utilities** in the score model since **1980's**
- Declining use by lenders because it is **expensive**
- Still an options for lenders for **Government mortgages**



Credit Score Impact

Adding Just 1 Account With 2 Years History

Small Changes Create Big Opportunities!

NO CREDIT SCORE?

1 in 5 Americans Have NO Credit Score

Average Point Increase	668
Upper 10% Average Increase	745
Lower 10% Average Increase	636

400 - 500

FROM CHALLENGED TO POSSIBLE

Average Point Increase	54
Upper 10% Average Increase	126
Lower 10% Average Increase	15

500 - 550

BUILDING MOMENTUM

Average Point Increase	51
Upper 10% Average Increase	130
Lower 10% Average Increase	14

550 - 600

CLOSER TO YOUR GOALS

Average Point Increase	38
Upper 10% Average Increase	105
Lower 10% Average Increase	10

DREAM
PLAN
BUILD

A Higher Credit Score Opens Doors!

Homes • Better Rates • More Opportunities

Future Home

Credit Score Impact

Adding Just 1 Account With 2 Years History

Small Changes Create Big Opportunities!

600 - 650 — BUILDING A FOUNDATION



- Average Point Increase: 32
- Upper 10% Average Increase: 111
- Lower 10% Average Increase: 6

650 - 700 — GETTING CLOSER TO YOUR GOALS



- Average Point Increase: 17
- Upper 10% Average Increase: 79
- Lower 10% Average Increase: 4

700 - 750 — MORE OPPORTUNITIES AHEAD



- Average Point Increase: 11
- Upper 10% Average Increase: 42
- Lower 10% Average Increase: 2

750+ — KEEP BUILDING WEALTH



- You only need rent reporting if your mortgage loan officer sent you to us
- Quick Addition of Data for Mortgage Approval
- Adds Needed Age to Your Credit Report
- Average Point Increase: 6



A Higher Credit Score Opens Doors!

Homes | Better Rates | More Opportunities



Our Referral Program

HELP MORE FAMILIES BUILD A BRIGHTER FUTURE



Tanya Neal
Head of Impact Partnerships

People Helping People

Refer-a-Friend

Help protect your friends and family.

100% Free To Join
No cost to refer. Anyone can join.

Custom Discount Code
Your friends get a special discount when they enroll.

Real-Time Feedback Loop
You'll be notified when someone you refer enrolls.

Together we can help more families become 720 Credit Ready!

SCAN TO REFER

Rental KHARMA
Good Renters Deserve Good Credit™

MAKE A BIGGER IMPACT TODAY!

Member Benefits

Rental Kharma®
RENT. UTILITIES. CREDIT. A BRIGHTER FUTURE.

People Help People

Learn
Get 720 Credit Ready Education & Community
Driver's Ed for Credit, No Down Payments & Avoiding Financial Pitfalls.

Mentoring
Unlimited 1-on-1 Credit Mentoring
Personal Action Plan Helps You Reach Your Goals.

Workshops
Free Credit Workshops Multiple Times Each Week
Live and interactive. Get your questions answered.

Confidence
90-Day Money Back Guarantee
Try it with confidence. We're here to help you succeed.

EDUCATION
ACTION
RESULTS

A Brighter Financial Future Starts Here!

- ☑ Better Credit
- ☑ More Opportunities
- ☑ Brighter Future

Knowledge Creates Opportunity

Member Benefits

Your Video Road Map

3 Minutes

A personalized video with your current credit grade and a step-by-step plan to reach your goals.

- See your **current credit grade**
- Get a clear **step-by-step plan**
- Short, **easy** to follow **video**



Knowledge gives you control!

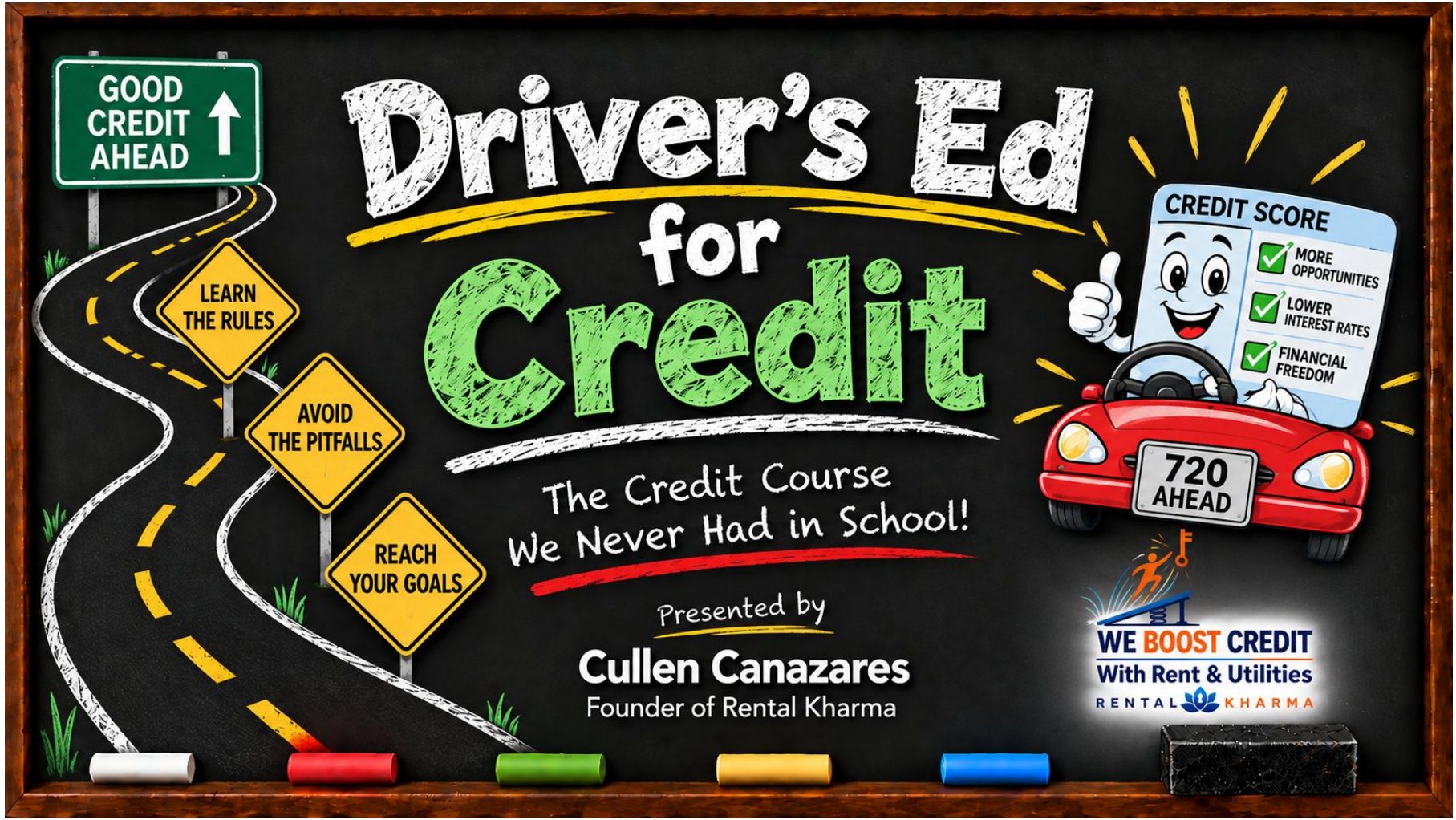
- MORE KNOWLEDGE
- BETTER DECISIONS
- FASTER RESULTS
- BRIGHTER FUTURE

Do you want a new lead source?



You can help educate people in your church community by proctoring Rental Kharma's Driver's Ed for Credit Class.

- Help your community thrive with good credit.
- Keep them away from predatory lenders.
- Stronger families. Stronger futures.
- A healthier church community. A brighter tomorrow.


GOOD CREDIT AHEAD
LEARN THE RULES
AVOID THE PITFALLS
REACH YOUR GOALS
Driver's Ed for Credit
The Credit Course We Never Had in School!
CREDIT SCORE
MORE OPPORTUNITIES
LOWER INTEREST RATES
FINANCIAL FREEDOM
720 AHEAD
Presented by
Cullen Canazares
Founder of Rental Kharma
WE BOOST CREDIT
With Rent & Utilities
RENTAL KHARMA

WE WILL CREATE FOR YOU

A FLYER FOR YOUR EVENT

that manages the attendee list and send them reminders for the class.

- **PROFESSIONALLY DESIGNED FLYER**
  Customized with your logo, date, time and location.
- **ONLINE REGISTRATION**
  Attendees sign up with a simple QR code or link.
- **AUTOMATIC ATTENDEE LIST MANAGEMENT**
  We track all registrations for you.
- **REMINDER EMAILS & TEXT MESSAGES**
  Attendees automatically receive reminders before the class.
- **YOU FOCUS ON YOUR COMMUNITY**
  We handle the rest!



AUTOMATIC REMINDERS!

- EMAIL REMINDERS
- TEXT REMINDERS
- DATE & TIME DETAILS
- HIGHER ATTENDANCE

MORE IMPACT IN YOUR COMMUNITY!

WE MAKE IT EASY FOR YOU!

Real People. Real Impact. Brighter Futures.

RentalKharma
HELPING FAMILIES BUILD A BRIGHTER FUTURE

Driver's Ed for Credit Class

CHURCH PROGRAM

INVEST IN YOUR COMMUNITY
CHANGE LIVES

- EDUCATE
- EMPOWER
- TRANSFORM

Financial Freedom Builds Stronger Families!



Stronger Families Stronger Communities

720

1. EDUCATE YOUR COMMUNITY
Help them get the knowledge they need in our Driver's Ed for Credit Class.

2. BETTER CREDIT
They learn how to maintain good credit and avoid predatory lenders.

3. THEY COME TO YOU
When they're ready to buy a home or car, they are likely to call you *because you are the one that showed them the way!*

Because you are the one that showed them how to maintain good credit and avoid predatory lenders.

People Help People.

Brighter Futures Together!

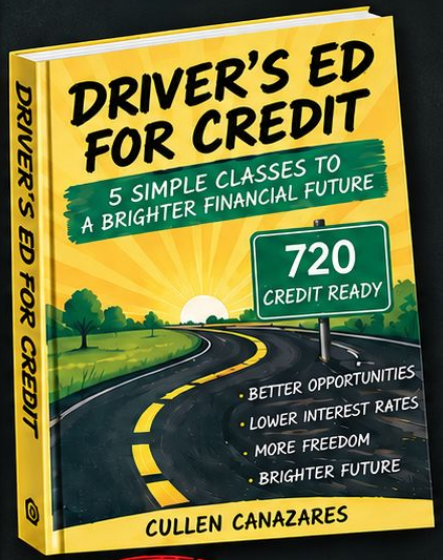
RentalKharma
HELPING FAMILIES BUILD A BRIGHTER FUTURE

FAITH | KNOWLEDGE | OPPORTUNITY | STRONGER COMMUNITIES

SCHEDULE A CALL TO PROCTOR OUR

DRIVER'S ED FOR CREDIT CLASS

IN YOUR COMMUNITY



RentalKHARMA

SCHOOLS
Help students build a brighter future.

CHURCHES
Strengthen families and communities.

COMMUNITY ORGANIZATIONS
Create real opportunities for lasting change.

Knowledge today. Brighter tomorrows!

- ☑ Simple Lessons
- ☑ Real-World Skills
- ☑ Life-Changing Results

HELP US BRING FINANCIAL EDUCATION TO MORE COMMUNITIES!

STRONGER PEOPLE. STRONGER COMMUNITIES.


Rental KHARMA