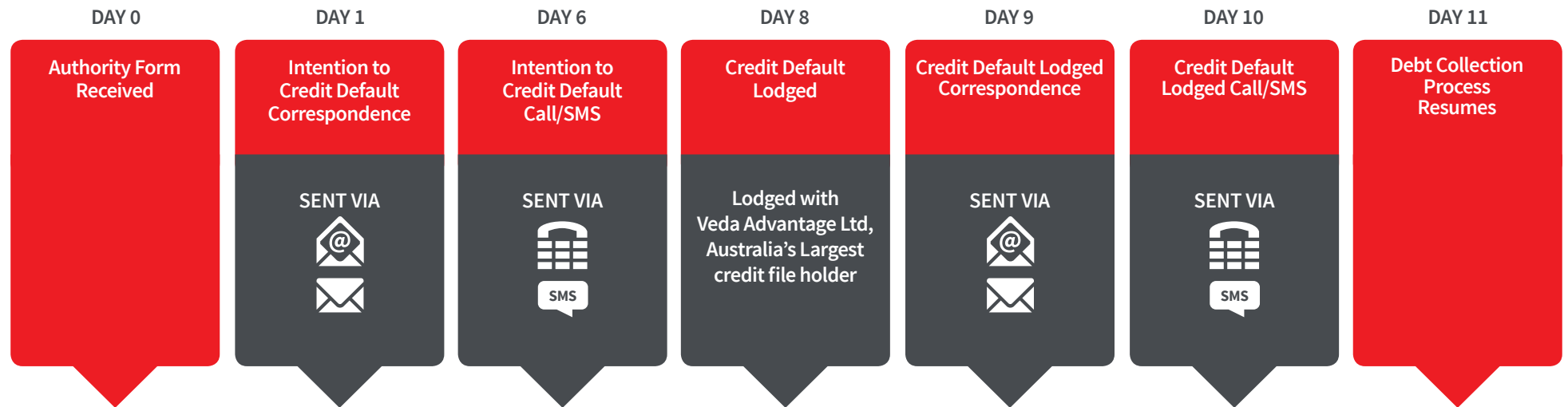


Credit Default Process in Detail

We are able to place credit defaults on the permanent records of non-paying debtors, which cripples their ability to get more credit and motivates them to finally clear their debts. The default will remain on file for a 5 year period.



At every stage, we pause and run through the sequence below

