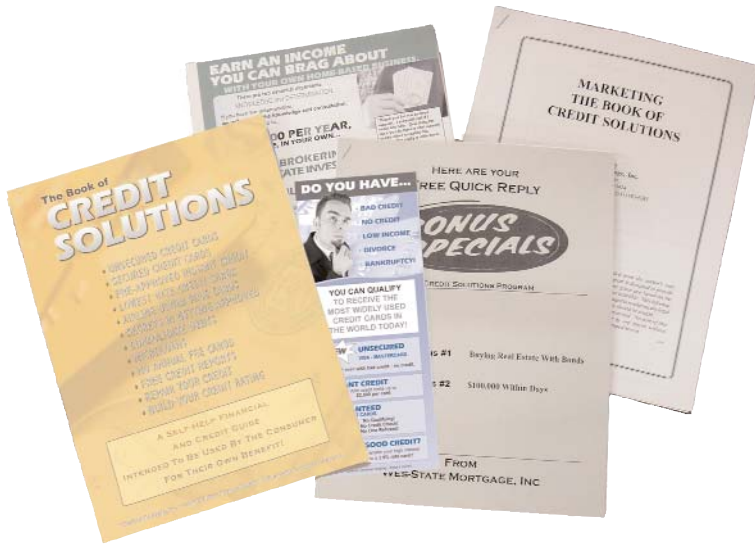


BECOME A CREDIT CARD CONSULTANT



YOU CAN EARN **\$50,000**
TO **\$75,000** PER YEAR
PART-TIME FROM YOUR
OWN KITCHEN TABLE!

REMEMBER:

- You get **FREE** phone consultation (call our office at 800-569-4816)
- **FREE** Bonuses valued at \$75.00
- 90-Day Money Back Guarantee

**TO READ MORE ABOUT OUR CREDIT SOLUTIONS OFFER,
CLICK ON THE LINKS BELOW:**

You! Can Offer the Best Available ... CREDIT CARDS TODAY!

**GUARANTEED
APPROVAL!**

**NO CREDIT
BAD CREDIT
LOW INCOME
NO PROBLEM!!!**

Take advantage of the huge demand!

**Become a...
CREDIT CARD CONSULTANT and...**

**START EARNING SOME
REAL MONEY IN YOUR OWN
HOME BASED BUSINESS.**

UNSECURED VISAs and MASTERCARDS

are now available! **95% Approval!**

Get a card for yourself, **with no security deposit!**

Market the Cards to Others and...

EARN AN INCOME YOU CAN BRAG ABOUT!

Most Bank Credit Cards charge from 13% to 18% interest per year.
Learn how and where to obtain a Major Bank Credit Card with as low as

4.75% interest!

(Interest rates reflect current market rates at time of printing.)

"It's the best business opportunity you can get into and the time is just right!"

YES, you can earn a great deal of money by providing this much needed service to individuals in your community. You'll be an absolute "dream-come-true" and your only business will be showing individuals how and where to obtain the best deals in credit cards plus many other valuable credit secrets.

IT'S TRUE!!

Yes, **you can qualify** to get a major bank credit card even if you've had bad credit, no credit, low income, are concerned about employment status, marital status, age, etc. You can obtain a major bank credit card with credit limits from \$250 to \$5,000 per card. A savings account (for collateral) may be needed. In today's society, credit cards are almost a must when cashing a check, making a hotel reservation, renting a car, caught short on cash, and establishing a credit history!

UNSECURED MAJOR BANK CREDIT CARDS

Yes, you read that right! **Unsecured Visa's and MasterCard's are now available** for people who have had bad credit or no credit at all! In most cases, a secured credit card applicant would have to deposit \$300, \$400, \$500 in a savings account for collateral, which may be hard to come by. But today there are several banks across the country which do not require a security deposit in order to obtain approval. This makes it **easy to qualify** and very affordable! Use this card as a stepping stone to establish credit and after a period of 6 to 12 months, banks will generally increase your credit limit. This is an excellent way to build a credit line and enjoy the benefits of good credit!

GUARANTEED APPROVED CREDIT!!

These firms offer **pre-approved instant credit** with credit limits of \$2,000 to \$5,000 per card ... no qualifying, no credit check, **no one refused!** You will receive an exclusive list of 5 merchants that offer their own credit cards (Merchant Cards). You will obtain instant credit from them and you can purchase \$10,000 in name brand merchandise such as computers, household goods, T.V.'s, VCR's, tools, toys, and the list goes on. **No one will be turned down!**

RATES AS LOW AS 4.75%

Most bank credit cards charge from 13% to 18% interest per year. Our exclusive list of banks **offers the lowest interest rates in the nation.** You can get a major bank credit card with introductory rates as low as 0% and standard rates in the 4.75% - 6.9% range.



It's the best business opportunity you can get into and the time is just right! This opportunity has no seasons or boundaries and the demand is astronomical, especially for people with bad credit. Now you can operate a "service business" right **from your own home** by showing individuals with bad credit, or no credit, how to obtain a major credit card and showing established credit card holders how to save money in interest. Practically everyone can benefit from this information and will pay you handsomely for learning the secrets of obtaining these credit cards. You need absolutely no experience since our state-of-the-art **marketing program will bring you hundreds of orders requesting this information and you can get started immediately.** Take advantage of this program for your own credit card interest savings! As a consultant you will be filling orders that come directly to your address from individuals looking for these Credit Cards as well as other related credit services.

DID YOU KNOW?

In the last 12 months, over 20 million people were denied a major credit card and twice that number want these cards but don't know where or how to obtain them. Through our unique program, those previously denied can now obtain a major credit card within a matter of weeks. This is a ground floor opportunity with virtually no competition! **The demand is overwhelming** and you will have the knowledge and tools to fill it. Use our program to obtain your own credit card even if you have been turned down before. "The Credit Solutions Program" will show you how and where to **get a free credit report**, how to **repair your credit**, secrets in helping you get approved for your card, how and where to **consolidate your debts**, the best way to receive multiple cards (10 or more), and where to apply for **government assisted microloans** for business startups, which is designed to help applicants who cannot qualify for a traditional business loan because of poor, or lack of credit, and little, or no collateral. In our time-frame of offering this business opportunity, one of our participants **PRODUCED OVER \$1,200,000.00 IN SALES IN A 6 MONTH PERIOD** (documented proof is in our office)! The potential here is unlimited and now you have the opportunity to achieve your goals and financial independence with this unique money making program!

YOU WILL DISCOVER:

1. How and where to get a **free credit report** (and why you should do it).
2. How and where to obtain **pre-approved instant credit.**
3. How and where to obtain a VISA/MasterCard with **no security deposit.**
4. How to **repair your own credit.** (Don't pay others \$300 - \$700 to do it!)
5. Where to obtain the **lowest interest rate** Credit Cards.
6. Who offers Credit Cards with **no annual fee.**
7. Where to obtain a VISA/MasterCard offering one free **bonus mile** (on a variety of airlines) for every dollar you charge.
8. Secrets in helping you get approved for your own Credit Card.
9. How and where to **consolidate your debts** to one lower payment.
10. A simple plan to **build up your own credit rating.**
11. The best way to **receive multiple cards** (10 or more).



GET STARTED IMMEDIATELY!!

Our company, Wes-State Mortgage, Inc., **will provide you with all the necessary information to get started immediately and you can start earning money immediately!** Regardless of your position now, you can discover the personal financial freedom waiting for you in this unique "service business" opportunity today! Within two weeks of receipt of the "The Credit Solutions Program" you can start receiving hundreds of dollars in orders **and all you have to do is fill them with information we supply you.** It's that simple!

"CREDIBILITY IS DETERMINED BY THE YEARS IN BUSINESS."

My company is now enjoying its **28th year in business!** I have an excellent staff with years of experience occupying a self owned 6000 square foot office building in the heart of the business district. My company is a long time member of the Chamber of Commerce and listed with Dun & Bradstreet. **You'll find that our reputation is unblemished and you'll enjoy working with us.**



our staff

Jerry, Kevin, Scott, Brian, Bob, John
Kathy, Mandy, George, Wilma, Tracy

NEED ADDITIONAL INFORMATION?

CALL US! 800-569-4816

Talk to a **LIVE QUALIFIED BUSINESS ASSISTANT**
Monday-Friday 9:00am-4:30pm PST.

HERE'S WHY THIS IS THE PERFECT HOME BASED BUSINESS:

- ♦ You can work with a company that has been **in business for 28 years.**
- ♦ This is a Tried, Tested and **Proven Business** (read what others are saying)!
- ♦ There are **70 Million people out there with bad credit**, and they desperately need this service.
- ♦ Requires **no face to face contact.**
- ♦ You can start **part-time.**
- ♦ Works **all year round.**
- ♦ Requires **no experience.**
- ♦ Is extremely **profitable.**
- ♦ Receive **FREE consultation.**

**THIS MIGHT BE THE MOST IMPORTANT OFFER OF YOUR LIFE -
CALL US TODAY.**

HERE IS WHAT YOU WILL RECEIVE!!



1. The rights to market our Credit Solutions Manual.
 2. Step by step **easy to follow instructions**.
 3. Simplified marketing manual.
 4. Professionally designed brochure that you can use.
 5. Samples of classified and display advertising ads.
 6. Direct mail instructions.
 7. Unlimited **free consultation** (just a phone call away)
8. Your own current copy of the Credit Solutions Manual with names, addresses, 800 phone numbers, interest rates, annual fees, grace periods, and other sources that will show you how and where to obtain...
- ♦ **Unsecured credit cards**
 - ♦ **Secured credit cards**
 - ♦ **Pre-Approved instant credit**
9. Instant unlimited lifetime access to our online member only area where you will find:
- ♦ Valuable home business information and links
 - ♦ Marketing information and links
 - ♦ Downloadable forms and documents



YOU WILL ALSO LEARN ALL ABOUT:

- ♦ **HOW AND WHERE TO CONSOLIDATE DEBTS**
- ♦ **SECRETS IN GETTING APPROVED**
- ♦ **IMPROVING YOUR CREDIT RATING**
- ♦ **MICROLOANS FOR YOUR BUSINESS -**

The Federal Government is committed to helping entrepreneurs start a new business, and/or expand their existing business, thereby creating profits and jobs which stimulate the economy. This is why the "Microloan Program" was created. This program is specifically designed to help applicants who cannot qualify for a traditional business loan because of poor or lack of credit, and little or no collateral. These loans range from less than \$100 to as much as \$25,000 and can be used for the purchase of furniture, fixtures, equipment, inventory, machinery, and working capital. The "Microloan Program" may be one of the most innovative and effective government assisted programs of the last decade or more! You will receive a detailed listing of the participating intermediary lenders where you can apply for your microloan funding.

TEST OUR SOURCES:

BE YOUR OWN FIRST CUSTOMER.

The average credit card holder has a balance of \$2,400. Transfer your credit card to a low interest 4.75% rate credit card and save 100's of dollars in interest. Obtain your own major bank credit card even if you've had bad credit or no credit. Once you have used our program to **enhance your own credit requirements**, you can then **offer it to others with confidence**.

LOOK WHAT OTHERS ARE SAYING ABOUT OUR PROGRAM AND THE MONEY THEY ARE EARNING.

(actual testimonials - we have many more on file)



"I'm writing to you to express great gratitude for all your company has done for me. This credit information "Credit Solutions" has forever changed my life and has given me the ability to help others. George, I finally started my business! I did it! I am so, so excited to have gone this far. My ad is currently running in the "World Weekly News" tabloid and I have received excellent response."

Carmel M. -NV

"In the last 6 consecutive months the **Credit Solutions program has generated \$55,579** in sales volume".

Steve B Harrison - AR

"In the last 4 months I have averaged **\$3,900 per month** in sales of the Credit Solutions program."

Melita F. - NV

"I need to let you know that I have done some homework and checked the Dun and Bradstreet and other credit references on you and your corporation. As you stated, you have a great credit rating and unblemished record. As a result of this, it makes me even more excited to work with you. I admire the hard worker that you are and hope someday to meet you in person."

Jeff F. - OR

"In the last 3 months I have **total sales of \$46,995** in Credit Solutions sales which averages \$15,665 per month."

John R. - FL

"It has been some time since we touched base but I have gotten lots of calls from associates of yours requesting references and I am happy to pass them along. I consider you a man of capability and integrity. I have profited from our association and I hope to continue doing so."

James C. - VA

"As a re-seller of the Credit Solutions program I have brought in **\$31,200 in sales** within a 35 day period."

Louis C. - FL

"I am very satisfied with my dealings with your company. Unlike so many other companies that sell informational products and leave you with the feeling of being ripped off after receiving their materials, your materials are not like that. I feel that from the advertising of your opportunity all the way to producing the materials, and timely delivery of said materials, you run a first-class outfit! Thanks again for operating (one of the few) honest opportunity companies. It's like a breath of fresh air!"

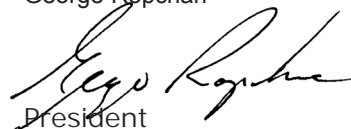
Kevin M. - CA

Our top producer of our **Credit Solutions program** has achieved **sales of \$1,200,000.00** in a 6 month period.

WHICH ONE OF OUR CONSULTANTS WILL TOP THAT?

It may very possibly be you!! If you're ever in my area, step in to my office and I'll show you documented proof of these earnings.

George Ropchan


President

THIS IS WHAT **SEPARATES US FROM ALL THE OTHER BUSINESS OPPORTUNITY OFFERS.**

1. Work together with a real company that's been in the loan and credit business **for over 27 years.**
2. You will be proud to offer a proven service that's in **big demand** year after year. Look at what others have to say about our program and the money they have earned.
3. When you call our office you will **talk to a live person**, not a machine or recording. Our experienced staff is here **to help and consult you** Monday through Friday 9:00 a.m. to 4:30 p.m. PST.
4. Everyone needs your service. Those with good credit can **save hundreds of dollars in interest** by obtaining a low interest credit card. Those with bad or no credit can now **obtain a credit card and start rebuilding their credit.** There are 70 million people out there with bad credit and the demand is huge.
5. Offer quality information and service with a company you can trust.
6. We don't take 4 to 6 weeks to ship your order. All orders are **shipped within one business day.**
7. You get **on going free consultation.** There is an incentive here: The more money you make, the more we make!
8. You keep the bulk of the money on all orders, from a \$39.00 or \$49.00 order we only get \$5.00 to \$7.00 all the rest is yours. **All orders and money go directly to you.** Deposit it in your bank account, then send us our share. You are in complete control! You don't have to trust us, we will trust you!

FREE BONUS

**ORDER THE "CREDIT SOLUTIONS PROGRAM"
WITHIN 10 DAYS AND YOU WILL RECEIVE
THESE TWO ADDITIONAL BONUSES AT NO CHARGE!**

#1 ZERO COUPON BONDS - value \$35.00

Throughout the years of arranging financing and investing in real estate, I have discovered an ingenious way to buy real estate with no money down. Buying real estate using bonds is the newest form of the **"no money down"** purchase method available today! I believe it is the easiest, most practical and ingenious method available. Unfortunately, most people do not understand what they are and how to use them. I have spent thousands of dollars and countless hours of time uncovering this system. Not only can you buy property with no money down, but you can pocket 10% - 20% of the purchase price every time you buy.

#2 \$100,000 IN 3 TO 5 DAYS - value \$29.00

Forget about the banks! I have a great government cash program that will loan you up to **\$100,000 within days.** This is a special low document government loan with a one-page application, and you can get up to 25 years to pay it back. Approval is fast and you can get your money within days. You'll have access directly to the source or you can print the application from the internet using your computer.

GUARANTEE

YOUR 90 DAY PERFORMANCE GUARANTEE

That's right! You have a full 90 days to prove to yourself that you can make big money in this business. I absolutely guarantee that if you follow my step by step instructions, use my free consultation, you will make money in this business. If not, return it, and **your money will be refunded immediately!** The bonuses are yours to keep even if you decide to return the program.

PROGRAM ENROLLMENT AND ORDER FORM

YES! I want to **get more credit** for myself (regardless of my credit history) **and make big money** helping others get credit, too. Please rush the **Credit Solutions Program**. I understand that I have a full 90 days to use your course and free consultation to prove to myself that I can be successful in this business, or I may return it for a prompt refund.

The CREDIT SOLUTIONS PROGRAM - \$39



Shipping/handling

7-14 days (1st class mail)- add \$5

2-DAY AIR DELIVERY - add \$10
(no P.O. Box's)

1-DAY AIR DELIVERY - add \$20 + _____
(no P.O. Box's)

I'm ordering within 10 days.
Include my **FREE BONUSES**
(valued at \$75.00)

TOTAL = _____

(Not available in Texas, Wisconsin, and Kansas.)

My **check or money** order payable to: Wes-State Mortgage, Inc.

I prefer to use my **VISA, MASTERCARD, or AMERICAN EXPRESS.**

Card No. _____ Exp. Date _____

CCV# _____ **CCV - for VISA, MC only** - last 3-digits on back of card.
(for your security - this indicates you are the card holder)

Signature _____ Phone: _____

Email _____

(optional - Receive a confirmation, and instant access to our complimentary online member room)

HOW TO ORDER:

**ALL ORDERS ARE SHIPPED
WITHIN ONE BUSINESS DAY!**

We accept CHECK or CREDIT CARD orders!
Use the code above your name when ordering.

office: _____ after hours ordering call:

PHONE: 800-569-4816 - 800-356-0473

ONLINE: www.wes-state.com/creditcards

FAX: 541-683-6385

MAIL: **WES-STATE CORPORATION**

1450 W 7TH AVE
EUGENE OR 97402-4424

Please confirm your shipping address below. If your billing address is different, please submit on separate sheet.