

Investment Opportunity:

New Start Financial Group

Summary

The current economic crisis and collapse of the credit markets is a cause of concern to millions of Americans. Consumers are desperate to restructure their obligations and stave off imminent bankruptcy or home foreclosure. Lenders are overwhelmed by their volume of foreclosures. Some lack the resources, others the will, to adequately resolve each situation. At the same time, liquid investors seek opportunity in this buyer's market but don't see new buyers to finance their exit strategy.

New Start Financial Group will create and market the products and services that solve all of these issues. We will guide and assist consumers to validate and restore their credit scores, protect their homes, consider innovative financing strategies, and even secure replacement housing, if required. For investors, we will negotiate foreclosures, market their investment properties, locate buyers, and assure their exit strategy.

Market Overview

The typical consumer is overwhelmed by the complex contracts that govern a credit card, mortgage, or other credit obligations. Nor do they understand the credit scoring system – how it is calculated, the determining factors, the process for correcting erroneous data, and the way creditors and collection agencies interpret these complex federal laws to their advantage. Lenders exploit that ignorance to exact abusive fees, penalties, and interest rates, and coerce immediate payments that may not be in the consumer's best interests.

To make matters worse, a second layer of predators await those well-intended consumers who do seek professional expertise to navigate the credit canyon. Rampant marketing across all media acts to funnel anxious consumers to waiting lawyers, fee-based credit counselors, and loss mitigation firms whose high costs, low ethics, and mediocre performance have justified the public's pathetic perception of the industry.

A few brave, stubborn, or frugal consumers strike out on their own against the credit corporations, often purchasing one or more "do-it-yourself" guides from a myriad of self-proclaimed experts. Despite their diligence and persistence, the reality is that, in most cases, the consumer is not successful. Most eventually wilt under the daunting effort required to educate oneself and overcome the credit industry's invisible, but very effective, perimeter defenses. Odds are that even the most capable consumer will be tripped up, at some point, by one of the many process hurdles.

For the unfortunate consumers that have already lost a home, securing new housing is a complex and formidable challenge.

Individual investors, particularly those whose investments were passive, lack the expertise or desire to navigate the foreclosure process to resolve a defaulted loan to their