CFS Enterprise

Dear Potential Client,

Approximately three years ago, a close friend and business associate had what has been described as a visionary idea. He's one of those unassuming, "behind-the-scenes" geniuses who understand the ways that businesses use money to make money. Backed by his expertise in corporate finance, leasing, and credit, his "primary business" has revenues of several million dollars annually.

Over these last three years, we've taken the idea that he developed and have converted it into a "product" that can be purchased by most small business people. As a result, your business (or potential business) has available to it some new, unique, and powerful — even revolutionary — financing options. You can now take advantage of a business-financing concept that previously has been available only to large, well-funded corporate giants.

I believe that you will find that this unique package represents an exceptional value, as we've tried to keep it at the "affordable" end of the pricing spectrum. We'd much rather have you experience our product once, enjoy the result, then enthusiastically refer your fellow business owners to us. Many people have even come back to purchase a second or third package from us as their business and/or vision grows.

C.F.S. Enterprise would like to help you start or grow your business. Our staff, service providers, and independent marketing representatives are all highly trained professionals whose main goal is to provide you with exceptional services that help you meet your company's needs. We look forward to a long and mutually beneficial relationship.

Sincerely,

Michael T. Dunnuck
President/CEO
C.F.S. Enterprise

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Office (810) 266-5044 ⌖ Fax (208) 692-8036
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What Limits the Growth of Your Business?

The smallest businesses and the largest corporations often face the same obstacle to growth: cash flow. **If you own a small or medium-sized business, or you are about to start a new business venture, the crucial question is not whether you will face a cash-flow crunch, but what you will do when it happens to you.** With a new business, you need sufficient cash or credit to cover start-up expenses and you also need credit reserves to cover your inevitable negative cash flow.

Maybe your business is not in a cash crunch, but instead you simply need expansion capital. Like most young businesses, you probably cannot access a meaningful amount of reasonably priced credit. Since unfavorable business results and delays are a real possibility, most business owners do not want to risk personal assets and/or their personal credit standing to grow their business.

You can try for years to establish significant commercial lines of credit but that won't help you start your business or support you during the critical first two years (when most businesses fail for lack of cash flow).

With the right knowledge and a small investment, even small business owners can tap into top-rated commercial credit lines using the same techniques employed by FORTUNE 500 corporations.

The information on the following pages will describe one such method through which you can quickly, legally, and ethically access up to $500,000 (potentially $1,000,000) worth of prime commercial credit. You can then use this credit to pursue a new venture, or as a source of cash flow to grow your existing business.

Solving the Cash Flow Dilemma

The solution to your cash-flow needs is to purchase an existing corporation that has already established outstanding credit-worthiness. Once you own the corporation, you can use already established top-notch credit ratings and credit references to apply for business lines of credit through reputable banks of your choosing. Most banks will gladly open a line of credit for a company with excellent credit ratings and references, since the risk is small and they will earn interest at market rates on any credit you access from your credit line.

You can buy a "seasoned" corporation that has already established excellent corporate credit with only a modest, initial out-of-pocket expense, and with no personal liability or exposure (assuming that the funds accessed are used for legal and legitimate business activities). **Your personal credit standing and your personal financial statement will HAVE ZERO BEARING** on the credit capacity that you will be able to access. You WILL NOT have to expose your personal assets or use your personal credit to secure a truly significant borrowing capacity for your new or existing business endeavor.

C.F.S. Enterprise can help you buy a "seasoned" Nevada "C" corporation that has established excellent corporate credit. Upon taking ownership of this corporation, you will be able to establish corporate lines of credit of up to $500,000 (although up to $1,000,000 is certainly possible depending on the existing credit climate). This corporation is guaranteed to have the following characteristics:

- By "seasoned," we mean that your corporation is at least 2-3 years old.
- Your corporation has an established Dun & Bradstreet credit rating, with a high Paydex score of at least 75-80. This equates to excellent corporate credit.
- Your corporation has at least 5 "seasoned" trade references including FORTUNE 1000 company references.
- Your corporation has full financials including Income Statements and Tax Returns.
- Your corporation is guaranteed to have no negative financial or legal conditions or situations in its history.
- It includes the services of a Nevada Resident Agent for 12 months who will:
  - Personally coach and consult with you to make sure that you understand how to operate your corporation legally.
  - Assist you in completing your corporate book.
  - Contact you when your annual corporate reinstatement fee is due.
  - Help you register your business with your state.
  - Act as a liaison between you and the banks to assist you in obtaining credit lines for your business.

    (We have alliances with more than 400 national banks. These banks are looking to lend money to customers that fit a particular credit profile, and your corporation will fit their preferred criteria. Since a corporation is a separate and distinct legal entity, its credit profile and trade references will speak for themselves. Therefore, banks do not examine your personal credit history when considering credit approval or the interest rate to be charged. Your corporation affords you the opportunity to pay market-rate interest — usually the prime-lending rate. Your total credit-line capacity will be spread among several different financial institutions. The application process continues until you have the total amount of cash credit lines that you are seeking.)
- You will receive a corporate book that includes the following documents and information:
  - Articles of Incorporation.
  - By-Laws.
  - Meeting Minutes.
  - Board of Directors.
  - Shareholders.
  - Miscellaneous Forms.
  - Transfer Ledger.

- Stock Certificates.
- Corporate Seal.
- And much more. While this information may look like a foreign language to new business owners, your resident agent specializes in these aspects of business and will walk you through the processes.

SAFEGUARDING YOUR INVESTMENT

Your corporation purchase is backed by a **100% Customer Satisfaction Guarantee as to the Corporate Characteristics stated above and a Credit-Line Guarantee that you will receive a minimum of $100,000 in business lines of cash credit within 5 months**, or we will buy-back your corporation for your full purchase price. However, after more than 180 transactions to date (May 2003), every single client received the full amount of credit they sought (up to the $500,000 cumulative level stated) and not one has asked for a buy-back.

PRICING

You can purchase our Premier Seasoned Corporation Package…a "seasoned" corporation, with all the features described above, **for only $20,000**. In essence, your purchase covers the time, knowledge, and cash previously invested by the corporation's existing owners to build the credit-worthiness of your corporation. While $20,000 is not an insignificant amount of money, it is a fixed amount. Only you can really measure the value to you of being able to immediately access up to $500,000 - $1,000,000 of commercial credit to start or grow your business.

In addition to this purchase fee, you must also establish two business bank accounts with Nevada banks, with a minimum balance of $100 each. Your registered agent can refer you to suitable banks and guide you through the application process. If you wish, your registered agent will establish these accounts for you, for a fee of $1,000 plus the amount placed on deposit.

In addition to the bank accounts, the only other expense is that you establish a Nevada corporate address. Instead of moving to Nevada to run your new corporation, we'd suggest you consider using the Executive Suite Service for $39 a month. This includes an executive office, a business phone number and a professional secretary to answer the phones. If a bank representative calls to verify your Nevada presence or comes in person to the office, the secretary will immediately forward the message to you via e-mail.

An Option for Some Business Owners:

If you don't need quite as much credit capacity as our Premier Seasoned Corporation Package described above, you can opt to purchase our Standard Seasoned Corporation Package with slightly different characteristics. It is priced **at only $15,000** and includes everything described above, with the following exceptions:

- Your corporation will have an anticipated maximum credit-line capacity of $300,000 instead of $500,000 - $1,000,000.
- Your corporation will not include Company Financial Statements (not needed for this amount of credit capacity).
- Our Credit-Line Guarantee is $50,000 within 4 months (rather than $100,000 within 5 months on the Premier Package).

Other than these characteristics and the lower total fee, this package is identical to the $20,000 Premier Seasoned Corporation Package.

Secure the Future of Your Company Today

Whether you are starting your first business or growing your already successful business, a good credit line is like an economic life-insurance policy. While it takes only a few months to secure hundreds of thousands of dollars in top-notch credit, your company may not have a day to waste.

Simply follow the instructions and fill out the following form. Our registered agent will get in touch with you promptly to discuss the status and details of your purchase.

Should you need other assistance to establish or grow your enterprise, see the list on the last page of this document to learn about the wide variety of business services offered by C.F.S. Enterprise.

How to Proceed

1. Complete the Request for Corporate Business Service on the following two pages, and send them and a cashier's check made payable to C.F.S. Enterprise to:

   C.F.S. Enterprise
   11003 Woodward Drive
   Byron, MI 48418

   For expedited orders, please contact the corporate office at (810) 266-5044 for wiring instructions.

2. Upon the receipt of your application and funds, a corporation will be transferred into your name. This corporation will have a generic name such as ABC Marketing Inc.; however, you can change the name after you have been approved for the amount of credit lines you desire.

3. Our law firm will send you the corporate book. It takes approximately 7-10 weeks to affect the transfer and get all documentation into your hands. If you require faster service, we will expedite the process for an additional fee of $1,000. This will get everything to you and complete the corporate transfer within 3-4 weeks.

4. Your Resident Agent will assist you in completing the applications for business lines of credit.

Request For Corporate Business Services

The undersigned hereby requests assistance with the following business services:

- Acquisition of a Nevada "C" Corporation established for at least two years complete with:
  - An established Dun & Bradstreet number and profile, including a Paydex score of at least 75.
  - 5 trade references including Fortune 1000 company references merged into the D&B profile.
  - Company financials including Income Statements and Tax Returns (not included in the $15,000 Standard Seasoned Corporation Package).
  - A guarantee of no negative financial or legal conditions or situations in the past history of the corporation.
  - An established IRS Employer Identification Number.
  - A complete corporate book including: Articles of Incorporation, By-Laws, Meeting Minutes, Officers and Directors List, Transfer Ledger, Stock Certificates, Corporate Seal.
- One (1) year Resident Agent Service which includes:
  - Personal coaching and consulting to help me understand how to operate my corporation within the Nevada state guidelines (not a substitute for tax and/or legal advisors).
  - Assistance in completing my corporate book; communication when my annual corporate fees are due.
  - Assistance in registering my business with my state (if required) and acting as a liaison between me and the banks to assist me in obtaining credit lines for my business.
- Coaching and consultation for a 12-month period provided by C.F.S. Enterprise (or assigns) to obtain a minimum of $100,000 in business lines of cash credit ($50,000 minimum for the $15,000 Standard Seasoned Corporation Package).

The cost for such services is (place initials by your choice):

________ **Premier Seasoned Corporation Package: $20,000**

________ **Standard Seasoned Corporation Package: $15,000**

________ **Express Service (transfer complete in 3-4 weeks): Add $1,000**

________ **Have Registered Agent Set-Up Your 2 Checking Accounts: Add $1,000**

PLEASE PROVIDE THE FOLLOWING:

Client Name ____

Home Address ____ Apt. # ____________

City ______________________________________ State ________ Zip ______________

HomeTel # ________________________________ Work Tel # _________________________

Cellular Tel # ______________________________ E-mail ___________________________

Independent Sales Rep ______________________ Referred By ________________________

THE C.F.S. ENTERPRISE GUARANTEE

Your corporation purchase is backed by a **100% Customer Satisfaction Guarantee as to the Corporate Characteristics stated and a Credit-Line Guarantee that you will receive a minimum of $100,000 in business lines of cash credit within 5 months** ($50,000 within 4 months for the $15,000 Standard Seasoned Corporation Package), or we will buy-back your corporation for your full purchase price.

SIGNATURE AND ACKNOWLEDGEMENT

I, the undersigned, understand that the requested services shall be provided upon the receipt of the endorsed Request For Corporate Business Services and full payment. All services and products of C.F.S. Enterprise and its assigns are offered, performed, and submitted with the understanding that C.F.S. Enterprise and its assigns are not rendering legal, accounting, or investment advice. Such advice must be tailored to the specific circumstances and laws of each state. C.F.S. Enterprise and its assigns make no expressed or implied warranties or representations regarding any legal, tax, or investment consequence of the contemplated transaction. If legal, accounting, or investment advice is required, the services of a licensed professional should be utilized.

Print Name ____

Signature ____ Date ______________

C.F.S. ENTERPRISE PRODUCTS AND SERVICES

Small and medium-sized businesses that are growing need a wide range of support services in many operational areas. C.F.S. Enterprise offers a comprehensive suite of legal and marketing services to help you take your business to the next level. Contact the C.F.S. Enterprise corporate office at (810) 266-5044 to learn more about any of the following services:

- ✓ Establish Corporations
- ✓ Any State Corporations
- ✓ Seasoned Nevada Corporations
- ✓ Corporate Resolution
- ✓ Clearance of Corporate Name
- ✓ Prepare and File Articles of Incorporation
- ✓ State Filing Fee
- ✓ Deluxe Corporate Minute Book
- ✓ State Initial List Filing Fee
- ✓ State Business License Fee
- ✓ 1st Year Resident Agent Services
- ✓ Corporate Seal & By Law Kit
- ✓ Accounting Assistance (Financial Statement & Tax Return)
- ✓ LLC Filings
- ✓ Partnership Agreements
- ✓ Name Research
- ✓ Name Reservation
- ✓ Federal Tax ID Number
- ✓ Business License
- ✓ Business Sellers Permit
- ✓ Trade Credit Lines
- ✓ Dun & Bradstreet Rating
- ✓ Business Plans
- ✓ Web Hosting
- ✓ Web Service
- ✓ Equipment Asset Resale Leasing
- ✓ Credit Enhancement
- ✓ Financial Education
- ✓ Merchant Services
- ✓ Health Benefits
- ✓ Corporate Support Assistance
- ✓ Better Business Bureau Listing
- ✓ Bookkeeping
- ✓ Private Business Consultant
- ✓ Professional Representation
- ✓ Trademark Research
- ✓ Fictitious Registration & Publication
- ✓ Complete Business Start-Up Services