WHAT YOU ARE GETTING

The build, itemized.

Credit Repair

Not a feature brochure. Every line below is something that exists and works when the four weeks are done, and that you can open in your own account and see.

Each package is cumulative. Growth includes all of Launch. Full Engine includes all of Growth. The prices are the same in every industry; what is inside them is built for credit repair.

Chris Magee · Everborn Productions
everbornproductions@gmail.com · (916) 541-3415
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Launch

Foundation, plus every lead answered fast. For a small team whose main leak is response time and follow-up.

BUILD FEE
$3,500
one time

MONTHLY
$697
includes the platform

DELIVERED

- **Tracked number, domain and email.** A tracked local number, your domain and professional email on your own identity, with call routing and recording.
- **Pipelines in your team's language.** CRM pipelines and stages named the way your team actually talks.
- **Lead capture with written consent.** A lead-capture page and forms that record written consent to call and text, with a privacy link, on every entry point.
- **Reply in under 60 seconds.** A reply to every new inquiry in under 60 seconds by email plus an automatic call-back, because carriers forbid SMS for credit repair. Stops the moment they answer.
- **Round-robin with a claim window.** Round-robin assignment with a claim window and automatic reassignment, so no lead sits with someone who is off.
- **Missed-call voicemail drop and email.** Every missed call gets an immediate voicemail drop and an email with a booking link.
- **Booking calendars.** Booking calendars per person with confirmation and reminder sequences.
- **5-day follow-up drip.** A 5-day follow-up drip that stops instantly on any reply or opt-out.
- **Lead-source tagging.** Lead-source tagging at entry on every channel, so cost per sale by source is measurable from day one.
- **Review requests.** A review request at the right moment after the sale or visit, sent to everyone, never filtered by sentiment.
- **Trust Center review.** A Trust Center review and a written recommendation. Carriers do not approve credit repair for A2P texting, so no registration is sold.
- **Compliance shell.** Consent records with timestamps, STOP and any-reasonable-means opt-outs honored across every channel and workflow, quiet hours, the required footers and identifiers, and a blocked-phrase list applied to every template.
- **Daily recap and weekly funnel report.** Daily recap and a weekly funnel report to the owner.
- **Handoff booklet and training.** A handoff booklet with screenshots of every system, and team training.

BUILT FOR CREDIT REPAIR

PIPELINE STAGES

New Lead → Contacted → Called → Follow-Up → Booked Consultation → No-Show → Sold → Not Interested → Onboarding → In Progress → 30/60/90-Day → Ongoing Maintenance → Not Ready Yet → Nurturing → Re-Engaged → Definite No

- **SMS is not sold.** Credit repair is a forbidden 10DLC and toll-free category at Twilio, HighLevel and the carriers with no resubmission path. Every channel that is text elsewhere is email plus programmable voice here: the instant response is email plus an auto-dial or voicemail drop under 60 seconds, missed-call text-back becomes voicemail drop plus email, and the drip runs on email and voice.
- The A2P line is scoped as phone system, Trust Center review and a written A2P recommendation. Registration is prepared; the client submits. Never register the brand as something it is not.
- **Pipeline stages as in the reference build:** New Leads (New Lead, Contacted, Called, Follow-Up, Booked Consultation, No-Show, Sold, Not Interested); Active Clients (Onboarding, In Progress, 30/60/90-Day, Ongoing Maintenance); Nurture (Not Ready Yet, Nurturing, Re-Engaged, Definite No).
- The funnel carries consent capture and a geo-fence for Georgia, where for-profit credit repair is a misdemeanor.
- **Source tags:** Meta, site, QR, partner link.
- Review request fires on a good result or graduation, goes to everyone, and is never gated by sentiment; a complaint in reply opens a task for the owner.
- **Compliance shell:** business address and unsubscribe on every email, the standing disclaimer (Results vary. We do not remove accurate, current information from anyone's credit report.), and the banned-phrase list applied to every template.

Growth

Everything in Launch, plus onboarding, retention, database re-activation, the full Monday report and your industry engine. The package most businesses land on.

BUILD FEE	MONTHLY
$6,500	$1,197
one time	includes the platform

DELIVERED — EVERYTHING IN LAUNCH, PLUS

- **Branded email templates.** Branded email templates with your identifiers locked in.
- **Client onboarding.** Client onboarding on “Sold”: welcome, what-happens-next, document request with secure upload links, e-sign, payment link. Never asks for sensitive data by email reply.
- **Invoicing and payment links.** Invoicing and payment links with reminders until paid.
- **Document and signature chase.** Document and signature chase with a live staff checklist showing who owes what and how long it has been outstanding.
- **Long-term nurture.** Long-term nurture sized to your buying cycle, kept separate from the 5-day drip, with a re-engagement detector that moves anyone who responds back to the front of the pipeline with an alert.
- **Owned-list re-activation.** Owned-list re-activation: a ramped, bounce-guarded campaign against every old lead and past customer you already paid for.
- **Retention program.** A retention program for existing customers: anniversaries, check-ins, renewals, and the save flow when someone tries to leave.
- **Per-rep pages and QR cards.** Per-rep landing pages and QR cards, each feeding the same pipeline with attribution to the rep.
- **After-hours AI assistant.** An after-hours AI assistant that answers, qualifies and books, fenced by your industry’s never-list.
- **Full weekly owner’s report.** The full weekly owner’s report, written as what the business accomplished, never a task log.
- **Live dashboard and command center.** A live dashboard and an owner’s command center: one screen instead of four logins, showing this week’s recurring tasks with tick-off, a green, amber or red light on every system, the documents and logins in one place, and a fix-it runbook for when something breaks.
- Long-term nurture is the 52-week low-frequency ladder from the reference build, kept separate from the 5-day non-responder drip and the re-engagement detector.
- Invoicing and payment links bill monthly in arrears for work performed in the prior cycle, with a pre-bill notice. No setup fee at signing.
- Owned-list re-activation is the ramped email campaign against the old lead list, with re-engagement detection back into New Leads.
- The after-hours AI assistant is scripted never to discuss scores, timelines or outcomes.

YOUR INDUSTRY ENGINE · INCLUDED IN GROWTH

The Dispute-Cycle Engine

Enrollment, rounds, declines and saves, inside CROA and the TSR

Enrollment Packet Flow

The CROA contract, the state information statement and the separate notice of cancellation go out on Sold, chased at 1 hour, 24 hours and 72 hours. The cancellation window (3 business days federally, 5 in California) is tracked automatically and the first bill is scheduled only after the first work date.

Document Chase with Live Checklist

ID, proof of address, SSN card or utility bill, and the monitoring login (IdentityIQ, SmartCredit) each get an upload link and reminders; staff see who is stuck at which document.

Dispute Software Sync

DisputeFox, Credit Repair Cloud or Client Dispute Manager pushes client status, stage, round number, items removed and remaining, and scores into hidden CRM fields via Zapier or API. Scores never leave the CRM.

Round-Went-Out and Results Emails

Branded, compliant emails triggered by the round date and by result changes, with a late-round alert to staff when a round is overdue. Silence between rounds is the second controllable cause of churn.

30/60/90-Day and Monthly Progress Reports

A per-bureau previous-to-new table with honest declines shown, one conditional recommendation, a predictable subject line, the owner always copied. No score in the message body; a log-in-to-your-portal link instead.

Decline and Expired-Card Recovery

A 48-to-72-hour pre-bill notice, then a decline sequence by email and voice with a self-serve card-update link and a call task. Pre-bill notices and self-serve updates keep dispute rates under half a percent.

Cancellation Save Lane

A cancellation request moves the client to a hold stage, opens a call task inside the hour, sends a what-we-have-disputed-so-far summary, and offers a pause rather than anything that looks like an advance-fee incentive. The owner sees a saves report.

Greenlight Flag

When the dispute software shows a client crossed the CRO's internal threshold, the Greenlit and Greenlit Date fields set, the rep gets a task to call the partner, and the review ask fires. The threshold is a script constant and never appears anywhere a partner or client can read it. The figure the CRO's own monitoring reports is not the figure a lending partner will pull — tri-bureau VantageScore 3.0 inside the dispute tool versus the middle of FICO 2/5/4 on a mortgage pull, which typically runs lower — so the threshold constant carries a deliberate cushion before anyone is flagged ready.

Graduation and 6/12-Month Re-Check

Past clients get a re-activation touch at 6 and 12 months after graduation to catch new derogatories.

Compliance Guard

A banned-phrase check on every template and every AI response, and a consent and disclosure log filed to Drive: time-stamped consent on every form, every sent agreement filed, contract copies kept the 2 years California requires.

Full Engine

Everything in Growth, plus the referral-partner program, full operations, and a monthly think-tank that keeps finding the next thing to take off your team's plate.

BUILD FEE	MONTHLY
$9,500	$1,697
one time	includes the platform

DELIVERED — EVERYTHING IN GROWTH, PLUS

- **Referral partner program.** A referral partner program with a tracked link and printed QR card per partner and automatic attribution written at lead creation.
- **Printable partner materials.** Printable partner materials: welcome packet, counter cards, one-pagers, version-numbered.
- **Monthly partner statements.** Automated monthly partner statements, with contents set by what the law allows in your industry. Where a threshold decides what appears on a statement, the system records the decision and never the figure behind it, so the sheet stays safe to share with staff.
- **Partner outreach campaign.** A partner outreach campaign to build the bench, with a no-fee copy variant wherever a fee is illegal.
- **Partner lanes.** Partner lanes: a separate pipeline and cadence per partner type.
- **Operating-rhythm automations.** Every operating-rhythm automation from the intake: huddle prep, daily lists, weekly reviews, monthly reports.
- **Internal task and alert flows.** Internal task and alert flows: unclaimed lead, stalled file, deadline at risk, negative review, manager escalation.
- **Written procedures.** Written procedures for the team's own operations.
- **Priority support.** Priority support: a named contact, a weekly twenty-minute call, same-day changes.
- **Monthly business report.** Monthly business report in addition to the weekly.
- **Handoff booklet, kept current.** The handoff booklet, kept current as the system changes.
- **Monthly automation think-tank.** A standing session every month where we sit down with you and your team, find the daily tasks eating their time, and design and build custom automations for them.

THE PART NOBODY ELSE SELLS

Monthly automation think-tank

A standing session every month where we sit down with you and your team, find the daily tasks that are eating their time, and design and build custom automations for them. Every build is documented and added to your handoff booklet. It is the reason Full Engine clients stay for years: the system keeps getting better instead of slowly going stale.

FULL ENGINE, BUILT FOR CREDIT REPAIR

Partners, lanes and rhythm in your business.

- Partner program with an attributed link and QR per dealer, LO, realtor, apartment community and tax preparer.
- Printable, version-numbered counter cards with the Not-approved-today hook, three steps, and the line that scanning costs nothing and does not affect your credit score.
- Partner welcome packet and enrollment agreement.
- Monthly partner statements carry fee tiers and the ready-to-return count for partners who may lawfully be paid (dealers, apartment communities, tax preparers). No scores, no thresholds, no items removed, no client credit data. The consumer's first name appears only if the consumer signed a release inside the CRO's own contract authorizing that specific notification.
- **Mortgage LOs and realtors get the no-fee professional-courtesy variant:** no cash, no gifts of value, no reciprocal-referral language. Co-branded education, fast turnaround and a ready-to-re-apply count on the statement. The return leg to the LO is what RESPA Section 8 covers, and lender compliance departments prohibit vendor referral fees regardless.
- **The no-fee partners are a separate program, not a flag on the paid one:** their own workbook, sign-up form and outreach sheet, with no tier, rate, owed, W-9, payment or 1099 column anywhere in them and an instruction on the sheet that none may be added. A column that does not exist cannot be filled in by a helpful staff member. The copy states the no-fee position plainly in both directions rather than staying silent about it, because the regulated partner is the one asking.
- Attorneys get the no-fee variant under state bar rules.
- The dealer must never hand over a credit application or bureau pull; the consumer self-refers by QR or link. Have the dealer agreement reviewed once per state.
- Partner outreach campaign with the ramped email engine, 7/21/45-day follow-ups, the no-fee copy variant for RESPA-covered segments, and a LinkedIn queue.
- **Recruiting funnel:** yes, for reps and dispute processors.

TERMS

The fine print, in plain words.

- **Same three packages, same prices, every industry.** What changes is what goes inside them for credit repair.
- Each monthly fee includes a **$197 platform licence** for your white-labeled workspace. One bill, no separate software vendor. If you already own your own HighLevel account, take $197 off the monthly and we build in yours.
- **Ad spend and carrier messaging fees are billed at cost.** We don't mark them up.
- The **build fee is half at signature, half on delivery.**
- **Month to month after the first 90 days.** No long contract.
- **Add-ons bought with the build are 15% less** than the same add-on later.
- **Regulated industries get a compliance review in week one at no charge.** Every template goes to your compliance officer or counsel before it goes live. We build the system and the evidence file; we do not give legal advice.
- **You own everything** — accounts, data, scripts and documents. Your contacts, pipelines, templates and documents export at any time, and the domain and sheets are registered in your name.

What we ask of you

About two hours for intake in week one, a thirty-minute review each week during the build, and one hour at handoff. After that, the only thing the system needs from your team is that they answer the leads it hands them. That one is not optional, and it is the single biggest difference between clients who get results and clients who don't.

Proof

Snap Credit Fix, a California credit repair company in one of the most regulated categories there is, runs on a system I built for them: leads answered in under a minute and assigned round-robin, a 52-week nurture, a re-activation campaign across roughly 40,000 past leads, a dealer referral program with printed QR counter cards and automated monthly statements, and a Monday report the president reads first. If it passes there, it passes in yours.