

Program Quick Reference Guide

	Debts Accepted and Program Limits	How The Program Works	Program Specifics
V A L I D A T I O N	<p>Most Unsecured Credit Cards, Medical Debts, Private Business Loans, Signature Loans, Collection Accounts, Personal Bank Loans, Gas Cards, Private School Loans. Case by case exceptions.</p> <p>Minimum of Two Accounts enrolled to start Minimum of \$8,000 total Debt Enrolled Maximum of \$500,000 total Debt Enrolled Individual Account Minimum \$500 - Max \$25,000 Larger Accounts Reviewed on Per Case Basis.</p>	<p>Demands proof (Validation) that debt is owed.</p> <p>Debtors and collection agencies are held accountable to the law of due process.</p> <p>In most cases these laws are not followed.</p> <p>When process violations are identified, Debt Validation is able to erase the debt.</p>	<p>Flat monthly fee based on number of accounts enrolled. 2 accts: \$319, 3 accts:\$419, 4+ accts: \$519</p> <p>Program Length is 36 months to complete. Credit Restoration is included in program</p> <p>In some cases this is the least expensive Method of Debt Relief available.</p> <p>Debt forgiven or removed can be considered a capital gain for tax purposes.</p>
A S S U M P T I O N	<p>Most Unsecured Credit Cards, Medical Debts, Private Business Loans, Signature Loans, Collection Accounts, Personal Bank Loans, Gas Cards, Private School Loans. Case by case exceptions.</p> <p>More restrictive on types of accounts accepted Minimum of \$15,000 total Debt Enrolled Maximum of \$500,000 total Debt Enrolled Individual Account Minimum \$1,000 - Max \$24,500</p>	<p>The Company becomes Co-Debtor with client.</p> <p>Company changes the terms and conditions of the contract with the creditors, fines the creditors for violating the new terms of the contract then offsets the client debt owed.</p> <p>If any lawsuits occur, client is protected and attorney or arbitration is used to have the suit dismissed or settled if necessary. No additional cost incurred in most cases. Client will be notified of any challenges.</p>	<p>Cost is based on 45% of total debt enrolled plus administration fee of \$59.99 per month Paid over 36 month period.</p> <p>Enrollment Fee is \$250 plus \$100 per Account enrolled</p> <p>Program Length is 12 to 36 months.</p> <p>Credit Restoration is included in program.</p> <p>Debt Offset is not considered a capital gain or reported as Taxable Income.</p>
S E T T L E	<p>No secured loan or Federal Student Loans All other type debts are generally accepted Minimum of \$10,000 debt enrolled, with exception on approval to \$8,000 Individual account minimum \$500 NO individual account maximums</p> <p>Debt Settlement is the most flexible option.</p>	<p>The Debt Settlement company sets up a "savings" account with the client.</p> <p>Money is accrued in the account until the debts owed can be negotiated with creditors.</p> <p>The debts are "Settled" one account at a time.</p>	<p>NO upfront fee, performance fee is based on 27% of the amount of debt enrolled.</p> <p>NO fees are charged until the debts are settled through negotiation.</p> <p>Program length is usually 6-48 months .</p> <p>Debt Settlement can be considered a capital gain for tax purposes.</p>
T A X	<p>Tax Relief: Determined on a case by case basis.</p>	<p>Clients with IRS or State-based tax debt are evaluated and reviewed. Tax Agencies are Contacted to negotiate tax debt.</p>	<p>Up front cost to evaluate tax debt situation. Further charges based on solutions needed To resolve debts. Consult Tax Advisor.</p>

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