

## Debt Reduction highlights

There are currently 3 programs:

- Debt Assumption
- Debt Settlement
- Debt Validation

### Debt Assumption

- Debt Assumption: a proprietary program that assumes YOUR Debt by becoming a co-debtor
  - Layman's Terms: they take on legal responsibility for YOUR debt with you!
- This proprietary process creates new contract terms and conditions with the creditor
  - 15 years in business – no submission to creditors has been rejected.
  - Layman's Terms: They renegotiate the terms of your contract with the credit card company. Just like they've been doing with you for years!
- As the creditor breaks the terms of the new contract, fees are assessed
  - Layman's Terms: Just like if you break the terms of the contract (like a late payment) they charge you a fee.
- On average, within 10-12 months the amount you owed is offset by the fees assessed under the new contract.
  - Layman's Terms: You owed them \$5,000, now they owe you \$5,000... The debt is offset on both sides for a "Zero" balance!
- Approved in 48 states (not in MD or OR)

#### Types of Debt Accepted in Debt Assumption

- |                               |                           |
|-------------------------------|---------------------------|
| • Most Unsecured Credit Cards | • Personal Bank Loans     |
| • Medical Debts               | • Gas Cards               |
| • Private Business Loans      | • Private Student Loans   |
| • Signature Loans             | • Case by Case Exceptions |
| • Collection Accounts         |                           |

#### Types of Debt NOT Accepted in Debt Assumption

- Any Type of Secured Debt – i.e. Mortgage, Car Loan, Equipment Loan
- Small Business Loan Accepted under Business EIN Number
- Federal or State Government Debt – Taxes of Any Type, Liens
- Court Ordered Garnishments or Levies by Federal, State or Local Government
- Child Support or Alimony Debt
- Check Cashing or Payday Loans

#### Debt Assumption Requirements

- Minimum Combined Debt \$15,000 to \$250,000
- \$24,500 Maximum for one account
- Credit Repair included at no additional cost

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## Program Costs:

- 1<sup>st</sup> month's Down Payment
  - \$100 Per Account enrolled
  - \$250 Administration fee (non-refundable)
- Monthly payments after that:
  - 45% of Total debt enrolled divided by 36 months
  - Plus \$59.99 maintenance fee
  - Example: \$40,000 enrolled x 45% = \$18,000 / 36 months = \$500 + \$59.99 = Monthly payment of \$599.99

### TRADITIONAL CREDIT CARD

You owe a total of \$40,000.00 having a total monthly payment of \$1,200.00. If you continue to make the minimum payments it will take you 24 years and 3 months to payoff this debt. The total interest paid will be \$28,365.04.

Debt Summary					
	Balance	Interest Rate	Monthly Payment	Interest Paid	Total Payments
Credit card	\$40,000.00	15%	\$1,200.00	\$28,365.04	\$68,365.04
					291 Months



### DEBT ASSUMPTION

#### Payment Plan

Total Debt:	\$ 40,000
Client Percent Of Enrolled Debt:	45%
Total Contract Amount:	\$ 18000.00
Maintenance Fee:	\$ 59.99 / per month

Calculation by Program Length: ☐

Program Length: 36

Down payment could be affected if calculated by monthly payment.

Calculation by Monthly Payment: ☒

Monthly Payment: \$ 559.99

Down Payment: \$ 850.00

Number of accounts enrolled: 6

**Over \$600.00 SAVINGS PER MONTH**

◀10

## Debt Settlement

- Debt Settlement is a negotiated agreement by which a creditor accepts less than the total amount owed to legally satisfy a debt. Settlement programs typically last 12-48 months and are highly dependent on factors such as delinquency, creditor, number of accounts, and total amount of enrolled debt.
  - Individuals enrolled in debt settlement programs typically have their debt settled at 40-70% of the original balance at enrollment. Settlements are traditionally negotiated in either lump sum or set monthly payments depending on the availability of funds.
- Who qualifies?
  - Settlement programs are designed for individuals facing financial hardships such as job loss, the loss of a caregiver, permanent disability, crippling medical bills, or other situations which renders them unable to continue regular payments to their creditors.
- Debt Settlement Process
  - Enroll – Choose the debt settlement program as an aggressive debt management tactic. Eligibility is confirmed through underwriting and quality control process.
  - Manage – Once enrolled you are assigned to a team of dedicated Account Managers who handle routine communications and walk you through the entire program.

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- Negotiate – As your custodial account balance grows, expert negotiators leverage their long-term relationships with creditors to settle each account for less than was originally owed.
- Settle – Once a settlement has been negotiated our team will reach out to you to authorize execution. Once each account has been resolved you graduate from the program.

#### Types of Debt Accepted

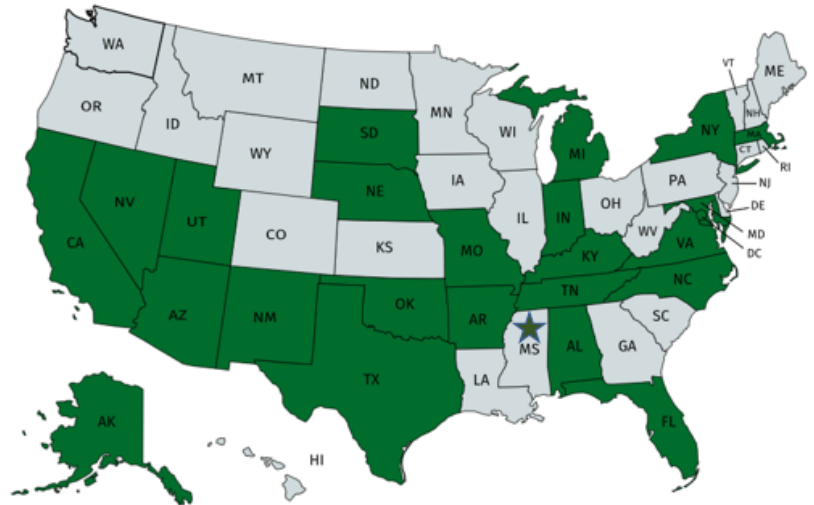
- Credit Cards: unsecured, non federal backed, all major credit cards
- Medical Bills: in third party collections
- Unsecured Loans: Non federal backed, installment, note loans
- Private Student Loans: Non federal backed only
- Payday Loans: in third party collections
- Peer lending Loans: Lending Club, Prosper
- Department Store Cards: Macy's, Kohl's etc.
- USAA: Be aware of potential loss of insurance policies
- Back Rent: In third party collections
- Finance Company Credit Cards: Citi, Beneficial, etc
- Bank Fees: In third Party Collections
- Vehicle Repossession: Deficiency, with proof of repossession
- Cell Phone Bills: In third party collections
- Jewelry Store Credit Cards
- Furniture Credit Cards
- Cash Advance/Check Cashing: In third party collections
- Credit Unions: If banking here, client must change account
- Online Cards: Amazon, PayPal
- Health Clubs: In third party collections
- One Main Financial: Unsecured Only
- Gas Cards
- Banks: All unsecured lines of credit, must change

#### Types of Debt NOT Accepted

- Secured Loans/Credit: Mortgage, Equity Loan, Collateralized loans
- Federal Backed Loans: Student, FCU, SBA, Taxes, Military
- Legal: Judgements, pending litigation
- Alimony & child Support: Non federal backed only
- Auto Loans
- Rent-A-Center: or similar
- Litigation: Macy's Kohl's, etc
- Auto Repair Bills
- Liens
- Speeding Tickets: Fines
- Attorney Fees: In third party collections
- Timeshares
- Utility Bills: Not in collection, current residence
- Health Clubs: Not in collections
- Insurance Loans
- Payday Loans: Check cashing establishments
- Back Taxes
- Warranty Contracts
- NSF Checks:
- Military Star Cards: AAFES
- Bail Bond

# Debt Settlement Approved States

- Alaska
- Alabama
- Arkansas
- Arizona
- California
- District of Columbia
- Florida
- Indiana
- Kentucky
- Massachusetts
- Maryland
- Michigan
- Missouri
- NEW! Mississippi
- North Carolina
- Nebraska
- New Mexico
- New York
- Nevada
- Oklahoma
- South Dakota
- Tennessee
- Texas
- Utah
- Virginia



## Debt Validation

- Debt Validation is an auditing process that simply holds the debtor or collection agency accountable for lending, credit, and collection law.
  - The debtors & collection agencies must follow the law and verify the debt is legally owed and the legal process for collection has been followed.
  - Most debts sold from the original creditor to a collection agency do not follow the letter of the law. When violations of due process occur, the debt cannot be collected.
- Debt Validation Process
  - CCA disputes debts using a proprietary system to audit third party collection companies. Debts are considered “alleged” until they are proven valid.
  - When collectors fail the strenuous audits performed by CCA, they LEGALLY cannot collect your debts
  - When credit bureaus report incorrect information, they audit & help restore your credit.
  - Credit Restoration and Account Dispute service is included as ALL-IN-ONE starting from day one
  - White Glove in person presentation required in certain circumstances

## Types of Debt Accepted in Debt Validation

- |                               |                       |                           |
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|                               | • Gas Cards           |                           |

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#### Debt Validation – Flat Rate Pricing

- All Plans Include Credit Restoration and Accounts Dispute
- Minimum of 2 accounts and \$8,000 in total debt enrolled
- Maximum number of accounts enrolled is 15 (with exceptions)
- Minimum account size \$500 – Maximum account size \$25,000
- Minimum Term is 36 months.
- We charge a Flat Monthly Fee:
  - \$319: Two accounts enrolled
  - \$419: Three accounts enrolled
  - \$519: Four or more accounts enrolled
- Three Bureau Credit Monitoring, which also includes identity theft and three months of involuntary unemployment insurance.

#### Credit Report – Audit

- The Initial fee provides a detailed audit of your credit report
- Credit Restoration starts day one on ALL lines of credit and continues throughout the process

#### Debt Validation – 15 years experience and 1,200,000 clients helped

- Approved for business in 46 States (Excluded: GA, MD, ME, OR)