

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
- Medical Debts
- Private Business Loans
- Signature Loans
- Collection Accounts
- Personal Bank Loans
- Gas Cards
- Private Student Loans
- Case by Case Exceptions

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

This is for Alliance agent use only and not intended for customer use or as advertising.

Program Costs:

- 1st 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	Time to Payoff
Credit card	\$40,000.00	15%	\$1,200.00	\$28,365.04	\$68,365.04	291 Months

Debt payoff is estimated at 24 Years and 3 Months



DEBT ASSUMPTION

Payment Plan

Total Debt: ●

Client Percent Of Enrolled Debt: ●

Total Contract Amount: ●

Maintenance Fee: ●

Calculation by Program Length:

Program Length: ●

Down payment could be affected if calculated by monthly payment.

Calculation by Monthly Payment:

Monthly Payment: ●

Down Payment: ●

Number of accounts enrolled: ●

Over \$600.00 SAVINGS PER MONTH

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

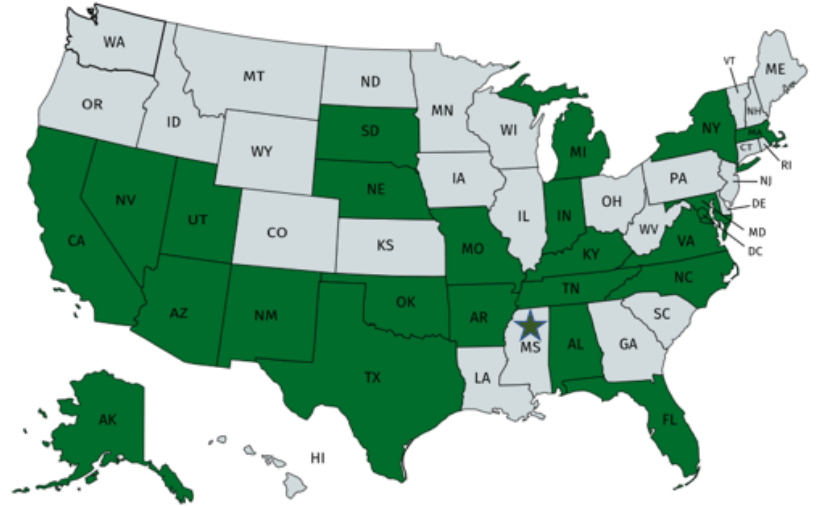
- Credit Cards: unsecured, non federal backed, all major credit cards
- Medical Bills: in third party collections
- Unsecured Loans: Non federal backed, installment, note loans
- Private Student Loans: Non federal backed only
- Payday Loans: in third party collections
- Peer lending Loans: Lending Club, 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

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

Types of Debt NOT Accepted

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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)



Debt Questionnaire

Agent Name _____

NAA# _____

Cell #: _____

Debt creates servitude; an obligation that limits your capabilities to use your hard-earned money effectively. Take a few minutes to let us help you get started on a journey to a debt-free life where your money becomes your own to spend and save. You can finally be free from the chains of paying everyone but yourself. Fill out the form below and answer a few questions for us. We can help you get started on a road to debt freedom and financial success!

Name		Email:		State of Residence:		Cell #:	
Name		Email:		State of Residence:		Cell #:	

Types of Debt	Total Debt(s) Owed	Mo. Payment	Interest Rate	Late Payments	How Do You Make Payments?
Credit Card (include CC company name)			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Credit Card (include CC company name)			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Credit Card (include CC company name)			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Store Cards (Dillard's, Macy, JCP, etc)			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Gas Cards (Shell, Mobil, U76, Arco)			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Personal Bank Loans			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Student/Education Loans (Federal)			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Student/Education Loans (Private)			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Business Loans			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Tax Debt (Owe the IRS?, we can help!)			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Garnishments or Liens? <input type="checkbox"/> Yes <input type="checkbox"/> No
Mortgage Loans			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>
Car Loans			<input type="text"/> %	<input type="checkbox"/> Yes <input type="checkbox"/> No	Mail? <input type="checkbox"/> On-Line? <input type="checkbox"/>

Do you have debt owed with collectors?	<input type="checkbox"/> Yes <input type="checkbox"/> No Amnt:\$ _____	Do you have a financial planner?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you saving money each month?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount saved monthly?	\$ _____
Annual Income? (Cite both incomes if dual)	\$ _____ <input type="checkbox"/> Dual Income	Life insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____
Do you receive tax return income?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Death Benefit? \$ _____	Monthly Premium
Do you have a retirement plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Average Tax Return Annually?	\$ _____
		Type of Retirement Accounts? (Type: 401k, 457b, 503b, R.E., etc.)	
Where do you currently do your banking?			

Thank you for your time, we appreciate your answers. **Please email this form to fixmydebt@naaleads.com** and we will contact you shortly with options to reduce or eliminate your debt and increase your cash flow. We will be contacting you shortly with options to reduce or eliminate your debt and increase your cash flow. Questions? Please contact the representative that sent you this form for further assistance.

DISCLAIMER This questionnaire is provided to you by National Agents Alliance ("The Alliance"). We value our customers and your trust in us, especially when you share your personal information with The Alliance. We understand that privacy and security of personal information is important. We call this information "data." The types of data we collect and share are used to determine the best products or service that will assist you with your financial goals. The Alliance websites, applications, Terms of Use, and Privacy Statements provide additional detail on the treatment and handling of data when interacting with our company, websites, or applications. If your relationship with us were to end, we will continue to handle your data in accordance with this notice. Please refer to our full privacy policy by going to our website at: <https://www.naaleads.com/privacy-policy> -Thank you

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