



Customer Enrollment Package

*180 Weidman Rd, Suite 121
Manchester, MO 63021*

www.debtfreeafterall.com

Toll Free: 1-877-534-8900

Fax: 636-527-8920



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Dear Client,

Please find copies of just some of our recent settlements done in the last few months for our clients.

Note: Black clearing marks are for the protection of our clients and their confidential information. These are copied letters from the original copies the creditors have sent us.

Regards,
DFAA Debt Managers.



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Dear Client,

We here at Debt Free After All would like to take this opportunity to welcome you to our Debt Reduction Program. Not only does our program save you a substantial amount of money, but also the quickest solution to your debt problem.

Our very simple and unique program:

- Will reduce your total debt by as much as 35-70%
- Will eliminate your debt of \$31,000.00 in approximately 36 months with a monthly payment of \$516.67
- Allows you an affordable monthly payment based on your budget
- Our compensation is strictly based upon what we save you
- Will restore your credit quicker than any other program

Please review and complete the enclosed application and either mail it back with the envelope provided, or fax it over with the fax number listed below. Please include your first month's payment, and any amount above will go directly to your secure savings account for future settlements from creditors. Upon receipt of your paperwork, we will then inform you of any necessary adjustments (for example: if your creditor statements totals differ from your submitted original stated figures, we will then inform you of your revised monthly payment and future due date).

As always, you can reach me at my office 1-877-534-8900 Ext 10. We look forward to working with you to eliminate your burden of debt and to help you to become "Debt Free After All"!!!!!!

Regards,
Debt Analyst



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BENEFITS

With Our Debt Settlement Program, you can reduce your debt by 35-70% or more off your outstanding balance and completely be debt free in as little as 6 months.

With Our Debt Settlement Program, you are not in a credit-counseling program. Credit counseling services work for your creditors and may earn a percentage of what you pay to the creditors. Consumers utilizing credit-counseling services are expected to pay back 100% of their debt through small monthly payments. Scientific Studies have shown that credit counseling does NOT work 95% of the time, because people get frustrated at the slow pace and lack of progress and end up dropping out, only to find themselves back where they began.

With Our Debt Settlement Program, our organization believes that this program is usually the best method to resolve your debt. It takes time and the patience requiring the consumer to remain committed to a proven plan that works. If you are serious about resolving your debt, it is important to note that you must make sacrifices today so that you can have a more prosperous tomorrow. We can put your financial situation back on track.

With Our Debt Settlement Program, thousands of consumers just like you have benefited by getting out of debt completely. Our debt specialists have settled thousands of consumer's debt. We know you are working on a budget and we respect your desire to get out of debt.

THE PROCESS

Step 1: Once an individual has been accepted into the program, work on their case begins immediately. If any of the creditors are aggressively collecting, our debt specialist will request they cease all communications.

Step 2: A debt specialist will be assigned to your case to work with you and guide you through out the process. While this is not a do-it-yourself process you will be involved and our staff will make certain you are kept informed.

Step 3: At any time in the process you can contact your debt manager to get answers with any questions regarding your account status.

Step 4: One by one your accounts are settled by 35-70% by your creditors and your debt manager. We then make sure the settled payments have gone through, and the account is closed.



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INTERESTING FACTS WITH DEBT

- Typically, 85% of your monthly minimum payment goes toward interest only and not towards reducing the principal debt amount.
- Consumer Credit Counseling Service programs are funded directly by the creditors through "donations". It has been concluded by the Internal Revenue Service in May 2004 that some CCCS's essentially function as nothing more than a collection agent for these companies.
- A bankruptcy will stay on your credit report for up to 10 years.
- In our program, your debt will be grouped with that of other clients to get you the best possible savings.
- We work with almost every credit card company and collections agency you may have as a creditor.

Debt Amount	How Much Will You Pay?	How Long Will It Take?
\$ 10,000.00	\$ 26,276.59	42 yrs 9 mos
\$ 15,000.00	\$ 55,370.41	48 yrs 11 mos
\$ 20,000.00	\$ 74,464.22	53 yrs 3 mos
\$ 25,000.00	\$ 93,557.98	56 yrs 7 mos
\$ 30,000.00	\$ 112,651.77	59 yrs 4 mos
\$ 35,000.00	\$ 131,745.58	61 yrs 8 mos
\$ 40,000.00	\$ 150,839.39	63 yrs 9 mos
\$ 45,000.00	\$ 169,933.22	65 yrs 6 mos
\$ 50,000.00	\$ 189,027.02	67 yrs 1 mos
\$ 60,000.00	\$ 227,214.61	69 yrs 10 mos
\$ 80,000.00	\$ 303,589.81	74 yrs 2 mos
\$ 100,000.00	\$ 379,965.06	77 yrs 7 mos
\$ 120,000.00	\$ 456,340.27	80 yrs 4 mos
\$ 140,000.00	\$ 532,712.48	82 yrs 8 mos
\$ 150,000.00	\$ 570,903.04	83 yrs 8 mos

Number of years to payoff a credit card balance based on 19% interest and the cardholder making only the minimum monthly payment of 2.1% of the outstanding balance. Most national cards require a minimum monthly payment between 2.0% and 2.4% of the outstanding balance.

Source: [CNN Money](#)



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PREPARATION SHEET

- Cover Letter: Provides the projected amounts to become enrolled and describes our Debt Reduction Program.
- The Debt Reduction Agreement: Each applicant should review, print, sign & date this document.
- The Power of Attorney (Authorization Form): Authorizes our trained professional staff to communicate and negotiate with your creditors on your behalf. Each applicant **MUST** sign & date this document.
- Unsecured Debt Worksheet:

DO NOT include any of the following debts on this form:

- ✓ Any SECURED debts such as: Real Estate mortgages, vehicle payments, personal loans and/or student loans.
- ✓ Any debts under \$500.00
- ✓ Any debts in which a wage garnishment has been issued.
- ✓ Any debts owed to an individual and/or family member.
- ✓ Any debts owed to any government agencies (Federal, State, City or Local) and most definitely including the IRS.
- ✓ Utility bill (if the account is still open)

The following debts **CAN BE** included on this form:

- ✓ ALL credit cards.
- ✓ Vehicle repossession balances
- ✓ UNSECURED bank loans.
- ✓ Medical (hospital, doctor or lab bills)
- ✓ Department store cards
- ✓ Utility bills (closed accounts ONLY)
- ✓ UNSECURED lines of credit, cash advances, and household purchases (appliances, computers, furniture, etc...)



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DEBT REDUCTION AGREEMENT

This agreement is by and between _____ (Hereinafter referred to as Client) and Debt Free After All (hereinafter referred to as DFAA).

PURPOSE

Client hereby agrees to retain DFAA to eliminate Client's debts by negotiating a significant savings of the outstanding balance owed to each of the Client's creditors that are on their Unsecured Debt Worksheet attached hereto and made part of this agreement.

I. DEBT SETTLEMENT

Client understands that the total approximate savings is an estimate based on experience and that the total funds needed for the reductions and settlements, including DFAA'S fee, may be more or less than the total projected funds needed. Therefore, depending upon the settlements made, the term of the program may also be more or less than the estimated term. In the event that the total funds needed are greater than the projected funds, the client agrees to provide additional funds upon being notified from DFAA. These funds can be provided in such ways:

- I. Increase client's monthly payment to DFAA
- II. Increase client's program term
- III. Paying amount required for fulfilling the settlement (a creditor may issue a 1099 form for the amount of debt reduced).

DFAA'S COMPENSATION

Client agrees that DFAA'S compensation will be 25% of the total savings of EACH of the debts listed on the client's Unsecured Debt Worksheet. DFAA'S compensation is earned at the time a settlement is made with a creditor.

Client agrees that DFAA is eligible for a Payment Plan fee for accounts, which are not eligible for a settlement. The compensation could be \$250.00 - \$1000.00 depending on various factors like the outstanding balance, the delinquency situation and the creditor acceptance. DFAA 'S compensation is earned at the time a payment arrangement is made with a creditor.

CREDIT PROFILE

Prior to entering our debt reduction program, client represents an impaired credit profile DFAA represents that client's income to debt ratio will most definitely be improved by the completion of this program.



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II. INDEMNIFICATION

Client agrees to indemnify and hold harmless DFAA, its affiliates, officers, directors, employees and agents from any and all demands, claims and damages of any kind, existing or arising in the future, as a result of DFAA's efforts on behalf of the Client.

PROJECTED FUNDING

Client agrees to send consecutive monthly payments to DFAA. These payments are for satisfying negotiated creditor settlements and DFAA'S compensation. The program term and monthly payments are estimated figures and may change during the debt reduction process. The first monthly payment is due with client's completed application and agreement. Future payments will be due on the SAME DAY of each month until the term of the program is complete. DFAA will charge a fifty-dollar late payment fee, if client's monthly payment is received at DFAA offices any time past the due date. DFAA will also charge a thirty-dollar fee for any return checks from the bank for insufficient funds in the client's bank account. Upon notification by DFAA to Client of a creditor settlement, Client agrees to disburse creditor settlement payment to DFAA along with DFAA compensation within the time frame stated on the creditor settlement letter. Creditor settlements are achieved on a one by one basis.

TERMINATION & WITHDRAWAL

Client agrees that if Client defaults on any of the terms of this agreement, or DFAA receives two or more bounced checks and / or three or more late payments (as described in section VII of this agreement), DFAA has the right to terminate this agreement upon ten days written notice to Client via certified mail (return receipt requested). Also DFAA agrees that Client may withdraw from the Debt Reduction program. DFAA will retain a fee from the client's first monthly payment (minimum \$495 if the monthly payment is less than \$495 and \$995 if it is greater than \$995) if he/she cancels from the program. Such termination will occur once written notice is received by DFAA via certified mail (return receipt requested). In either instance, DFAA is entitled to any fees earned by any settlement(s) achieved prior to date of termination or withdrawal.

CREDITOR PAYMENTS

Please understand that we **DO NOT** make monthly minimum payments to your creditors, and we are **NOT** a "consolidation group". We are a settlement group and we utilize your monthly deposit to disburse payment on your creditors upon making *negotiated settlements*. *On occasion we will disburse a partial payment to a creditor to help achieve a future settlement.*



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INTERGRATED AGREEMENT

This agreement constitutes the entire agreement with respect to the subject matter, and there are no agreements, understandings, restrictions or warranties among the parties other than stated in the previous paragraphs, except for that which is attached and incorporated by reference.

THE UNDERSIGNED HAS READ AND UNDERSTANDS THIS AGREEMENT

<i>Signature:</i>	<i>Date:</i>
<i>SS #:</i>	<i>Date Of Birth:</i>
<i>Street Address:</i>	<i>City:</i>
<i>State:</i>	<i>Zip Code:</i>
<i>Home Telephone:</i>	<i>Business Telephone:</i>

THE CO-UNDERSIGNED HAS READ AND UNDERSTANDS THIS AGREEMENT

<i>Signature:</i>	<i>Date:</i>
<i>SS #:</i>	<i>Date Of Birth:</i>
<i>Street Address:</i>	<i>City:</i>
<i>State:</i>	<i>Zip Code:</i>
<i>Home Telephone:</i>	<i>Business Telephone:</i>



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DEBT REDUCTION PROGRAM PROCEDURES

It is critical for us to work together in order to accomplish our goals as stated in our Debt Reduction Program.

- ❖ Upon receipt of your paperwork, we will immediately notify all the creditors that you have listed, that we will be working on your behalf to resolve your outstanding debts and that all future communications should be directed to our offices.
- ❖ Creditor settlements are budgeted strictly on your monthly payments, so in order for us to achieve the best possible reduction for you, and strengthen our negotiating position, your payments should be received in a **timely manner**.
- ❖ If at some point you have difficulty with your payment, please call your assigned mediator. In most cases your mediator will make a special arrangement for that specific payment.
- ❖ Again, if a creditor representative does contact you feel free to let them know you have retained Debt Free After All, Inc. to resolve your debts. Ask him/her their name, phone number and extension and assure them you will forward this information to your mediator who in turn will get back to them immediately. In reality, the less you speak with a creditor representative the better the settlement we can achieve on your behalf. These collectors are trained to scare and discourage you from being in any debt reduction program. On the other hand, our staff is also trained in knowing how to handle these situations and to negotiate settlements with the least amount of creditor harassment.
- ❖ If you should have ANY questions throughout the term of the program or need additional guidance, please do not hesitate to call your mediator using our toll free number.

REMEMBER WE WORK FOR YOU --- NOT YOUR CREDITORS!



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INCOME & EXPENSE FORM

<i>Applicant:</i>	<i>SS#:</i>	<i>DOB:</i>
<i>Co-Applicant:</i>	<i>SS#:</i>	<i>DOB:</i>
<i>Home Phone:</i>	<i>Business Phone#:</i>	
<i>Fax #:</i>	<i>E-mail:</i>	
<i>Best Time to Reach:</i>	<i>At this#:</i>	
<i>Call Me Confidentially: Yes NO</i>	<i>Cell#:</i>	
<i>Occupation:</i>		
<i>Employer's Name:</i>		
<i>How Long you have been at this job?</i>		

MONTHLY TAKE HOME PAY & OTHER INCOME

<i>Applicant:</i>	<i>Monthly Salary \$:</i>
<i>Co-Applicant:</i>	<i>Monthly Salary \$:</i>
<i>Social Security/Disability \$:</i>	<i>Pension \$:</i>
<i>Child Support \$:</i>	<i>Other \$:</i>



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MONTHLY EXPENSES (COMBINED FOR APPLICANT & COAPPLICANT)

<i>___Rent ___Mortgage \$:</i>	<i>Car Payment \$:</i>
<i>Property Taxes \$:</i>	<i>Gasoline \$:</i>
<i>Gas/Electric \$:</i>	<i>Cable \$:</i>
<i>Water \$:</i>	<i>Child Support/Care \$:</i>
<i>Home Heatings \$:</i>	<i>Medical Insurance \$:</i>
<i>Cell Phone \$:</i>	<i>Auto Insurance \$:</i>
<i>Groceries \$:</i>	<i>Life Insurance \$:</i>
<i>Others \$:</i>	<i>Home Owners Insurance \$:</i>
<i>Total Monthly Income \$:</i>	<i>Total Monthly Expenses \$:</i>



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POWER OF ATTORNEY - AUTHORIZATION FORM

CLIENT: _____ SS#: _____

DATE OF BIRTH: _____

CLIENT #2 (if applicable): _____ SS#: _____

DATE OF BIRTH: _____

Hereby appoint Debt Free After All of 180 Weidman Rd. Suite 121, Manchester, MO, 63021 as my attorney in fact ("Agent")

My Agent shall have full power to act on my behalf but only to the extent permitted by this Special Power of Attorney. My Agent's power shall include the power to mediate and arbitrate my existing unsecured consumer debt as outlined in the Agreement. I (we) grant my agent the specific powers to:

1. Receive and discuss information regarding my account balances;
2. Review my account history;
3. Receive all information, confidential or otherwise, that will allow my Agent to arbitrate my debt or consummate an accord and satisfaction on my behalf, including but not limited to all credit bureau reports;
4. Make good faith settlement offers on my behalf.

I (we) hereby grant to my Agent the full right, power and authority to do every act, deed and thing necessary or advisable to be done regarding the above as fully as I could do it personally present and acting. Please *cease and desist all telephone calls to me* regarding this account. *Please direct all verbal and written (including statements) communication to Debt Free After All.* Their contact number is 1-877-534-8900.

This Power of Attorney shall commence immediately and shall continue until the debt has been settled, or I (we) have provided written notice to the Agent canceling this Power of Attorney, whichever is sooner.

I (we) authorize DFAA to release this Limited Power of Attorney to my creditors.

Client Signature and Date

Client #2 Signature and Date