

Client Advisory Disclosures

- We cannot guarantee that the creditors will stop calling the client even though they are being represented by an attorney.
 - Original creditors are not stopped when a letter from an attorney is received.
 - Bill collectors are not allowed to call if they know a client is represented by an attorney, but could continue to do so.
 - We can reduce creditor calls and report violations of Fair Debt Collection Practices Act to their state attorney general.
- A letter will be sent to the client in the intro pack that the client can send to the creditors when the client comes on the program. This letter will be referencing that the client will be hiring an attorney to assist them with their debt.
- The law firm will be sending a letter to the client's creditors after the third payment is made by the client. The client must have all of their creditor statements in to the company prior to sending the letter from the law firm. Also, by sending the creditor statements, the client's mail will be transferred to the company that much sooner.

- The best way for a client to handle their creditors is to change their phone numbers and get new numbers that are non-published.
- They should have caller ID and not answer their phone.
- They can write down the names and numbers of the people calling them and send them to our creditor hotline, but we do not guarantee that we will contact the creditor unless the client has funds enough to try to settle the account.
- Clients should avoid communication with creditors because they will threaten, harass, lie and tell the client they don't deal with debt settlement companies. By communicating with the creditor, the client is more upset about their program and has a more likely chance of canceling because they can't handle the stress.
- This is a very important point and must be stressed to the client:

DO NOT TALK TO YOUR CREDITORS!