



# ▶ Debt Restructure Program Guidelines

## General Guidelines

• Minimum Debt Amount (before reduction):	<b>\$5000</b>
• Minimum Balance per Account:	<b>\$500</b>
• Minimum Monthly Payment:	<b>\$250 with \$49 fee included</b>
• Clients with only one creditor:	<b>Maximum 20 month program term</b>
• Less than \$10,000 in debt:	<b>20 months maximum</b>

## Payment & Banking Guidelines

1. No money orders. Clients must have a checking or savings account.
2. If a client banks with one of the credit cards they are enrolling in the program, client must get a new bank account with another banking institution.
3. If a client has multiple cards with the same creditor they **must** enroll all of the cards or none of the cards.
4. **NO** accounts that are already in legal.
5. Any payments over **\$2,000** require certified funds or a personal check (takes approximately 10 days to clear)

## Debt Our Program **CANNOT** Accept

### **ANY SECURED ACCOUNTS**

A secured account is one that is “secured” by an asset (i.e. mortgages, auto loans, etc.).

### **The Following Unsecured Accounts:**

- Student Loans
- IRS
- Pay Day Loans
- Child Support
- Credit Unions
- Judgments
- Military Accounts (Star Card & USAA)

### **The Following Regular Cards:**

- Citi Flex
- Advanta

**Business Accounts** from an existing company. Cannot accept American Express, Citibank, Discover, Advanta, HSBC even when dissolved.

**Home Improvement Loans/Cards** (i.e. roof repair, windows, etc.)

**Credit Cards that have property in the name or finance Motorcycles, Snowmobiles,**

**Jet Skis, Etc.** (i.e. HSBC Yamaha, GE Money Suzuki, Sheffield Finance)

**Utility Bills** (i.e. electric, phone, gas, etc.)

**Jewelry** (Kay, Zales, etc.) unless with a detailed hardship letter explaining why no longer in possession of the client

**Citifinancial Retail Services** unless with a statement



# ▶ Debt Restructure Program Guidelines

## General Guidelines (cont'd)

### Important Deadlines/Dates to Remember

All of this information is in the “Debtor Soft” Subscription Agreement and Funds Transfer Schedule. However, we’ve made it easier for you by compiling the most important deadlines together.

### Description Deadline/Date

Change of payment date or amount	5 business days before normally scheduled date
Need Funds in Account	2 business days before the scheduled date
CANNOT change payment date	First <b>150</b> days of program
Full Refund (minus \$49 Monthly fee)	Within <b>30</b> days of Agreement date
Half Refund (minus \$49 Monthly fee)	Within <b>60</b> days of Agreement date
Access to Debtor “Tracker” Software	Within <b>15</b> days of first full monthly payment

### Contact Information

#### Debt Restructure Program Customer Service Numbers

#### Company Phone Number

NoteWorld Servicing Center	800-535-9192
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# Compliance Guidelines



## Target on Compliance

The #1 reason for customer dissatisfaction is when they are promised unrealistic results, or they are not informed of all the facts. We take this very seriously.

Every Customer your branch submits will go through an intensive underwriting process to ensure that all NEXT customers understand the program benefits and downsides. Upon screening, if the customer does not understand the facts (or if it's clear the customer was "oversold") the contract will be declined and sent back to the affiliate. If this becomes a trend (with a single agent or the branch as a whole), this can be grounds for agent or branch termination.

### **DO NOT MISREPRESENT THE PROGRAM BENEFITS**

- Do not promise client that their debt will be purchased by a third party debt buyer on a specific date.
- Do not promise client the collections calls will stop right away, their account must first be purchased or restructured.
- Do not tell client a creditor cannot pursue legal action (they still have the right), although client has legal representation with Premium legal package.
- Do not tell client NEXT will have Power of Attorney. This is not true.
- Do not tell client NEXT will field creditor/collections calls on their behalf.
- Do not "over-promise" in general.

### **GENERAL PHONE SALES PROTOCOL**

- Do not tell client you represent a non-profit organization.
- Do not tell client the NEXT program is government sponsored, funded, or approved.
- Do not threaten client to get into program.
- Do not falsify information about success rates/company history.
- Do not use an "alias" on the phone.
- Do not use profane language, act professionally at all times.

### **STANDARD CUSTOMER DISCLOSURES**

Before submitting a new contract for processing, every NEXT customer must **understand** the following:

- This program requires them to fall behind on their debt payments while they save money in their trust account.
- When behind on debt payments, creditors have the right to pursue legal and/or collections efforts in an attempt to collect the debt.
- The Premium Legal Package is pre-paid within the first 1-6 months of program payments. Specific cost must be disclosed. Premium Package cost does not increase customer's program payments, and is credited to client trust account upon completion of all enrolled debts being settled/purchased.
- The restructuring program fees total 15% of each enrolled debt. This fee is only paid when that individual debt is settled/purchased. This is what the law requires.
- There is a \$49.00/month software licensing fee, which is included in program payments.
- There is a \$12.50/month Noteworld trust account service fee.



# Customer Service

## The Key To Satisfied Clients...

During the sales process it is the sole job of the sales rep to answer all customer questions and concerns. Once the customer enrolls and submits all documents including their statements, that role is minimized.

Remember, as a sales rep, you are the customers first contact with NEXT. Your customers will generally trust you most, and will therefore turn to you for help. Your job is to educate the customer about how to address customer service inquiries once they complete the enrollment process. Your goal is to avoid future communications with your customers so you can maximize your time and focus on signing new customers. However, you may never ignore any clients phone calls or voicemails.

## Customer Service: Best Practices

- 1) On your voicemail greeting, say “ You have reached the desk of \_\_\_\_\_. If you are an existing customer with a customer service inquiry, please hang up and call customer service direct at (xxx)xxx-xxxx”.
- 2) After completing the enrollment process with a new customer, give them the customer service phone number and the web address to login to their DebtorTracker application.
- 3) Inform the customer that if they need to cancel or change any scheduled payment, they must contact customer service at least 5 business days prior to the scheduled payment.
- 4) Make sure the customer knows they will be getting creditor/collections calls as they fall behind, and that it’s a normal part of the debt settlement process. This will prevent unnecessary calls.
- 5) Make sure the customer knows to keep their account current by uploading any creditor/collections letters in their DebtorTracker application.
- 6) Make sure the customer knows that if they receive a summons, they can report that summons for proper handling using their DebtorTracker application.
- 7) Inform the customer that they can submit customer service requests online using their DebtorTracker application.

## Three Levels of Customer Service

- 1) In many cases the customer will contact you with general questions. If they have a question about how the program works, answer their question quickly then get off the phone.
- 2) If they have a question about the status on their account, or want to find out if a certain document was received, they can use their DebtorTracker application. Using this application they may:
  - View all past payments and trust account balance
  - View creditor offers and counter-offers
  - Communicate with customer service
  - Report a summons
  - Track all enrolled accounts
- 3) For all time sensitive inquiries, customers should call customer service.



# NEXT Debt Sales Script



Mr./Mrs. \_\_\_\_\_, how are you? My name is \_\_\_\_\_, I'm a Debt Restructuring counselor.

Mr./Mrs. \_\_\_\_\_, in case we get disconnected, your number is \_\_\_\_\_, correct? Is there another number as well?

I understand you have about \$\_\_\_\_\_ total unsecured debt, right?

OK, do you see yourself paying off this debt soon?

Unfortunately most people carry debt forever unless they change something.

What is your email address?

What state do you live in?

And your total monthly income?

CLICK SAVE AND CONTINUE

OK. Every case is different, so how much do you pay monthly towards your unsecured debt altogether?

And how much do you owe altogether?

What's the average interest rate on your bills?

So here are the facts Mr./Mrs. \_\_\_\_\_... With your \$\_\_\_\_\_ debt, you will spend \$\_\_\_\_\_ over the next \_\_\_\_\_ years **unless you change something**. Can you afford to triple your monthly payments?

So something needs to change, right?

OK, we are the **only company** who can get this debt off your credit, and help you rebuild and improve your credit score, BEFORE you even pay back what you owe. If we can give you an affordable monthly payment, that would benefit you, right?

CLICK CONTINUE

Mr./Mrs. \_\_\_\_\_, what address do your creditors send the bill to?

CLICK SAVE AND CONTINUE

Most of my customers are struggling to get ahead for some reason. Why are you struggling \_\_\_\_\_?

CLICK SAVE AND CONTINUE



# NEXT Debt Sales Script

First we need to break down your debts together, grab your statements and we can organize this quickly together...  
\*\*If customer does not have statements – “that’s OK, just give me an estimate for each card now...”

Who is your first account with? What is the balance? What is the payment now? Are you behind at all?

CLICK SAVE CREDITOR (gather all creditors info, quote total then click SAVE AND CONTINUE)

We need to put you in a program you can afford. Including all household incomes, how much do you have coming in monthly?

So a total of \$\_\_\_\_\_ monthly. Do you have any money left over at the end of each month?

So including your unsecured debt payments, you have \$\_\_\_\_\_ coming in, and \$\_\_\_\_\_ going out.

Your bills are pretty tight Mr./Mrs.\_\_\_\_\_. Do you look forward to the day when you don't have these bills anymore?

So would I. The great news is, in a few moments we can actually **mark that date on your calendar**. Now I do want to improve your lifestyle by putting a few extra dollars in your pocket each month. Will a payment of \$\_\_\_\_\_ for 2 years, or \$\_\_\_\_\_ for 3 years be better. You can afford either one, but the shorter program means the bills are gone sooner.

So what are you going to do with the extra \$\_\_\_\_\_ each month, go to the movies, go to dinner...

Great, from here I need to show you how to manage your program. Your communication with us is important, and this will make it easy. Are you online now... *(If not online, tell them they will have a toll-free customer service number... MOVE ON)*

Mr./Mrs. \_\_\_\_\_, type demo.debtordemo.com into your web browser... Then just click login. This software will allow you to track and manage your program. As I explain how we will help you from here, familiarize yourself with the features of our leading software...

Mr./Mrs. \_\_\_\_\_, we are the only company that can get your debt off your credit BEFORE you finish paying back what you owe. Although you don't have enough money to pay these bills off on your own right now, our Debt Buyers do, and this is what makes us different.

The first step is getting your Debtor Restructure Agreement signed. This is an agreement the Debt Buyers have agreed to in advance. It gives you clearly defined terms upfront, so you know exactly what you’re getting into. The terms guarantee a few things that no other company can:

#1) You pay back 40 cents on the dollar (40%) to the Debt Buyers

#2) The Debt Buyers will accept the long term payment plan we put in place for you today, and they won't harass you or attempt to collect on the debt either

#3) Once the Debt Buyers own your debt, they **will not report it to the credit bureaus at all**, which will immediately improve your credit score by improving your DTI

# NEXT Debt Sales Script

These terms will start benefiting you quickly, and I'll put them in writing for you in just a minute, sound good?

Since we already have the Debtor Restructure terms in place for you, all we need to do is get your creditors to sell your accounts to our Debt Buyers. We do this by aggressively soliciting offers to purchase your accounts from existing creditors from day one, as you see if you click "View/Make Offers" in the DebtorTracker.

Obviously your creditors will not sell your debt at a discount if you are current, so falling behind to gain leverage is important. This generally encourages your creditor to sell your account to the collections market, but in rare cases they can try to sue you. This is why we believe in **prevention**. Our Premium Debt Defense Shield Legal Package gives you true attorney representation for up to 3 legal events, including bankruptcy if necessary. When we contact your creditors we use this to your advantage. If they know you have an attorney ready to appear or file BK for you, they cannot achieve a "quick and easy judgment". And obviously this encourages them to sell the debt to the wholesale debt market.

Finally, our Debt Buyers offer your creditor DOUBLE what they would normally get for the account, so they sell the account to us. When this happens, your Debtor Restructure is complete. The Debt Buyer now owns your account, and must adhere to the terms of the Debtor Restructure Agreement we discussed in step one.

In a nutshell, make the monthly payment you chose, and the Debt Buyers will help you get your life back on track, sound good?

Good, now that you will only have one monthly payment to make, it should be easier for you to manage your finances., wouldn't you agree?

Perfect, the first payment date I have available is \_\_\_\_\_. That will work for the reduced payment, right? And the same day of each month thereafter?

OK, do you want the payment to go through your checking or savings account?

OK, grab one of your checks and read the numbers across the bottom for me to set up the auto-payments... *(if customer not comfortable giving bank info, tell them they can fill it out themselves. Move on)*

I need you to verify some information with me, I have sent you an access link so you can double check my work. I am going to bring a compliance officer on the phone to help you, OK?

**REFER TO "ESIGN WALKTHROUGH" TO COMPLETE DEAL**



# Rebuttals

## The Bullets In Your Gun...

In sales, you must expect to close on every call. But you also must respect your opposition (customers) and expect them to throw a curveball. If you are ready for their objections, you can master the art of sales. The most common mistake for sales reps is to “over-talk” the sale, and this generally happens when the sales rep is thrown off track by the customer asking questions. You must expect objections, address them directly and with confidence, then move on without stopping. This will quickly drive the conversation back towards the sale. Only rebut when an objection arises. Save the bullets in your gun.

## Objection Formula

This basic objection formula is designed to help keep your sale moving, and also to make sure that your client asks you ALL the questions they have. Keep your rebuttals short and to the point, and then move on. Your client will respect you for addressing their question directly, instead of spending time talking to them more on a personal level. The examples below are simply a guideline to help you, so put your own spin on it and find your comfort zone.

The Objection Formula is an easy step by step process.

Step 1) **AFFIRM** that it's OK for your client to ask you questions so they feel comfortable asking you anything. If they don't feel comfortable asking you questions, they will not ask you all of the questions that they have, and in turn they will not sign up.

**EXAMPLE: John, good question...**

Step 2) **RECAP** and **CONFIRM** so you can move forward. First, recap the question (or questions) that they asked you. Second, confirm that if you answer the question to their satisfaction, you can get a commitment from them to move forward. .

**EXAMPLE: So your main concern is you're not sure who to trust. But if you felt you could trust me, we could move forward...**

Step 3) **REBUTT** their objection. Be precise, confident, and positive.. Do not hesitate, remember that your client does not know what you are supposed to say, so if you make a mistake just roll with the punches and keep talking.

Step 4) **MOVE FORWARD** and continue with your pitch. **VERY IMPORTANT: DO NOT ASK THEM IF THEY HAVE ANY MORE QUESTIONS!!!** You already did this , and if you ask them if they have more questions, you're taking a step backwards. **ASSUME THE SALE and GO FOR THE CLOSE!!!**

**I have looked into Debt Settlement before, and I'm not interested..**

I understand exactly why too!! Who wants to fall behind on their bills for 3-5 years before seeing any results? And they expect you to pay for it up front!! Debt Restructuring is different. It gives you faster results while still giving you a payment you can afford... *(back on script)*

**What can my creditors do to try and collect the money I owe them?**

Any time you try to gain leverage by falling behind on your payments, there are risks. These include creditor/collections calls, collections letters, and even legal action. The phone calls and collections letters are nothing to worry about. The threat of legal action is very real however. The great news is, we are the only company that offers you true attorney representation. If you do receive a summons, a licensed attorney in your state will show up at court for you at no additional cost!! This way you know you're protected and you can rest easy... *(back on script)*

**How much does it cost?**

You spend about 55% of what you owe. A better question is how much would you pay for almost immediate results? I'm required to break down the fees for you in just a moment... *(back on script)*

**Do you pay my cards for me?**

No, you must pay off your own debt Mr./Mrs\_\_\_\_\_. But our program is unlike any other because restructuring your debt involves transferring your accounts to "Debt Buyers" who work with us to help you... *(back on script)*

**Isn't this illegal now?**

No, we are 100% compliant with all FTC regulations... *(back on script)*

**Why would a debt buyer buy my debt?**

Simple. It's a better investment for them. You are already saving money to pay it back so your account is partially matured, and you have a scheduled date of completion. If you were investing in bad debt, would you want to buy a debt that hasn't been paid in a year, or one that is already being paid for now.

**Do I have to go late to my payments?**

With any program that reduces what you owe, yes you must fall behind. But the only real reason to fear falling behind is threat of legal action. Our program gives you true attorney representation, and guaranteed results...

**How does this effect my credit?**

Your credit only makes you money when you make major investments, like a car or a home. Are you planning on using your credit right now? OK, like any program that actually reduces what you owe, you will need to incur some late payments on your credit. The advantage of our plan is less late payments by having your accounts purchase and resolved quickly, generally in as little as 6-15 months... *(back on script)*



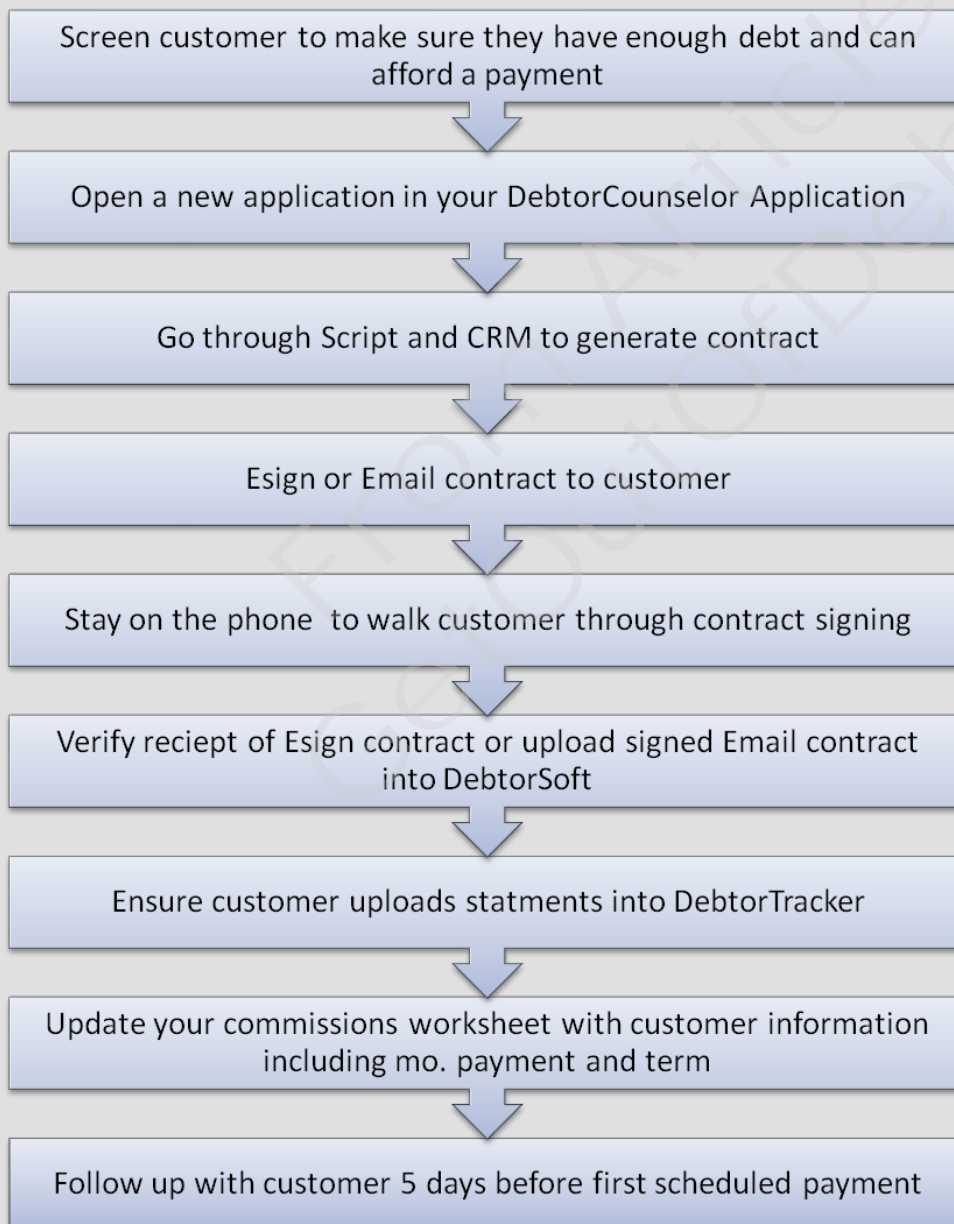
# Understanding Workflow



## Be Consistent...

Almost as important as staying organized is keeping your work consistent. Doing this allows you to constantly improve your skills. It also can help you control the flow of a conversation with a customer, guiding them to the close.

Below is a basic flowchart demonstrating what should happen with each customer you speak with. If you follow this, you can minimize the amount of time spent “trying to find your way”, therefore maximizing your overall time management. This can reduce the average amount of time it takes you to close one transaction and move on to the next, increasing your sales and productivity.



*\* Always keep control of the conversation, especially through the contract signing process*

*\*Always confirm and reconfirm any appointment scheduled with customer*

*If customer is not in front of computer, schedule SOLID appt. to walk them through paperwork*

*\*Keep track of all closed deals using your excel client tracker worksheet (redundancy is good)*

*\*Don't let your customer take you off track. They will respect you for staying business oriented*



# ▶ Agent Commission and Management

## Everybody Cashes In...

Give your agents the opportunity to make money. But ensure they manage their deals for accuracy (redundancy is good). Included with your package is an excel file labeled *Agent Tracker*. Have your agents turn these in every commission period to effectively manage agent payout. Also works as a great gauge for employee attentiveness.

## Employee Pay Structure

The legal package creates cash flow to cover employee compensation. There are multiple ways to pay your agents, and very important to understand how they effect your bottom line. An advanced profit model (example) including pay structure ideas is below. Obviously, how you pay your agents is up to you, but this should get you headed in the right direction. Once you decide on your pay structure, work with your Amerizon consultant to effectively track commissions.

*\*Manipulate Outlined Figures*

Payout Stats		Agent Stats		Employee Comp.																																			
Average Deal	\$20,000	Deals/Month	35	<table border="1"> <thead> <tr> <th colspan="2">Sliding Split</th> </tr> <tr> <th>Deals/Month</th> <th></th> </tr> </thead> <tbody> <tr><td>0-15</td><td>9%</td></tr> <tr><td>16-25</td><td>10%</td></tr> <tr><td>26-39</td><td>11%</td></tr> <tr><td>40-59</td><td>12%</td></tr> <tr><td>60-79</td><td>13%</td></tr> <tr><td>80-99</td><td>14%</td></tr> <tr><td>100+</td><td>15%</td></tr> </tbody> </table> <p><i>*Stats only calculate for Sliding Split</i> <i>**Alternate Payscales Below</i></p> <table border="1"> <thead> <tr> <th colspan="2">\$ Per Deal</th> </tr> </thead> <tbody> <tr> <td colspan="2">You can pay your agents a set amount per deal, based on legal package cost</td> </tr> <tr> <td>Example: \$3000 package</td> <td>\$400</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="2">Residual Payscale</th> </tr> </thead> <tbody> <tr> <td colspan="2">You can pay your agents a piece of each of the first 3 payments.</td> </tr> <tr> <td>Example: Month 1</td> <td>7%</td> </tr> <tr> <td>Month 2</td> <td>3%</td> </tr> <tr> <td>Month 3</td> <td>2%</td> </tr> </tbody> </table>		Sliding Split		Deals/Month		0-15	9%	16-25	10%	26-39	11%	40-59	12%	60-79	13%	80-99	14%	100+	15%	\$ Per Deal		You can pay your agents a set amount per deal, based on legal package cost		Example: \$3000 package	\$400	Residual Payscale		You can pay your agents a piece of each of the first 3 payments.		Example: Month 1	7%	Month 2	3%	Month 3	2%
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Legal Package Fee	\$1,500	Agent Split	13%																																				
Affiliate Split	65%	Legal Package Fee	\$1,500																																				
Total Cash Advance	\$870	Agent Payout	\$6,825.00																																				
Months Collected Over	3.00	Month 1 Residual	\$10,150.00																																				
Monthly Advance	\$290.00	Month 1 Cashflow	\$3,325.00																																				
Branch Stats		Long Term																																					
Total Agents in Branch	25	Long Term Rev. Generated Month 1	\$1,535,625.00																																				
Branch Deals/month	875	Duplicate Month 2: Total Branch Rev. monthly	\$336,875.00																																				
Total Month 1 Rev.	\$253,750.00	Duplicate Month 3: Total Branch Rev. monthly	\$590,625.00																																				
Total Month 1 Agent Pay	\$170,625.00	Collected Rev. through mo. 3	\$1,010,625.00																																				
Total Month 1 Cashflow	\$83,125.00	Long Term Rev. Through mo. 3	\$4,606,875.00																																				
Total Residual (mo. 1-3)	\$590,625.00																																						

*\*Excel file labeled **Agent Branch Pay Affiliate 2** included in business package. Use this as a tool to plan out future moves and set goals.*



# ▶ Agent Preparation and CRM Guide

## Tools For Success

Better preparation fosters better success. If you prepare yourself with the following tools and information, you can maximize your efficiency, time-management, and overall sales:

### Tools

- Basic Take Sheet (to pre-qual customer)
- Contract Pal Agent Database
- Debtor Counselor App (in Contract Pal Database)
- Microsoft Outlook (to manage follow up)
- Agent Tracker (for recording deals)

### Information


- NEXT Debt Sales Script
- Common Objections and Rebuttals
- CRM Guide
- Understanding Workflow
- E-Sign Walkthrough

## CRM Guide (Continued on next page)

This Guide will guide you through the technical aspect of the sale. Understanding and mastering the technology at your disposal is key, and will lead to a higher level of confidence in your ability to handle transactions, leading to increased efficiency and more closed deals.

- 1) Have your **Contract Pal Database** open at all times so you are prepared for any call right away. Save the following link as your homepage to access login: <https://secure.contractpal.com/login/GetConsole.do>
- 2) Once you login, you will be viewing your **“My Transactions”** screen, which shows all customers previously loaded into the system. It also details status of any given customer. You can filter your transactions by date created, status, or even name or state.
- 3) If you are working with an existing customer, select the customer from your **“My Transactions”** screen. If you are working with a new customer, select **“All My Apps”** on the navigation pane to the left.
- 4) After selecting **“All My Apps”**, click on the application labeled **“Amerizon-Restructure”**, and click *continue* to open application.
- 5) A **“Debtor Counselor”** window will open, and now you are ready to start a new customer application.  
*\*Please note that only fields with a red \* are required fields*
- 6) This simple **“Debtor Counselor”** application guides you through the sales process with easy navigation labeled with numbers 1-5. You must first complete the application using the steps, but once you have completed the steps you can select any step (numbers 1-5) at top of screen to go back to add/update information.
- 7) When you complete a page and are ready to move onto the next step, click *Save and Continue*.
- 8) Basic “Step” guide below:

1	2	3	4	5
Client Information	Creditor Information	Budget Worksheet	Choose Plan	View Documents
<ul style="list-style-type: none"><li>• Basic customer info</li><li>• Estimated Debt</li><li>• Savings Comparison</li><li>• Hardship</li></ul>	<ul style="list-style-type: none"><li>• Input Creditors</li><li>• View total debt</li></ul>	<ul style="list-style-type: none"><li>• Total household income</li><li>• Total household expenses</li><li>• Liabilities</li></ul>	<ul style="list-style-type: none"><li>• Select Monthly Payments and term</li><li>• Customer banking information</li></ul>	<ul style="list-style-type: none"><li>• View documents</li><li>• Send Email Contract</li><li>• Send E-Sign Contract</li></ul>



## CRM Guide (Continued from previous page)

- 9) Once you complete the application, you can choose to *email documents* for pen and ink signing, or you can select *E-sign Documents*, which allows them to sign the paperwork electronically right away. It is always suggested that you use the E-sign Contract to maximize sales and efficiency.
- 10) Always walk your customer through the E-sign process to make sure the deal closes right then and there.

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## E-sign Walkthrough

- 1) Your customer will receive an email from “**Contract Pal**” with the subject “**Your debt relief documents are ready for review and e-signature**”. Tell them to open the email.
- 2) There will be a brief intro statement in the email. Tell them to click the link inside the email body that says “**Click here to start saving thousands!**” This will open a new window.
- 3) Tell your customer to select “create free account”.
- 4) Tell your customer to create their free account by entering their name and choosing a password, then typing the letters in the verification box.
- 5) Once logged in, your customer will see step 1 of the Debtor Counselor application. Tell them to quickly verify the information on each page to double check your work by clicking “**Save and Continue**” or “**Continue**” until they reach the “**Summary Information**” page. *(if you did not gather ssn, bank info, or any other info, tell them to fill out fields)*
- 6) Once on the “**Summary Information**” page, tell them to click “**Sign Documents**”. This will bring up the next page which details what they will be signing. Tell them to click “**Sign Documents**” on this page. Doing this will open the e-signature documents.
- 7) At the bottom of each document they need to sign, there is a button for “**Sign**” and “**Reject**”. Tell them to click “**Sign**” on each page.
- 8) After signing 5 pages, they will come to the “**Noteworld Servicing Center Sign-up Agreement**”. On this page, they must first click “**Initial**” halfway down the page. Next, tell them to click “**Sign**” at the bottom of the page.
- 9) Your customer has now completed the E-sign process. They will see a page that says “*Great! You have signed all the documents. Next Inc. has been notified and will immediately begin processing your documents and will be contacted by a Next Inc. Representative soon.*”
- 10) Tell your customer they will be contacted by a representative in the next few days to go through the compliance verification process.

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## CRM Guide (Continued)

- 11) Go back to your **Contract Pal Database**. You will notice the status of this customer has changed to “**Esigned by Client**”.
- 12) There is no need to submit the contract. It has already been automatically submitted upon signing.
- 13) Update your “Agent Tracker” worksheet with your new customers information, including payment dates and amounts.
- 14) Schedule an appointment in your Outlook Calendar to remind customer of first payment five days before draft date.