



Debt Restructure Program
Training/Support
Marketing

Changing Debt Relief Forever



The Right Direction for your Business

AMERIZON GROUP OFFERS A TURN-KEY BUSINESS OPPORTUNITY FOR THE SAVVY OWNER

For years, the Debt Settlement Industry has been thriving. But for as long as the service has been available there has been talk in Washington about regulating the industry. Now that these changes have been implemented and the new laws have been drawn out, business owners are faced with tough decisions...

- How can I still be profitable with the new laws in mind?

- Should I back out of the debt settlement industry altogether and pursue something else?

- I have looked at some of the New Models, and I am not convinced my business will be safe...

- It's clear that Washington wants a better program for the consumer, but what is that program?

The Answer is Clear

THE BEST DEBT RELIEF PROGRAM IS NOW AVAILABLE, AND IS LIGHTYEARS AHEAD OF THE COMPETITION

OUR GOAL AT AMERIZON GROUP

Our Goal is to give businesses and investors the opportunity to sell the Debt Re-structure (alteration) Solution , while minimizing the transitional period and maximizing profit by providing complementary training, tools, and marketing.

This Package is designed to give an intro to all major aspects of the business, giving you confidence that your business is safe, confidence that you can be profitable, and confidence in your salespeople knowing they have the best option available.

- Full FTC Compliance
- Better Closing Ratios
- Best Retention Rates
- Better Product for Consumers
- The ONLY Direction for Your Business

Covered in this package

- INTRO
- BACKGROUND
- DEBT RESTRUCTURE SOLUTION
- PRODUCT LAYOUT/FEATURES
- HIGHER CLOSING/RETENTION
- PAYOUT MODEL
- COMPLIANCE
- SAMPLE CONTRACT (attached)
- CRM AND TECHNOLOGY INTRO
- AFFILIATE TRAINING OVERVIEW
- MARKETING
- TWO LEVELS OF INVESTMENT

The NEXT Step...



What is the debt settlement industry's response to the FTC regulations?

In response to new policies and regulations, debt settlement companies search for loopholes in order to adapt to new business realities. However, since the FTC anticipates these loophole seekers, it has come down with very tough guidelines and is now cracking down on them hard, among them especially the "attorney model" big firms who try to circumvent the FTC through artificial face to face contracts.

DO YOU WANT A MODEL DESIGNED TO GO AROUND THE LAW, OR ONE THAT FACES IT HEAD ON?

"Time is the friend of the wonderful company, the enemy of the mediocre"

- Warren Buffett

Background: "Debt Restructure" vs. "Debt Settlement"

"Debt Settlement" is the negotiation with a creditor on behalf of a debtor to settle unsecured debt.

The debt settlement industry has malfunctioned due to a serious bottleneck situation: The creditor wants to settle for cash immediately albeit at a lower price while the debtor wants to settle in payments over a period of 2-4 years albeit at a higher price. This mismatch between the creditor (seller) and the debtor (buyer) causes disagreement and conflict, inviting negative predatory market forces such as litigation and collection agencies. In order to collect some monies, the creditor on one hand pays a heavy price. The creditor either dumps the debit in wholesale amounts to third party collection agencies (at 6-9 cents on the dollar) or holds on to charged off "dead" debt for long periods of time, in which case pays the cost of managing debt discharge and disposal. The debtor on the other hand pays a heavy price, suffering from economic default and having to endure the stress of trying to fight back collection agencies and litigation. *Debt settlement companies jump in to negotiate this conflict. Their strategies, however, often consist of misrepresentations and promises that cannot be delivered. Naturally, these strategies result in high rates of failure and frequent consumer dissatisfaction.*

The Result: the FTC intervenes with policies that aim to regulate the debt settlement industry and protect indebted consumers.



What is our response to the debt settlement industry's malfunction?

"Think outside the box, identify the problem, invent/create a solution, develop the products, plan the services, deliver market value, and make money!" This is the classic business theory approach.

"Debt Restructure" is the "alteration" of the original debt through change of debt ownership (changing creditors), and/or through the change of the price, terms, and conditions of the original debt.

"Debt Restructure" is our approach. It is the solution. In technical, legal FTC-compliant terms: "debt settlement" is the "negotiation" of a debt settlement, whereas "debt restructure" is the "alteration" of original debt through either change of creditor or change of debt terms and conditions.

The NEXT Step...

WINNERS AND LOSERS

The WINNERS in this formula are:

1. The creditor: who gets more than whole sale price for debt
2. The debtor: who gets early debt resolution before having to save monies in a trust account, and who succeeds in stopping negative credit reports
3. Debt restructure service providers (Debt Restructure Processor and Affiliates): since we have a superior product to sell, higher closing rates, higher retention rates, and higher consumer approval
4. The FTC: since their regulations are bearing fruit for consumers and the market place.

The LOSERS in this formula are:

1. Debt Collection Companies: We put them out of our debt restructure business, because our Debt Buyers purchase the individual debt before they can purchase the debt portfolio
2. Debt Litigation Lawyers: We put them out of our debt restructure business.
3. Debt Settlement Companies: Since they have an inferior product.
4. Debt Management Companies: Since they thrive on exposing the malfunction of debt settlement.



Debt Restructure Solution

Our "patent pending" Debt Restructure technology solution takes place in two phases:

• Phase I "Debtor Restructure Agreement":

The debtor agrees to buy back his/her debt from the creditor at 40 cents on the dollar plus debt restructure fees subject to the terms and conditions agreed to by the debtor (e.g. \$500 per month for 36 months)

• Phase II "Creditor Restructure Agreement":

The debt buyer agrees to replace the enrolled creditor subject to the terms and conditions of the "Debtor Restructure Agreement"

Phase II ("Creditor Restructure Agreement") process is accomplished in three steps:

- **Step I:** As soon as the debtor's debt "charge-off," our system generates a "Systems' Offer" (S-Offer) to the creditor offering to buy the debt immediately at twice what creditors get in the wholesale debt market.

- **Step II:** The creditor responds with either approval or a counter-offer which we call "Creditor's Offer" (C-Offer).

- **Step III:** We restructure the creditor's offer to incorporate the terms and conditions of the "Debtor Restructure Agreement" and present to a third party debt buyer the "Restructured Offer" (R-Offer). For example, the R-Offer tells the Debt Buyer the following:

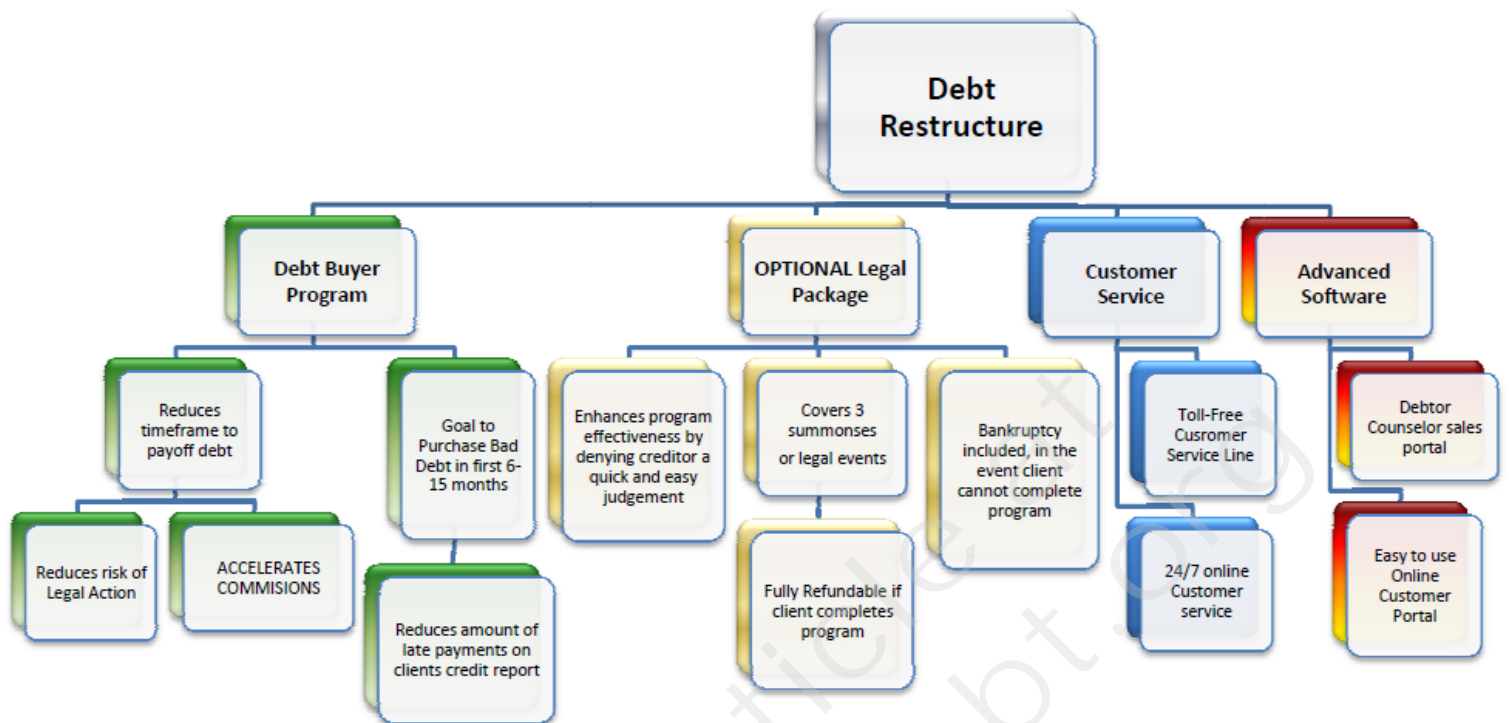
"We have a "Seller" (enrolled creditor) willing to sell this debt account for \$2,000 cash today, and we have a "Buyer" (enrolled debtor) willing to buy this debt account for \$4,000 in payments of \$100 per month over a period of 40 months. Your (Debt Buyer's) ROI-Return On Investment-is 100% and annual return on investment is 48%. Do you accept?"

If the debt buyer accepts the Restructured Offer, we generate a "**Creditor Restructure Agreement.**"



The NEXT Step...

PRODUCT LAYOUT AND FEATURES



The #1 Reason why this is the program of the future..

BETTER RESULTS FOR THE CONSUMER

What do I need to know?

- The above chart maps out the program benefits as a whole.
- Most importantly, you need to know what truly makes this program different. See to the right >

LEGAL PACKAGE– This gives the client TRUE Attorney representation in the event of a summons, allows them to file Bankruptcy as a backup plan, and is *Fully Refundable* upon completion of the program (which acts as an incentive to complete program).

DEBT BUYER PROGRAM– This allows accelerated RESULTS for the client. Although they can still schedule payments over 3 years or more if necessary, they can see their accounts as restructured within as little as 6 months!! This lowers the risk of aggressive collections tactics and can stop creditor calls sooner than traditional programs. This also results in an industry low attrition rate of just 10%.

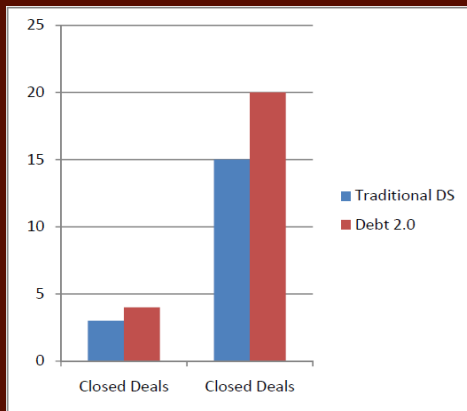
LOWEST PAYOFF PROJECTIONS– “Bad Debt” is purchased by investors every day. Generally, it carries a very high risk due to the low probability of collecting the debt. Our Debt Buyer Program significantly reduces the risk of investing in “Bad Debt”, by guaranteeing the investor is purchasing an account that is already being paid back. This results in a better investment (including less spent on collections efforts), and a lower payoff for the customer (40%).

ADVANCED SOFTWARE– This easy to use web-based application for customers to track their program. They can see all projected payoff, *active offers*, and communications. They can also communicate with customer service or report a summons. They can even send offers to their creditors on their own.

HIGHER CLOSING RATIO'S

BETTER PRODUCT TO SELL

Because we provide immediate relief, legal protection, and 24/7 debt management for our customers, our affiliates closing rates are more than 33% higher than with traditional or attorney based debt settlement programs.



EASY TO NAVIGATE CRM FOR REPS

Our DebtorConsult system keeps your sales agents focused on the task at hand, while giving them valuable information about the customer's savings.. It follows a simple step-by-step process.

The system also allows a sales agent to generate a contract WITHOUT having to gather sensitive customer information like SSN or bank account info.



INDUSTRY BEST CLIENT RETENTION RATE

Customer retention has proven to be a major downside of traditional debt settlement, where 1/3 customers fall out of the program. This is generally due to customer causes (loss of job, bankruptcy, death, accidents, etc.), or customer dissatisfaction (legal action against debtor, delay in settlement process, excessive fees paid up front with little or no work done).

Because of the added value our program provides (legal package and Debt Buyers Program), customers stay in the program. And if they face a sudden loss of job or need to file BK, it is covered by the legal package. If/when they receive a notice to appear in court, an attorney will show up for them. Your customers will actually complete the program because they are getting protection and results.

With the same sales and marketing resources and costs			
Traditional Model		Next Generation Model	
Sales	3 files	4 files	(due to better product)
Affiliate Sales	45 files	60 files	
Industry Retention	2/3	5/6	(Since we don't lose customers over legal issues and customer dissatisfaction)
Affiliate Retention	30 files	50 files	

When you provide a better product for your customers, you can be more profitable. Simple. These benefits can represent a **66% increase in revenue****

**These are hypothetical numbers representing the value and benefit an affiliate can gain from our program. These numbers can vary depending on affiliate marketing and sales philosophy, training, and resources.



The NEXT Step...



PAYOUT MODEL

The Debt Restructure Program not only gives the consumer a better plan, but allows businesses to remain profitable

The most obvious change the FTC is implementing is the ban on collecting advanced fees for debt settlement/relief services. A detailed explanation follows on the next page.

Legal Package Cost

Enrolled Debt	Package Cost
\$5,000-\$29,999	\$1,500
\$30,000-\$39,999	\$2,000
\$40,000-\$49,999	\$2,500
\$50,000-\$59,999	\$3,000
\$60,000-\$69,999	\$3,500
\$70,000-\$79,999	\$4,000
\$80,000-\$89,999	\$4,500
\$90,000 +	\$5,000

This fee is fully refundable upon completion of the program. The cash-flow created up front helps to cover agent payout and marketing expenses

Understanding the Program Costs

Standard Restructure and Software Fees

In compliance with FTC guidelines, all fees associated with restructuring customers debt are earned upon results being achieved, in relation to the percentage of total enrolled debt being resolved at that time. *See example below*

Customer Total Enrolled Debt	\$20,000
Restructure Fee (15%)	\$3,000

Card	Amount	Percent of	Fee Earned
Visa	\$10,000	50%	\$1,500
Mastercard	\$5,000	25%	\$750
Amex	\$5,000	25%	\$750

Our **Debt Buyers Program** expedites the results for the customer, and commissions for businesses. With traditional programs, results take between 12-48 months.

Because we act as a mediator between the creditor and debt buyer right away, we can assist in the transfer of the debt in as little as 6-15 months.

Premium Debt Defense Shield Package

The customer must be advised of the risks associated with falling behind. With the premium package, they can have true legal protection while attempting to restructure their debts. The Debt Defense Shield legal package is FULLY REFUNDABLE upon completion of the program. This legal package is paid for over the first 1-6 months. *See to the left*

Total program cost is 15% upon Legal Package Cost refund to Trust Account

The NEXT Step...

IS YOUR MODEL SECURE?

Short Term Cash or Long Term Wealth

Most of those who have successful debt relief companies have become accustomed to earning ALL of their commissions over the first 6-18 months, whether their client had seen any results or not.

REALITY CHECK: This is now illegal. There are other models claiming that because they use different terminology in their contracts, or enroll customers face to face, they can get around this.

DON'T FOCUS ON USING LOOP-HOLES, ADAPT AND EVOLVE WITH THE MARKET

ADVANCE YOUR BUSINESS

Debt Settlement has always been a residual model. The difference now is regulations have increased the timeframe to collect residuals by forcing a results-based fee.

By delivering results **FASTER** than the competition, the Debt Restructure Solution keeps the residual timeframe within the same 6-18 months... **LEGALLY**



FTC Compliance

There are two ways to move your debt relief business forward. Legitimately or not. The FTC has made it clear what they expect, and they will not hesitate to shut down anyone on the cusp. *See below for quote from www.ftc.gov*

“To ensure that debt relief providers do not front-load their fees if a consumer has enrolled multiple debts in one debt relief program, the Final Rule specifies how debt relief providers can collect their fee for each settled debt. First, the provider’s fee for a single debt must be in proportion to the total fee that would be charged if all of the debts had been settled.”

The NEXT Advantage

Our program offers customers the option of a Standard Plan, or a Premium add-on with our Debt Defense Shield Pre-paid legal package. This allows the consumer the best combination of protection and results possible, while the businesses providing the program can remain viable.

Restructure Program and Software Fees

In compliance with the Final FTC Rule, all fees associated with debt resolution are earned upon delivering results. The fees include costs of the Debt Buyers Program, and results with a restructured or settled debt. The fee for a single debt is in proportion to the total fee that would be charged if all of the debts had been settled (15% of enrolled debt), as detailed on the previous page.

The software licensing fee of \$49.00/mo includes DebtorTracker and Customer Service Support

PREMIUM Debt Defense Shield Legal Package

This is a pre-paid legal package that will retain an actual attorney in the consumers home state to protect them in response to a summons. The legal package enhances the program terms by denying the creditor a “quick and easy judgment”. This package also covers a Bankruptcy if needed. Covers up to 3 legal events. This is an optional add-on for the customer, and can be paid for all at once, or over up to 6 months. If customer completes the Debt Restructure program, the package cost is refunded to customer.



The NEXT Step...



The Importance of Technology

The importance of technology in the debt relief industry cannot be under-estimated. These systems bring the customer and provider together to foster a higher level of communication, which results in more satisfied customers.

The DebtorTracker application allows the customer full access to all account details at any time. Even if they wake up in the middle of the night stressing about their situation, they will have peace of mind in knowing where they stand.

And with DebtorSoft and the Debt Buyers Exchange, our goal is to get rid of the collections cycle by getting the current account holder to accept an offer, and immediately connecting them with **a Debt Buyer that already has a debt restructuring agreement in place with our customer.**

We have created a level playing field for all parties involved with the common goal of resolving the customers "Bad Debts".

CRM AND TECHNOLOGY INTRO

The Debt Restructure Program has multiple fully integrated web applications to streamline customer experience and agent efficiency

Our industry leading technology solutions provide 24/7 support for our customers and affiliates. Our customers can access their complete account information, update personal or creditor information and send/receive debt communication from creditors or debt buyers anytime and anywhere with a computer and web browser. Our affiliates can quickly and easily receive customer leads, provide valuable debt counseling services, create and submit contracts, check contract status after submission, submit change requests, view their contract pipeline, view customers payments / accounting reports and access detailed customer information/history through a single, straight forward web application.



A web based software that helps debt counselors develop debt settlement plans for their clients. This software will help the agent select the best plan, and generate and send out client contracts



A web based software application that tracks the debtor's files, creditor and debt buyer offers and counter-offers, and trust account money management with NoteWorld.



A web based debt management software platform system bringing debtors, creditors, debt buyers, market facilitators, counselors, attorneys, and debt service providers together in a single and integrated platform.



A web-based technology platform solution for the debt buying marketplace bringing creditors, debtors, debt Buyers, and market facilitators together through rapid, open, free market environment, and efficient electronic transactions.

The NEXT Step...

Your Sales Team with Nitrous

Every sales agent can close deals. That's what you pay them for. But are you getting 150% from your agents? Or are they just going through the motions?

Giving your agents a NEW product they can believe in will rejuvenate your sales floor. Any sales agent only performs at the top of their game when they are excited and passionate about what they are selling. Our goal is to get your agents excited about the BEST program available to their customers so your business maximizes every lead, and becomes more efficient.

A more organized agent is a more efficient agent

Now that your agents are offering the best debt relief solution available, there are only two factors that can hold them back from optimal efficiency.

- Type of Leads being worked
- Individual Organization

Lead Suggestions follow on the next page.

Agent Organization can make or break a company. Your sales agents only make you money when they are closing. Ensuring they follow up with clients at scheduled times and maximizing the amount of time available to take new leads is covered in your Affiliate Training Package



AFFILIATE TRAINING OVERVIEW

Amerizon Group strives to give you the tools and training needed so your business can continue to do what it does best. Help Americans get out of debt.

Our philosophy is to aggressively educate potential customers about the benefits and downsides of Debt Restructuring. Your Affiliate Training Package will help you organize your business, understand workflow, and train your sales agents to be aggressive without crossing the line. Branch efficiency is our goal. It will include:

- Commissions Management and Suggested Agent Commission Structure
- Management CRM Training
- Sales Agent CRM Training and Workflow
- How to address customer service inquiries
- Compliance Guidelines
- Qualified Customer Guidelines
- Sales Scripts and Rebuttals

Affiliate Screening and Expectations

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 Restructure Program 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.

The NEXT Step...



Targeted Marketing



With a background in marketing, we know how to create a targeted marketing plan. Averaging high debt amounts maximizes profits. All leads available.

- Targeted TV leads
- Pre-Qualified Live Transfers
- Chat/Live Internet Leads
- Live Web Call-In Leads

**ASK HOW TO SET UP
IN-HOUSE LEAD GEN**

The NEXT Step...

MARKETING

Your sales floor is the engine of your company. For it to perform best, you need to fill it with the right fuel

With so many different types of leads available, how do I know what I need?

Should I spend less money to get higher volume?

Should I spend more money to get higher quality?

The answer is not as simple as you think. Our experience in working and generating leads gives you a direct benefit over the competition. This gives you a partner that supports you from all angles. We will work with you to put together an aggressive and effective marketing plan so you see results quickly, whether you are an established branch or just getting started.

The Three Points of Lead Quality

To better understand how and where to invest your marketing dollars, you need to know what makes up the overall quality of any type of lead. All leads are made up of the same 3 Points of Lead Quality:

LEVEL OF INTEREST: When was the prospect initially interested. Was it months ago, weeks ago, earlier today, or right now? And did they go out of their way to look for help on their own, or were they "solicited"?

CONTACT RATIO: Getting prospects back on the phone is tough. If you are calling aged leads you generally only contact 60%. Is the prospect calling you? Do they have time to talk? Maximizing your agents time is key, and they only make money when they are talking to prospects.

LEVEL OF QUALIFICATION: Are you calling raw numbers and weeding out who qualifies? Are you getting prospects with balances over \$10,000, but no way to make a payment? Or are your agents speaking with fully qualified prospects? Again, your agents make you money when they close, not when they spend time talking to an unqualified prospect.

Customized Marketing Plans

Speak with one of our Marketing Directors to determine what plan of action is best for you. This varies depending on the seniority of your staff, new hires, etc..

Our motivation is your success

DOUBLE YOUR PROFITS

The profit potential we offer is unmatched for those that see the value in helping their customers by becoming a Debt Buyer

EXAMPLE BELOW

Traditional Settlement Earnings

- \$100,000 enrolled debt
- 15% in fees with 70%-80% split
 - \$10,500-\$12,000 long term profit

Debt Restructure Earnings

- \$100,000 enrolled debt
- 15% in fees with 60%-65% split
 - \$9,000-\$9,750 long term profit
- Invest in your customer by purchasing their account for a profit

Creditor Offer:

- \$100,000 offered at 20% or \$20,000
- Debtor Restructure agreement requires you sell debt for 40% or \$40,000

\$9,500 Restructure Fees

+ \$20,000 Debt Buyer Profit

EST. \$29,500 from \$100,000 debt



TWO LEVELS OF INVESTMENT

Amerizon Group is always ahead of the curve. Because of our unique business model, we give our affiliates more control of their own success.

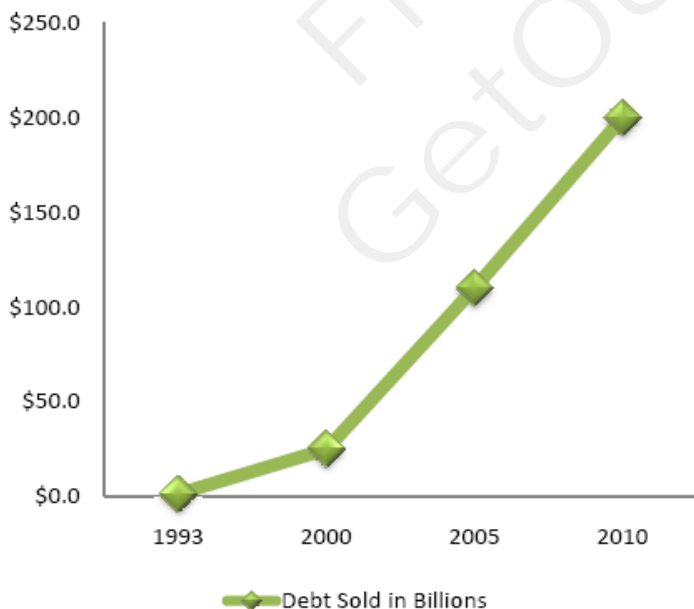
The first level of investment includes everything previously covered in this package. It gives your company a competitive edge in the marketplace, and the tools to reap the benefits quickly.

The next level of investment is for companies that see value in larger investments for larger returns. It also can maximize the first level of investment by expediting commission payout.

A good investment in "Bad Debt"

Our Debt Buyer Program offers a unique program for consumers, and a more sound investment for "Bad Debt Investors". This market is consistently growing. *See left*

Traditionally, investing in "Bad Debt" is considered risky because you cannot count on debtors paying back the debt, and must spend unknown monies on collections efforts to see returns on your investment.



When you take advantage of investing in the Debt Buyers Program, you have two major advantages.

- Now when you invest in "Bad Debt" you are investing in an account that is already partially matured, meaning the debtor has already begun to payback the debt and has a specific payoff date scheduled. This results in a rock-solid investment.
- **You can target the accounts of customers enrolled with your branch in the Debt Restructure Program. This gives your clients faster results, releases your commissions faster, and gives your company an unparalleled reputation for delivering results.**

The NEXT Step...