

## USLS Group Field Agent Presentation

My name is \_\_\_\_\_. I am a Field Agent representing USLS Group. USLS Group is a law firm. It has affiliated lawyers who are admitted to practice law in almost every state, including this state. The firm is very experienced and is dedicated to helping consumers. The main practice of the firm is handling Debt Resolution and bankruptcy cases.

I would like to provide you with a presentation and then supervise the signing of your contract for Debt Resolution services with the law firm. Please hold your questions until I'm finished. If I am unable to answer any of your questions, I will make sure to get the answers for you. If you do need to speak with a lawyer, we can arrange that for you. Although USLS Group is a law firm, I am not a lawyer and cannot provide you with any legal advice or offer any legal opinions.

You have already spoken with a consultant and the compliance department of the law firm. Everything being covered today has already been presented to you at least once. You can also find this information in the contract that I have in front of me, which I'll be asking you to sign once my presentation is complete.

The reason we are here today is because you have financial hardship and you are looking to try and resolve some of your financial issues. It is a serious situation and there are important ramifications for you. The option you are considering, which has been explained, is called Debt Resolution. Debt Resolution is similar to debt settlement with the main differentiating factor being that attorneys are involved. The objective of the program is to avoid filing for bankruptcy.

Debt Resolution is an aggressive approach to debt reduction. Now let me briefly explain how the USLS Group Debt Resolution program works. You will agree to set aside a specific amount of money each month. A portion of the amount will go to pay your monthly fee to the law firm and the remainder will go into some form of a savings. As the amount in your savings grows, the law firm will negotiate with your creditors to settle the debt. We will not be making monthly payments to your creditors on your behalf. When a proposed settlement is reached, it will be reviewed by a lawyer and then presented to you. If you accept it, the settlement will be processed and the funds will move out of your savings and will be paid to your creditor. Once the first debt is settled, we will move onto the next debt until all your debt is resolved. In our program, you will have a personal account manager assigned to you at all times. This person will be your primary point of contact, and you will be able to reach your account manager at any time by direct phone line, fax, or email.

The entire process is supervised by lawyers and lawyers get involved when it is necessary. Since there are many factors, individual results vary and we cannot make any guarantees, however we anticipate being able to settle debts in the range of 37 to 50 percent of the balance. In some cases, the settlement amount can be lower, and in some cases it could be higher. For the settlements completed by the law firm, the average settlement of actual settled accounts is in the 39% range (39 cents on the dollar).

There are some risks of participation that your consultant and our compliance rep already explained. The largest one is that the creditor could initiate legal action against you. If the creditor does pursue litigation, the probability is that we should still be able to settle at an amount less than the full value. Furthermore, under our program, you can file for bankruptcy and we have lawyers who are able to counsel you. One of the smaller concerns is that creditors may still call you after being enrolled, but in the event that creditor calls persist, your account manager will be able to send out correspondence directly from the law firm which should help slow the calls. I'd also like you to be aware that there are laws in place which protect you from creditor harassment. This is called the Fair Debt Collections Practices Act (FDCPA). It is the belief of the law firm that our clients must be protected from collectors who violate state and federal collection law. For this reason, all USLS Group clients receive free legal representation in the event that it is determined that the collector violated

FDCPA law. The law firm, through its network of lawyers, will provide an attorney at no additional cost to you to file suit against the collection office or creditor once the violation is proven to have taken place.

If you look at the other alternatives that your consultant reviewed with you, each has other problems, may not be available to you, or may be far more costly.

The costs for your program are fully listed in the fee section of the contract. Your consultant previously reviewed them with you.

Before I complete my presentation, since we are in your home, the Federal Trade Commission regulations require me to provide you with this Three Day Right of Rescission Notice. Under the Federal Trade Commission Notice, you have the right to obtain a full refund if within 3 days of my presentation you change your mind and do not proceed forward. I know the verbiage may not make sense, but we are required by law to provide it. That's the end of my presentation. ***(Please have the consumer sign all three of the Three Day Right to Rescission Notices. Leave two copies with the consumer and return one signed copy to the law firm.)***

*[Call debt consultant if client has questions; if unavailable, contact Compliance Department of law firm.]*

Now let's go ahead and have you execute the contract. *(Have client sign and initial in all required locations.)*

Next, sign the contract and fill in all of the information in the signature block.

***(If client notices any discrepancies in any of the information, it is okay for them to cross out and initial next to any corrections they need to make, such as phone numbers, incorrect account numbers, etc. Then, proceed with the execution of the rest of the contract).***

If you've selected Global Client Solutions as your third party administrator, you will need to sign their Special Purpose Account Form. ***(At this point, please make sure to view one of the client's bank checks to verify the account and routing numbers on page 3 of the Special Purpose Account Application. If there are any errors, please have client scratch out the mistakes, write in the corrections where the errors are, and initial next to the corrections. Send in all signed docs along with the Presentation Confirmation form once the signing is complete.)***

Thank you very much for your cooperation. I am now going to be sending back all of your documents to the law firm for processing. As soon as they are received, you will be sent a Welcome Package, and a couple days after that, your personal account manager will be calling you. From this point forward, you can contact the firm directly at **(866) 956-6882**. ***(Please be sure to leave a copy of the agreements with the client. The client should receive 2 copies of the Notice of Right of Rescission.)***

## Agent Frequently Asked Questions

### **What is your position?**

I am a field agent for the law firm. I conduct face to face presentations for clients interested in the Debt Resolution program.

### **What is a field agent?**

A field agent is a trained representative of the law firm who conducts face to face meetings with prospective clients on behalf of the law firm. In order to be a field agent of the law firm, the field agent must complete a comprehensive training and demonstrate thorough understanding of the law firm and its services.

### **Who is in charge of you? Who is your supervisor?**

I am supervised by an individual state licensed attorney. Additionally, there is an attorney supervised in-house team that manages the field agent work force for the law firm.

### **Where is the law firm located?**

The firm is a nationwide firm with attorneys licensed to practice law in nearly every state, including this state. The main office is in Orange, California.

### **How long has your firm been around?**

The firm has been practicing law for nearly a year, but it is important to know that the firm has lawyers licensed to practice law in nearly every state, and our firm's attorneys have well over 130 years of combined experience. They are highly knowledgeable in helping consumers like you who are under financial distress.

### **How long is this meeting going to last?**

That is up to you, but it usually lasts approximately 10-20 minutes.

### **Who was the last person I spoke with? (Or any reference to any of the last reps they spoke to.)**

You recently spoke with a Quality Control representative in the compliance department. The first person you spoke with was a debt consultant.

### **Are you a notary?**

I am a field agent of the law firm. A notary is required to notarize documents and is bound by state laws. The law firm hired me as a field agent to represent the law firm while conducting face to face meetings with prospective clients. Some field agents may have a notary license, but will not be acting as a notary in these instances.