

WELCOME PACKET

Your Guide To Starting Off Strong



United Debt Reduction
A Nonprofit Debt Relief Organization



Congratulations and welcome to United Debt Reduction. You are in safe hands and have taken the first step towards lifting the burden of financial traps. We understand that you may be nervous letting someone else help you with this. But rest assured, you are in excellent hands. We know exactly what needs to be done to help you cross the finish line. Our system and our relationships we have built with creditors, ensure that we will give you the best possible outcomes.

This welcome packet will hopefully answer some questions on what you need to know and the next steps that need to be done. Please take a few moments to go through this packet, so we can hit the ground running. To ensure that we can do just that, there are a few forms that we need to get out of the way. They are simple and effective pieces of information that we must have to get started.

After you have completed and returned these forms. Make sure you head over to your client dashboard. Anytime that you want an update on the status of your accounts, this should be your first stop. You can come here and watch for account balance updates, creditor updates and more. Anytime we review your account and make any changes. You can login to your client dashboard and view those updates.

Finally, for us to be able to make sure you have the best possible outcome. We need to be able to reach you when a settlement offer occurs. We try to let you know ahead of time when we will be getting ready to work on your accounts. When we complete a settlement, we will be reaching out to you for your final approval with moving forward. Or, we may need you to sign off on an agreement letter. If we can't get a hold of each other, we won't be able to move forward.

Thank you for choosing United Debt Reduction. We look forward to helping you reach your financial goals. Don't hesitate to give your representative a call with any questions or concerns.

Some things to watch out for

As the settlement process begins to unfold, there may be times that you feel overwhelmed. This is normal, creditors will make sure this is no walk in the park. But don't worry, we will overcome that anxiety and it will feel that much better when you are done.

Getting Started

As of now, all we ask is you focus on making your deposits. Once your documents have been completed, it should help with the endless phone calls from creditors. If you do happen to make contact with them. Be sure to follow our recommended responses. As your dedicated account begins to build, it will put us in a position to begin resolving your debt. This is also when you can begin keeping a close eye on your dashboard for any updates.

First Settlement

You can expect to see activity on your account anytime between 4-6 months, after you begin. We will be updating your dashboard as we make contact with your creditors. Anytime we talk to someone and make changes. Your account will be updated as that happens. We will keep you in the loop ahead of time, before we think we may need a settlement approval from you. You will start to see how much your monthly deposit plays a role in resolving your debt sooner, rather than later.

Your Approvals

Once we have negotiated a settlement offer that your creditor has accepted, we will reach out to you for your approval. You can approve the settlement offer in a way that's easiest and quickest for you. Your communication preference should've already been established earlier. Once you approve the settlement, the money in your dedicated account will be used to pay the agreed upon settlement amount to your creditor.

Financial Freedom

The key to success during your program is to keep making your monthly program deposits on time. After you pay each settlement from your dedicated account, funds will rebuild, and we will begin negotiating your next settlement. This process will repeat itself until we have resolved all of your enrolled debts. At that point, you will graduate from the program!

Your Accounts

Bank/Checking Account

This is just your personal bank account, also the life line of your program. It will be connected directly to your dedicated account specified in your UDR contract. We should have already gone over the day(s) they fall on, but you can login to your dashboard and look. Just keep in mind, that it sometimes takes a few days for deposits to clear. So, if you ever need to make a change, contact your representative ahead of time so he or she can take care of that for you. We recommend at least 5 business days ahead of time to be safe.

Dedicated Account

This is the account connected to United Debt Reduction that you make your monthly program payments into. You will also have full control of this account. During the first few months of accumulating your funds. This is what we will use to make payments once we have come to a settlement agreement with your creditor. Your funds will build up and we take those funds from this account to pay the settlement. But only after we have received your prior approval.

Enrolled Accounts

These are the accounts that you have enrolled into the UDR debt relief program. Which would be your credit cards, store cards and any other version of unsecured debt. Please remember not to actively use these cards during your program. Whenever activity is happening on your enrolled accounts, it makes things more difficult for us to reach an effective settlement amount on your behalf.

Things to do

A request for the creditor to cease any further communication

This should help relieve some of the anxiety and stress of the creditors calling you. But it is only done on an as needed basis and if you request us to do so.

How: Complete attached form and send it to us.

Your financial hardship information

Our negotiators will refer to this later, once we begin negotiating settlements on your behalf. It's an important piece of information, so make sure to go over it carefully. There are certain occasions when the creditor has their own version of this form that they will request to be completed. But for the most part, they will be okay with us going over ours.

How: Complete attached form and send it to us.

An authorization for us to communicate with creditors on your behalf

This is also a very important piece of information. Every creditor will require this, it enables us to be able to negotiate and communicate with them on your behalf. So, make sure to go over this carefully as well. A common error we run into, are when your enrolled accounts are listed under a different name than what we have listed in the program. Such as nick names, previous last names and so on. If you feel you may have an account listed with a name other than what we have on file. Please make sure to complete another version of the form with that name listed as well. Even if it is different by just one letter, we will have to reach out and request a new form be completed.

How: Complete attached form and send it to us.

A notice to close enrolled accounts at consumer's request

This is more of a recommendation than a priority. But keep in mind, if you decide to complete this form it will help the appearance of your credit report later. It will show as "Closed by Account Holder", instead of "Closed by Creditor". So, we like to strongly encourage our clients to do this.

How: Just complete the form that is attached and send it to your creditors. Make sure to keep a copy for you records as well.

Change your address and contact information

This is also more of a recommendation. This step ties into step one (Cease Communication), it will help limit the overwhelming phone calls and contact creditors will attempt. You just need to get into contact with your creditor and advise them of a change of address. Then, go ahead and provide our address and phone number for them to have on file.

How: Update contact information with creditor/collector.

Change of address and contact information on enrolled accounts

We want to help ease the stress of collection calls and mail from the creditors and/or collection agencies as much as possible. Although we hope it will eliminate that burden completely, that is not always the case. Some creditors are determined to make it as difficult as possible for you. You will begin to see the true colors of a lot of companies. They don't like it when their customers try to put themselves in a better position, because that means they can no longer take advantage of you. We recommend completing this section as well, to reduce it as much as possible.

This can be done right away, by updating your contact information. You can do this by replacing yours, with ours listed below. If you do not wish to speak with them, you can wait for the next monthly statement to come in the mail. Just replace your address and phone number with ours, fill out the payment stub that's included with your statement. Then you can send it back to the creditor (you can do this without having to make your payment, only return the change of address).

We prefer that you do this, it enables us to stay up to date with your accounts. So, we don't have to ask you to forward any information you may have received. It also helps us plan ahead and keep you in the loop as to when any progress will be made.

Please **BE CAREFUL NOT TO CHANGE** any information for your home loan, car loan, secured loans, or any other loans that are not enrolled in your program with us.

You can use this information when changing your address, if you choose to do so:

PO Box 17334, Fountain Hills, AZ 85269

Phone: 480-718-2985

This number is different than the one you use to contact us.

Authorization to Communicate with Creditors and Collection Agencies

This the form that will allow United Debt Reduction to contact and communicate with any creditors and collection agencies handling your accounts. We need this to be able to begin working on your behalf. Every creditor is different, some are okay with the e-signed version of this document that was in the contract. While others prefer to have a physically signed document on file.

Note: This is one you will be returning to us.

Authorization to Communicate with Creditors and Collection Agencies

I (We) authorize United Debt Reduction (UDR), including its agents and representatives, to take the following actions:

- 1. Communicate with my (our) creditors, including but not limited to any agent, representative or third-party collection agency or law firm, and discuss any and all details of my (our) financial situation, all for the purpose of negotiating settlements of my (our) debt obligations; and
- 2. Obtain records, debt validations, credit reports and support for the debts allegedly owed on my (our) behalf.

I (we) hereby acknowledge that any other documentation evidencing the resolution of a debt that the creditor and/or UDR may prepare or that I (we) may sign, my affirmative payment instruction shall constitute ratification of, and consent to, any settlement negotiated on my behalf.

I (we) affirm that all of the information that I (we) have or will provide to UDR is accurate, timely and correct. I expressly acknowledge that (i) UDR is not a law firm and does not and will not provide me with legal advice or representation, (ii) any collection activity, demand or lawsuit resulting from a default in any obligation owed by me (us) to any creditor is not the result of my participation in the UDR debt reduction program, (iii) UDR does not and will not provide me with any tax, bankruptcy or accounting advice, and (iv) UDR does not and will not assume or pay any of my debts for me or make periodic payments to my (our) creditors, and is solely engaged to provide those services described in my Debt Resolution Agreement.

The recipient of this Authorization, whether by original, photo copy, facsimile or electronic copy is specifically authorized and instructed by the undersigned party(ies) to contact, or receive communications from UDR or employees, regarding any of the purposes listed herein.

Client Signature	Print Name	Social Security #	Date
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Client Signature	Print Name	Social Security #	Date
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Request to Cease Further Communication with Creditors and Collection Agencies

As stated above, this is to help ease the burden of collection calls from any creditors or collection agencies assigned to your account. Again, we will only send this out if you are okay with us doing so.

This is one that you will be returning to us.

Please DO NOT fill out the upper portion of this document.

Just sign and print your name, leave the date BLANK.

Keep in mind: Although we try our best to maintain collection calls and letters for you. You may still get them depending on how aggressive your creditor may be. You may also receive letters and phone calls from an attorney's office that has been assigned to represent your creditor. Just try to stay calm, this is all part of the process. Remember, they are not going to allow this to be a walk in the park for anyone. Just refer to our recommended script for collection calls. But if you feel that you need to reach out to us, please do not hesitate.

Request to Cease Further Communication

From: _____

To: _____

Re: Account No.: _____

To Whom It May Concern,

I have been receiving collection calls from your company seeking to collect on the above referenced account. Unfortunately, due to a significant financial hardship, I am unable to make any payments towards this debt at this time, nor do I have any assets that could be used to satisfy this account. I am, however, working diligently on a plan to resolve all of my debts.

Please accept this letter as my written request to cease all telephone calls, whether it be at my home, my workplace, my cell phone or any other means of communication you may use to attempt to reach me.

I appreciate your understanding and I will contact you when I am in a position to resolve my account.

Sincerely,

Signature

Name

Date

Financial Hardship Information

This is a very important document that will be used by your representative to negotiate your accounts. Please take your time and fill out this form with as many details as possible. Also, try to be as accurate as you can. If you do not know exact dollar amounts, down to the last penny, that is okay. Just do your best and fill out the best estimated amount that you can.

Employment and Income

- If it is just you enrolled into the program and you don't have a spouse, just leave the "Co-Client" section blank.
- If you are able to include income for both you and your spouse, regardless if your spouse is enrolled into the program. It helps us with putting together the best strategy on a case by case basis. You do not need to worry about us disclosing that information to an outside third party. If you do decide to complete that part of the document, just complete that piece of information in the "Co-Client" section.
- If you happen to have a co-client enrolled with you. Please be sure to include all relevant information for both of you. It is very important to include both sides of the form for each person enrolled. Creditors will want to know details on both you and the co-client.

Additional Information

- Any Dependents – be sure to list any children and/or adults that are dependent on you (elderly parent, dependents with disabilities that you care for, etc.) and who live with you. Even if you are just partially supporting them, be sure to list them on the form.

Real Estate Property and Personal Property

- Be sure to list your home if you own it, along with any additional homes, rentals, land, anything you own.
- Personal property would include your car, boat, RV, or any other asset, other than a home or land.

Other Debts

- Please include any other debt that is not included in the program with us, only if it has an outstanding balance and you are still required to make payments. Such as tax debt, student loans, previous judgements and anything else you may think of.

This is one that you sent to us. There are two pages to this form, so please include both pages.

Monthly Income and Expense Worksheet

Net Wages (Take Home Pay)		Disability	
Bonus / Commissions		Pension / Retirement	
Rental Income		Interest / Dividends	
Child Support / Spousal Support		Other	
Social Security			
		Total Monthly Income	

Expenses

1st Mortgage - Primary Residence		Car Payment #1	
2nd Mortgage - Primary Residence		Car Payment #2	
Rent			
Real Estate		Credit Cards	
HOA / Condo Fees		Credit Card #1-Name:	
Home/Rental Insurance		Credit Card #2-Name:	
Real Estate Taxes (if not included)		Credit Card #3-Name:	
Utilities		Credit Card #4-Name:	
Gas / Oil		Credit Card #5-Name:	
Electricity		Federal Student Loans	
Water / Sewer / Trash			
Telephone / Cell Phone		Insurance	
Cable / Internet		Health Insurance	
		Life Insurance	
Elder Care		Auto Insurance	
Day Care / Child Care		Medical Bills (not covered by insurance)	
Child Related Expenses			
Education (private school tuition, online)		Household	
		Property Maintenance	
Transportation		Groceries / School Lunches	
Gasoline		Restaurants / Eating Out	
Car Maintenance		Monthly Medications	
Mass Transit		New Clothes / Dry Cleaning	
Parking / Tolls		Spending Money / Entertainment	
Other		Personal Expenses	
		Other	
		Total Monthly Expenses	

Hardship Explanation

Notice to close enrolled accounts at consumers request

Going back to what was stated earlier on, this is more of a recommended step for you to take. This document can be used to close any enrolled accounts you have with the creditor. It's a step that will help later on and will give you more of an advantage on your credit report. It shows that you were the one that took the initiative to close the accounts on your own, instead of the creditor doing so first.

If this is a step you are interested in completing, make sure to make copies prior to filling out the first form. So you are able to send them to each creditor.

Notice to Close Account at Consumer's Request

Date:

From:

Social Security Number:

Creditor:

Reference Account #:

I no longer need the above-reference account and ask that it be closed immediately. Please list it as "closed at consumer's request" on my credit files.

I would appreciate receiving verification that this account was marked "closed at consumer's request" on my credit report.

Thank you in advance for you prompt attention to this matter.

Sincerely,

Name:

Point of Contact for Settlement Approvals

We hope from now on, the only phone calls you'll be getting are to deliver good news. We look forward to reaching out to you and letting you know we have completed the settlement. We understand that sigh of relief, knowing you are that much closer to being done. It is the highlight of our day to stop and take that sigh with you.

When we complete a settlement, you will see your account has been updated showing the details of your settlement. You will also hear or see us reaching out for your approval to move forward. You should already be aware that a settlement is about to take place from us letting you know ahead of time. So be sure to be on the lookout for us requesting your approval quickly. The sooner we receive your approval, the sooner we can lock in the savings for you. That's why we take the extra step of letting you know ahead of time. We want to make sure you never miss an opportunity. We stand by your word making sure that the first offer is the best offer.

Phone

Nothing wrong with a good old-fashioned telephone call. If you prefer to be called, we will go over the details with you over the phone and request your approval that way.

Email

We will email you at the email address we have on record, and you can simply reply to the email indicating your approval.

Any instructions from you, whether communicated verbally, in writing, or electronically (via email, fax, or any other form of electronic communication) to accept or pay a settlement. This will be your ratification of, and consent to, any settlement we negotiate on your behalf. Your approval allows your dedicated account provider to schedule and submit the agreed settlement payment from your dedicated account on your behalf, so you don't need to worry about a thing. If you have any questions or concerns about notifications you receive, or how the process will work. Please reach out to us.

The most efficient way to get in contact will be by email.

Support@unitedebtredemption.com

Creditor and Collection Agency Calls

Depending on your creditor and depending on what third-party agency your creditor assigns to handle your debt. You may or may not, continue to receive phone calls, regardless of the efforts made to stop them. Some clients are okay with them calling time, after time and just ignoring their calls. But for others, it's not that simple to deal with and that's okay. Especially if they ever try calling you at your place of employment. We completely understand that it begins to feel overwhelming. So please do not hesitate to call us if you need someone to talk to.

As soon as we receive the attached documents, we will send them out to your creditors right away. The authorization to communicate is the first one to go out. It establishes that we are going to be the primary contact going forward, which may help with the collection calls.

The Fair Debt Collection Practices Act also known as FDCPA, prohibits abusive practices by debt collectors. The FDCPA limits the hours during which collectors may call you and prohibits collectors from harassing you, among other things. However, you may still receive phone calls from creditors or collection agencies. Sending the request to cease communications, if needed, may help to reduce these calls.

Creditors and especially collection agencies will want to speak with you before speaking to us. They try to take advantage of people by being aggressive and preying on customers that have not been properly informed on the process of resolving accounts. So, they will try to contact you, thinking if they can get you on the phone, they will be able to pressure you into collecting more money. It's very important to remember this, if they do manage to get a hold of you. Be very cautious.

If you do speak with a creditor or collector, be polite but remember to be careful because any information you give them could be used against you in the negotiation process. Be sure not to mention any details about making monthly payments and your dedicated account, or anything about your financial situation. Typically, collection activity in the beginning of the program is unproductive for the creditor and everyone else involved. Your funds still need time to accumulate in your dedicated account. They may even try to offer you a settlement early on in the program. Sometimes people hear the word settlement and make the mistake of acting on it or saying something that comes back to bite them later on. Remember to stick with the recommended script and politely move towards ending the call.

Collectors can be very effective at getting you to speak with them, it is not personal for them, it is their job. It is important to stay with the script provided to you on the following page. Use of the script can support our negotiation process with your creditors and collectors. If they won't get off the phone, or if they keep calling, remember that you have the right to simply hang up on them. You're not obligated to speak with them.

Common misleading phrases from collectors that are often said include:

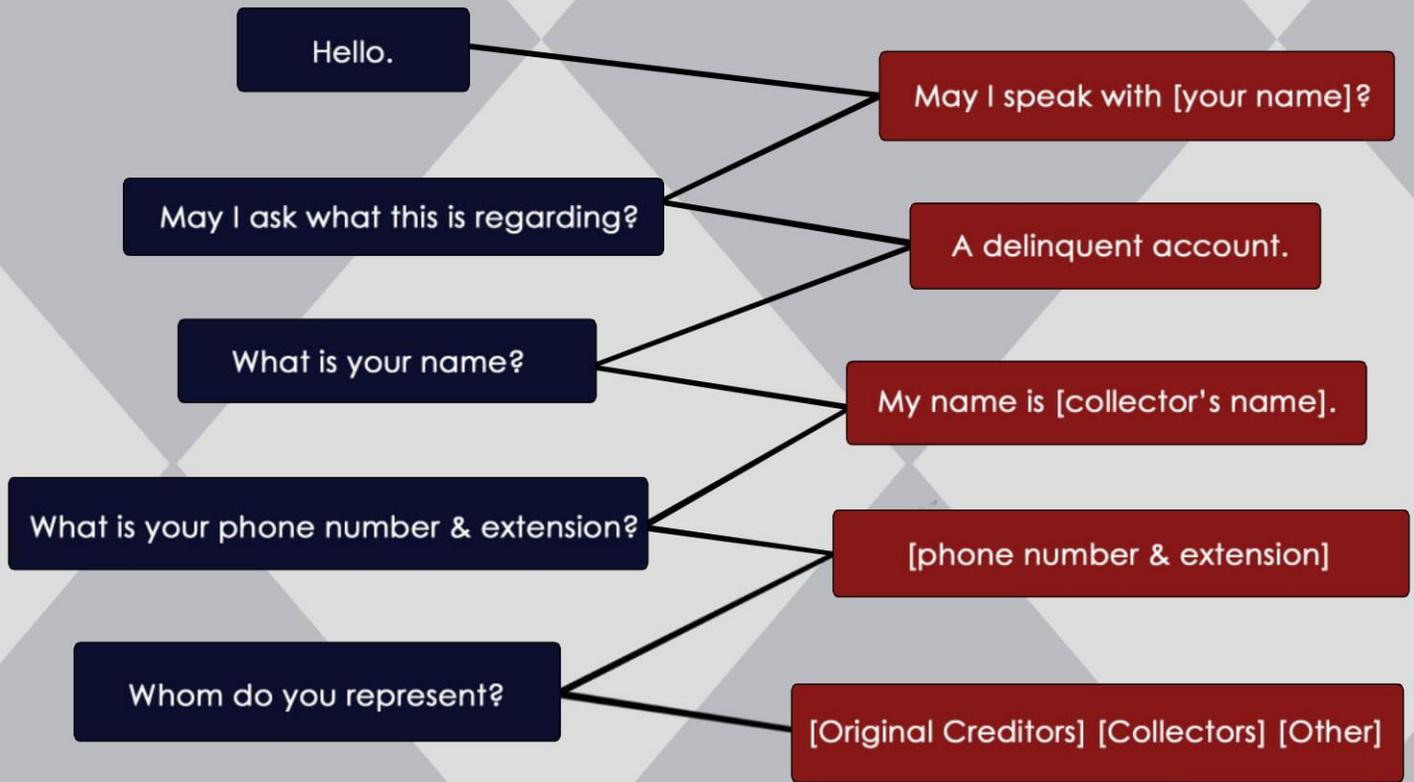
"We never settle for less than the balance in full."

"We have not received any correspondence from anyone about your account."

These phrases are put together specifically to trigger a panic in people. Unfortunately, it will often work on their customers that haven't been informed of it. Please do not let them drag you down with these tactics. It is a lot more common with collection agencies. They will mislead you and say whatever they feel will persuade you to pay them.

Phone Script for Creditors/Collectors

Be sure to get their information



If you happen to receive calls at work

"I am not allowed to take personal calls at work and you are jeopardizing my job by calling me at this number. If you call again, I will file a complaint with the attorney general and the Federal Trade Commission."



End the call

For Original Creditors

Please don't call me at work or at home. I'm currently dealing with a hardship that has caused me not to be able to make my monthly payments I'm trying to avoid bankruptcy and I will contact you as soon as I can so I can work something out.

3rd Party Collectors

I can't make regular payments due to a hardship. I am trying to avoid bankruptcy. I have reached out to a company called United Debt Reduction to assist me with resolving this account. You may contact them at 480-718-2985. This is your notice not to call again. Thank you.

FAQ'S

What if I miss a program payment?

If you ever miss a program payment, it can impact any progress you have made towards resolving your accounts. At that time, your settlement will go null and void. The agency that agreed to the settlement may become difficult and begin moving forward with legal actions. Your monthly draft and your dedicated account are the lifeline of your program. It is very important so that we can ensure you have a successful experience.

Have you started making monthly payments to my creditors yet?

We will not make monthly payments to your creditors. Our goal is to negotiate with your creditors to get them to settle for less than what is owed. We also will not make any payments on a settlement without your prior authorization.

When will you settle my first enrolled account?

Typically, the first settlement happens 4-6 months from the start of your program. However, every creditor and program are different. A settlement may happen before then.

How can I update my personal contact information?

To change your contact information, please email support@uniteddebtredemption.com. If you are unable to access an email account, please reach out to us.

How do I add additional funds to speed up the process and finish early?

You can increase your dedicated account deposit amount by calling or emailing us. Regardless, if it is a one-time increase, or a permanent change. We can increase or decrease your deposit amount at any time.

How do I add or remove an enrolled account to, or from the program?

If you would like to add an account to the program or remove an account from the program. You should submit the request in writing, along with a copy of an account statement no older than 60 days. You can do this by emailing us, or by mail.

Can I make changes to my draft payment and how much notice should I give?

If necessary, you can do this by contacting us directly by phone, or email. Just please allow at least 5 business days to process your request.

What if a creditor makes me an offer?

If you receive an offer over the phone from one of your creditors, always ask them to send the offer in writing. Once you receive that offer, you can send it to us by email, or mail. We can use this information to optimize any negotiations.

Why is a creditor calling on an account that has already been resolved?

If this ever happens please reach out to us and provide the name of the agency and any contact information they provide you to get in touch with them. If something seems suspicious, please be careful not to give any personal information. Instead, collect their information and let us know.