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Expert Settlement Professional Overview

Expert Settlement Professional system is a revolutionary new technology which empowers the consumer. Expert Settlement Professional, also known as ESP allows the process of Debt Settlement to be fully automated between the client and the creditor.

As per the client signing their license agreement for the ESP system, all of the information contained within their contract is transferred to Expert Settlement Professional. Once transferred, ESP immediately initiates contact with the creditors on behalf of the client. A Cease and Desist Letter and a Settlement Proposal will be automatically sent to client's creditors. ESP acts as the client's "arbitrator" by aggressively sending out settlement proposals. ESP becomes more aggressive as the consumer accumulates funds in their savings account. The intermediary's relationship with Expert Settlement Professional System is simply remarkable.

Should a creditor decline a proposal or submit a counter offer, ESP will automatically generate a new proposal that will be sent to the creditor and continue to drive negotiations. Once a creditor has accepted a settlement proposal then the consumer will direct their escrow account to satisfy the outstanding debt. Only the client can direct payment to any creditor. This keeps the consumer's money secure. The client will have access to view negotiations as it occurs. The beauty of our system is that the client never loses control of the process.

The consumer will be able to conveniently create changes to their account. Such as adding creditors, changing their address and updating their banking information. ESP will recognize these changes immediately and automatically update the Cease and Desist Letters, Settlement Proposals and payment information.

Creditors will be provided access to ESP and be able to view all accounts which have been enrolled into the program. Creditors will have the capability of accepting, declining or submitting counter offers through their ESP online account. In addition, creditors will have the ability to pull accounts and do bulk settlements.

Traditionally debt settlement is a difficult, time consuming and cumbersome process. What we love about Expert Settlement Professional is that it modernizes the debt settlement industry. This system is both user friendly to the creditor and the consumer. ESP system provides the luxury of having all communication with the creditors viewable and fully automated. Should the client need further assistance, ESP is supported by FBL Associates Law Firm. Each client will receive an independent contractor attorney in their state for legal guidance. Lastly, Pre-Paid Legal Inc. will provide up to 60 hours of Attorney court representation for each client. All of this value will be provided at no additional cost to the consumer.

Self help program with a secure log in access that guides the client through the settlement process.

Automatically generates settlement proposals to creditors in attempt to satisfy the outstanding balance. In some cases offers sent as low as 20%.

Provides Creditors and 3rd party agencies access to view and submit offers on client's accounts, as well as complete settlements in bulk.

Cease and Desist letters are automatically sent to all enrolled creditors/3rd party collection agencies.

Nationwide Law Firm accessible to clients should they need additional assistance. **(No additional cost.)**

Daan Module – Debtor Activated Account Notification System. Free for the first 90 days.

Up to sixty (60) hours of court attorney representation through Pre-Paid Legal Services, Inc

Each consumer will be provided a contractor attorney in their state to assist them with any legal advice. **(No additional cost.)**

Lottery Give-a-way in which a client will be eligible to win \$10,000 credit that will be paid towards client's unsecured debts!


DAAN MODULE: re-directs harassing inbound calls from creditors and collectors to our Law Firm.


Please Note: All fees for FLB Associates are included with your purchase of subscription agreement (However client may hire their own attorney at his/her own expense to conduct negotiations. Client is not obligated to use provided Law Firm.)

SUBSCRIPTION COST:
\$750.00 PER UNIT. EACH UNIT IS EQUAL TO \$5000.00 OF UNSECURED DEBT

Application and development environments include

Oracle, SQL, Informix, Sybase VB, ColdFusion, Java, JSP, ASP, XML, C++, Unix, Linux.
system integration experience includes SAP, Remedy, Folio, Nextpage, and several other commercial software packages.

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