

Debt Restructure Vs. Debt Settlement

	Debt Restructure	Debt Settlement
Customers		
Wait for Debtor to build up his/her balance in trust account savings	No	Yes
Malfunctioning business model (debtor/creditor mismatch offers)	No	Yes
Bad reputation	No	Yes
Efficient market solution (Automated Debt Restructure)	Yes	No
Creditor friendly solution (paid better and faster)	Yes	No
Debt Buyers Program	Yes	No
Immediate offers to creditors	Yes	No
Debt Resolution Speed	Faster	Slower
Conflice Avoidance (less litigation and less collection agencies)	Yes	No
Litigation and collection agency reduction	Yes	No
Legal Package	Yes	?
High technology solution	Yes	?
Negative credit reporting	Shorter	Longer
Power of Attorney (state restrictions)	No	Yes
Refund Policy (Pro customer)	Yes	?
Bankruptcy fall-back plan	Yes	?

	Debt Restructure	Debt Settlement
Customer Service		
Welcome Call	Yes	?
Drip Email (proactive, affirms sale, educational, and Q&A)	Yes	?
Debtor Tracker 24/7 online access	Yes	?
Online User Friendly Demo and Training	Yes	?
NoteWorld 24/7 online access	Yes	?
Customer service 24/7 online and voice message access	Yes	?
1 business day response to summons	Yes	?

Affiliates	Debt Restructure	Debt Settlement
FTC compliant	Yes	?
NoteWorld approved	Yes	?
NoteWorld (Immediate & Direct) Disbursement	Yes	?
NoteWorld Reporter access (full reports)	Yes	?
24/7 cash flow reporting	Yes	?
Cash advance to affiliate	Yes	?
Faster pay of debt resolution fees (debt restructure or settlement)	Yes	No
Unique and competitive solution (patent pending)	Yes	?
Disclosures	Positive	Negative
Power of Attorney (attorney general headache and risk)	No	Yes
Loopholes product	No	?
Acquisition Cost	Lower	Higher
Debt counseling closing rates	Higher	Lower
Short and long term retention rates	Higher	Lower
Face 2 Face required	No	?
Loss of Signup due to Face 2 Face process	No	Yes

Affiliates	Debt Restructure	Debt Settlement
100% web based electronic system	Yes	?
Debtor Soft (Branch Portal and Work Station)	Yes	?
Esign process	Yes	?
Email (automated pdf) support	Yes	?
Efax (automated fax of contract) support	Yes	?
Debtor Counselor (enhanced application)	Yes	?
eContractSignFax (Transaction Manager)	Yes	?
Debtor Tracker (affiliate brand and access)	Yes	?
Customized solutions	Yes	?
Online Training Center and live tests	Yes	?
CRM Service	Yes	?
Multi-Branch and Multi-Team Management	Yes	?
Sales Pipeline Management	Yes	?
Automated file submission (to processing)	Yes	?
Easy Underwriting Policy (if NoteWorld accepts it, we take it)	Yes	?