

DEBT AID

PROCESSING

Welcome to Debt Aid Processing! We are proud to be partnered with and offering the most comprehensive and powerful Training system in the industry. This special rate MSTARS Training™ Membership is NOT offered to you outside of this special alliance with MSTARS™. The MSTARS™ program is designed to streamline your business with the most cutting edge sales and marketing strategies in the world. This system embraces a full disclosure philosophy focusing front-line agents to a culture of honesty, integrity, performance and compassion. Our goal is to help the American families that we serve get out from underneath their unfair debt burden and become financially free. Because of the scrutiny in the industry and the lack of standardization within it, MSTARS™ has built a system with your success in mind. Read on to see what this can do for you. Keep in mind that the discounts presented here are ONLY for you and are ONLY available because of your affiliation through DebtAid Processing and their alliance with us. Visit the MSTARS website for more info <http://www.mstarsllc.com>



Basic Training Boot camp (4 hours of intensive introductory training)

This basic level sales training program starts with the fundamentals of debt settlement sales, teaching them how to engage a potential client effectively and market the program accurately. This course will take an agent with a basic understanding of the program and teach them to begin implementing this information into an effective presentation. We teach entry level agents the fundamentals of selling the debt settlement program, giving them a jumpstart into your business environment. The following topics are discussed in detail and cover The winning attitude, Effective intros, Effects of being in debt, Understanding your client's emotional mindset, Consumer focused consulting, How the debt industry works, Properly conveying credit related information, Describing the consumer's debt reduction options effectively, Explaining the program, Script use and techniques, Basic compliance rules, Explaining the aspects of the program without losing the client, Handling basic objections, Prequalifying techniques, Basic do's and don'ts, Effective budget use, Making sense to the consumer, Transitioning and much more. This module will take entry level agents to basic sales proficiency for easy integration into your office. There is a flash-based "Basic Training" quiz which will verify their completion of the module. Basic Certificate is issued to handling company which can be filled out upon agent forwarding their test completion email.



Compliant Sales / Compliance Training (4 hours of Compliance presentations)

The MSTARS Compliant Sales Training presentation is the most popular venue that MSTARS holds. This program contains nearly 5 hours of compliant sales training and teaches agents the importance of full disclosure and how to sell effectively and with compliance. The presentation goes through the various law enforcement actions taken against industry companies and fundamentally changes the way your agents view this industry and program. It is guaranteed to excite, educate and motivate your agents to sell the program better. It also contains street level sales and marketing techniques that will help your agents engage, enroll, and retain clients. By shifting the focus away from diversion tactics, and focusing on truly understanding and educating the potential clients about the debt settlement program, your agents will be better equipped to engage, enroll and retain those consumers. By identifying the compliance and disclosure issues, and teaching agents how to get the average consumer to understand the various aspects and risks associated with the program, the consumers can make a more educated and informed decision to engage. The presentation contains more valuable insights and techniques to describe. There is a flash-based "Compliance Proficiency" quiz which will verify their completion of the module. Compliance Proficiency Certificate is issued to handling company which can be filled out upon agent forwarding their test completion email.





Advanced Training (5 hours of presentations on advanced selling techniques/strategies)

Our advanced agent training series is designed for agents with basic to veteran skill levels and takes their skills to the next level. We cover advanced consulting techniques, professional development; consumer focused selling strategies, and basic compliance rules. The course contains: "Effective objection handling techniques, Advanced rebuttal delivery, Transitioning, Script utilization, The psychology of the presentation, Advanced communication concepts, Winning introductions, Closing techniques, Reverse red-zone, Consultative sales concepts, Identifying buying signals, Finding the true objections, Evaluating and adjusting your presentation on the fly, Powerful analogies and questions, Assuming the sale, Secrets to closing, Explaining the downsides and options, Understanding the entire settlement process" and much more. This is a great course that will give your veteran agents more arrows in their quiver. All of this material is presented in a relevant manner that correlates directly with their position. The techniques are extremely effective and can be utilized immediately in their presentation. Creates a more focused and educated veteran agent, able to handle more adverse scenarios with power.



Modules Detail: Access to all modules 24 hours a day

The modules are in Flash format and contain PowerPoint with audio overlay. They are detailed and complete. These concepts and training sessions were designed in a world class affiliate call center and were responsible for creating over 20,000 enrollments with just 18 dayshift agents and 12 nightshift agents working 6 hour shifts. The front-end we built used a dialer and primarily credit bureau data. Once agents were savvy enough, we ran blended campaigns with leads across all verticals. It is extremely important that you absorb the concepts presented and put them into practice, embracing a culture of excellence and complete transparency with regards to your business practices. We promote a full-disclosure campaign with honesty and compassion being the preface for everything we do.



MSTARS Golden Script system: (Brand able and Customizable to model)

The MSTARS "Golden Script" is a powerful, all inclusive, interactive script system for your agents. It features real time quote calculations based on accurate reduction percentages, accurate verbiage, compliance disclosures, working budget analysis, pre-qualifications area, notes section, program comparison breakdown with calculations, creditor designations area, enrollment section, verification script with full disclosure, built in sales psychology and flow, and reference to disclosure segments. This script will cover the presentation in an effective, consumer focused and easy to follow format. Easily integrated for entry level and advanced agents. It will simplify your sales cycle and features easy cross departmental references for packet chasing, underwriting, customer service and settlement agents.



Section 5 Certification: (2 Hour presentation and Independent Agent Audit)

This presentation educates agents about Section 5 of the FTC code and teaches them how to comply with the spirit of the code while maintaining performance with regards to marketing/selling the debt settlement service. 99% of all law enforcement actions taken against our industry have been filed due to violations of this code. Agents are given training on what this law means, how it can be broken and ensures that the agents are engaging consumers without violating it. No certification standards have been assigned or recognized in this industry by any Federal or State body as of yet. This program will certify understanding and compliance with known sales and marketing laws as set forth by the FTC's own codes of conduct. Once this class has been taken and the test passed, the agent will undergo an independent audit to ensure that they are marketing the program correctly with regards to FTC laws. Once all are completed, a certificate will be issued and the seal may be displayed on the website certifying completion. Cost of this certification is separate from membership and costs \$199.00 per agent.



Access to webinars and consulting calls:

With MSTARS membership, you will have access to live coaching and industry related webinar sessions as needed/requested. We want to partner with you to create your success in the space. We have an advanced Webinar System and welcome any questions and concerns relating to "all things debt settlement sales". You have access to us via phone and email as you need assistance and answers to questions you may have as it pertains to your business. We are there to help as a member.



MSTARS Training System Membership

ACH Payment Agreement Form

Authorization Agreement

Tier One Program

(1-4 Agents)

Down: \$199.00

Monthly: \$99.00

Term: 11 Payments

Total: \$1,288.00

Check Here:**Tier Two Program**

(5-10 Agents)

Down: \$299.00

Monthly: \$129.00

Term: 11 Payments

Total: \$1,847.00

Check Here:**Tier Three Program:**

(11-20 Agents)

Down: \$399.00

Monthly: \$299.00

Term: 11 Months

Total: \$3,688.00

Check Here:

Account Information

Name of Financial Institution: _____

Bank Branch City and Zip: _____

Account Holder Name: _____

DBA Name (If business acct) _____

Account Holder Address: _____

Account Holder Phone: _____

Routing Number: _____

Account Number: _____

Business

Personal

Signature

Authorized Signature (Primary): _____ **Date:** _____Authorized Signature (Joint): _____ **Date:** _____

In exchange for products and/or services listed above, the above signer hereby authorizes MSTARS LLC to electronically draft via the Automated Clearing House system the amounts indicated above from the account identified above. This authority will continue until withdrawn in writing by the undersigned account holder. The Undersigned hereby certifies that they are duly authorized to execute this form on behalf of the above listed account holder. I acknowledge that I am subject to a \$25 reject fee if items are returned for insufficient funds.

MSTARS, LLC TRAINING MATERIALS USE AGREEMENT

This Training Materials License and Use Agreement ("Agreement") is made and effective this ____ day of ____ by and between MSTARS, LLC ("Developer") located at 1120 E 80th St, Suite 103, Bloomington, MN 55420 and DebtAid Processing Affiliate, _____ ("Licensee"), located at _____.

Developer has developed and licenses to users its Golden Script System and Virtual Training System which includes audio sales and compliance training material marketed under the name MSTARS Training Materials (the "Training Materials").

Licensee desires to utilize a copy of the Golden Script System and Virtual Training System for its own use.

NOW, THEREFORE, in consideration of the mutual promises set forth herein, Developer and Licensee agree as follows:

1. License.

Developer hereby grants to Licensee a 1 year use agreement from the date of signatures, non-exclusive, limited license to use the Script and Training Audios via the Virtual Platform in the United States of America as set forth in this Agreement.

2. Restrictions.

Licensee shall not modify, copy, duplicate, reproduce, reverse engineer, license or sublicense the Training Materials or training materials, or transfer or convey the Training Materials or any right or access credentials to the Training Materials to anyone else without the prior written consent of Developer; provided that Licensee may make one copy of the Script for backup or archival purposes. Developer allows Licensee use of this Training Materials within the 1 yr agreement period. Licensee shall have unlimited access to Training for 1 calendar year from date of signed agreement.

3. Fee.

In consideration for the granted license and the use of the Training Materials resources, Licensee agrees to pay Developer the sum agreed to in the above titled "affiliate sign-up sheet" paid in the manner presented above. Payment plan shall be initiated via ACH payment system provided above. Upon receipt, logins will be issued to user.

4. Warranty of Title.

Developer hereby represents and warrants to Licensee that Developer is the owner of the Training Materials and Script or otherwise has the right to grant to Licensee the rights set forth in this Agreement. In the event any breach or threatened breach of the foregoing representation and warranty, Licensee's sole remedy shall be to require Developer or to either: i) procure, at Developer's expense, the right to use the Training Materials, ii) replace the Training Materials or any part thereof that is in breach and replace it with Training Materials of comparable functionality that does not cause any breach, or iii) refund to Licensee the full amount of the license fee upon the return of the Training Materials and all copies thereof to Developer.

5. Warranty of Functionality.

A. For a period of 1 year following delivery of the Training Materials to Licensee (the "Warranty Period"), Developer warrants that the Training Materials shall perform in all material respects according to the Developer's specifications, without respect to Licensee's software or equipment functionality, concerning the Training Materials when used with the appropriate computer equipment. In the event of any breach or alleged breach of this warranty, Licensee shall promptly notify Developer and return the Training Materials to Developer at Licensee's expense. Licensee's sole remedy shall be that Developer shall correct the Training Materials so that it operates according to the warranty. This warranty shall not apply to the Training Materials if modified by anyone or if used improperly or on an operating environment not approved by Licensor.

B. In the event of any defect in the media upon which the Training Materials is provided arising within 1 year of the date of delivery of the Training Materials, upon notification and return to Developer of the Training Materials upon the original media, Developer shall provide Licensee a new copy of the Training Materials.

C. Developer shall make every effort to ensure virtual web training platform uptime, however, it does not guarantee an uptime percentage and will not be responsible or agree to share liability to Licensee for any loss of business, revenue, in-house training expenses, or any other loss which may occur as a result of the technical difficulties related to the virtual web training platform.

6. Training Materials Maintenance

A. Standard maintenance. During the Warranty Period, Developer shall provide to Licensee any new, corrected or enhanced version of the Training Materials as created by Developer. Such enhancement shall include all modifications to the Training Materials which increase the speed, efficiency or ease of use of the Training Materials, or add additional capabilities or functionality to the Training Materials, but shall not include any substantially new or rewritten version of the Training Materials.

7. Non-Payment.

Initial payment of the license and use fee shall be made upon execution of this agreement. Subsequent future payments of any other amount owed by Licensee to Developer pursuant to this Agreement shall be paid in timely fashion as agreed upon in this contract. Should non-payment occur prior to balance being satisfied, Licensee shall cease to use Training Materials immediately until past due balance is paid. Following 30 days of non-payment, use shall be revoked by Developer and Licensee shall owe the remaining portion of their contracted amount. Developer reserves full rights to enact collection proceedings as allowed by law.

8. Refund. Due to the nature of Developer's material and its delivered format, Developer does not offer a refund for any reason after purchase. This is due to the fact that users may create unauthorized duplicate copies of Script as well as of all training provided via the virtual web platform. While Developer will make every effort to ensure client satisfaction, it cannot refund purchase monies after delivery of product due to the duplicability of the Training Materials.

9. Warranty Disclaimer.

DEVELOPER'S WARRANTIES SET FORTH IN THIS AGREEMENT ARE EXCLUSIVE AND ARE IN LIEU OF ALL OTHER WARRANTIES, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.

10. Limitation of Liability

Developer shall not be responsible for, and shall not pay, any amount of incidental, consequential or other indirect damages, whether based on lost revenue or otherwise, regardless of whether Developer was advised of the possibility of such losses in advance. In no event shall Developer's liability hereunder exceed the amount of license fees paid by Licensee, regardless of whether Licensee's claim is based on contract, tort, strict liability, product liability or otherwise. Developer has made reasonable efforts to suggest appropriate sales language and verbiage in its training materials as it relates to debt settlement sales communications, however, Developer is not offering legal advice. Developer does not assume legal responsibility nor liability for state or federal compliance, nor does it accept responsibility for how the materials, concepts, and language is used or portrayed by Licensee and/or its agents. Licensee bears sole responsibility for legal review of Training Materials as Developer is not delivering a legal product or offering legal advice. Licensee agrees to hold harmless and indemnify Developer from all claims or legal actions in relationship to the use of Developer's product by Licensee. Developer does not suggest or guarantee that use of its training will protect nor insulate Licensee or its agents from legal actions, lawsuits, or cease and desist orders.

11. Indemnification

Licensee agrees to indemnify, defend, and hold harmless Developer (MSTARS, LLC), its employees, directors, managers, officers or agents from and against any loss, liability, damage, penalty or expense (including attorneys' fees, expert witness fees and cost of defense) they may suffer or incur as a result of: (A) any failure by Licensee or any employee, agent, sales representative, or affiliate of Licensee to comply with the terms of this Agreement, (B) any warranty or representation made by Licensee being false or misleading in its course of business or sales business practices, (C) any representation or warranty made by Licensee or any employee or sales representative or agent of Licensee to any third person other than as specifically authorized by this Agreement, (D) negligence of Licensee or its subcontractors, sales representatives, agents or employees, or (E) any alleged or actual violations by Licensee or its subcontractors, employees, sales representatives or agents of any governmental laws, regulations, or Rules.

12. Confidentiality and Non-Disclosure.

Licensee agrees to treat Developer's training materials, script system, login credentials, and pricing as confidential information. Licensee agrees not to disclose, share, duplicate, or re-market Developer's resources.

13. Governing Law.

This Agreement shall be construed and enforced in accordance with the laws of the State of Minnesota.

14. No Assignment.

Neither this Agreement nor any interest in this Agreement may be assigned by Licensee without the prior express written approval of both parties.

15. Final Agreement.

This Agreement terminates and supersedes all prior understandings or agreements on the subject matter hereof. This Agreement may be modified only by a further writing that is duly executed by both parties.

16. Severability.

If any term of this Agreement is held by a court of competent jurisdiction to be invalid or unenforceable, then this Agreement, including all of the remaining terms, will remain in full force and effect as if such invalid or unenforceable term had never been included.

17. Force Majeure. Neither party will be liable to the other for any failure or delay in its performance of this Agreement in accordance with its terms if such failure or delay arises out of causes beyond the control and without the fault or negligence of such party.

18. Headings.

Headings used in this Agreement are provided for convenience only and shall not be used to construe meaning or intent.

IN WITNESS WHEREOF, Developer and Licensee have executed this Training Materials License Agreement on the day and year first above written.

MSTARS, LLC

By: Matthew Hearn Its: Principal

By: _____ for _____ Its: Principal