



REDUCING YOUR DEBT & RESTORING STABILITY TO YOUR LIFE

A Welcome Guide to a Fresh Start

Need To Speak To A Lawyer? We Are Here To Help.

Although our customer service representatives work under the supervision of licensed attorneys, they are not attorneys, and they cannot provide you with any legal advice of any kind.

If you ever need to speak with an attorney about your situation, please call or email us and we will make prompt arrangements for you to speak with one of our attorneys.

Contact Us:

toll-free phone:

866-229-0984

toll-free fax:

844-473-2696

email:

cs@ClearCreekLegal.com

Our business hours are Mon-Fri 9AM-5:30PM EST.
Feel free to contact us with any questions or feedback

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Welcome To Your Reference Guide

You're On Your Way To Financial Peace Of Mind

Welcome to **Clear Creek Legal** – you've made the right choice. Our team of experienced, caring professionals have worked with clients just like you to help them achieve their financial goals, and we look forward to doing the same for you.

This **Welcome Guide** provides important information about the program. Please read it thoroughly and keep it in an easily accessible location for reference. If you have other questions not covered in this guide, please don't hesitate to call, or email us:

Toll-free: **866-229-0984** • Email: **cs@ClearCreekLegal.com**

As we work on your behalf, you can count on us to do the following:

- **We will negotiate with your creditors and defend your best interests.**
- **We will courteously answer your questions in a timely manner.**
- **We will treat you with respect at all times.**

We value the trust you have put in us, and look forward to working with you.

3 Steps To Your Success

A Smart Approach To Resolving Your Enrolled Debts

You've chosen to take an important step in resolving your enrolled debt by reducing your monthly payment to a manageable level. The next step is to make regular payments into your Program Savings Account. Making regular payments is a key part to your success in the program. We will use the funds in your account to negotiate favorable deals with your creditors and to pay our fees. It's a clear, three-step process:

1. Build Your Resources

The accumulation of funds into your personal Program Savings Account is a vital step in resolving your enrolled debts. These funds are important because they allow us to be sure that enough funds will be available in the Account when a deal with a creditor is agreed upon. This is why making regular payments is critical. If you follow this best practice, your first settlement typically occurs within 7-9 months.

2. We Negotiate

There's no one-size-fits-all approach to selecting with whom we will negotiate with first. Our strategy is catered to your specific situation; determining factors can include the amount owed, the creditor in question, and the account balance. We tailor our tactics for each creditor to achieve the best settlement as quickly as possible.

3. Stay Committed

Missing payments will increase the time it takes for your enrolled debts to be resolved. If your account does not have funds readily available, you may miss out on a highly desirable proposed settlement.

HOW TO GET AHEAD

If you have the opportunity to pay more into your account, it may speed up the timeline for us to negotiate settlements. Any time it's possible to deposit more into your Program Savings Account, we encourage you to do so. There is no prepayment penalty, so you have nothing to lose by contributing more into your account.

A WORD ABOUT YOUR ACCOUNT

Global Holdings LLC (GH) is the transaction agent that oversees the processing of your program account, and the disbursement of funds to the creditors enrolled in the program. Keep in mind that your account was created for this sole purpose. It is FDIC-insured, maintained in your name only and accessible only with your authorization. You can view your drafts, payments, account balance and monthly statements online 24/7.*

For any questions related to your account, please contact:

www.ghllc.com

Phone: 877-271-1550

* Please Note: Once your draft is processed, it cannot be cancelled.

Correspondence Best Practices

Great Communication Makes A Big Difference

In order to provide you with the most help, it's important that we know the manner and frequency your creditors are communicating with you. For their own benefit, creditors would prefer to circumvent us by contacting you directly. The more we know about your situation, the more we can provide support. It's that simple.

Communicate

Please make sure to immediately notify and forward us any correspondence that you receive from creditors related to the debt you have enrolled in the program. You may call, email, fax, or contact us via your personal client portal, **my.ClearCreekLegal.com**. Please note that some debts may be sold to a third party while you are enrolled in the program. That doesn't change your involvement in the program, but it's essential that we know who the current debt holder is so that we may settle with the correct creditor.

Share Your Statements

Send us your most recent monthly statements for each enrolled debt right away. And continue to forward your statements – and any other creditor communications – each month. These documents contain vital information we use in negotiating your settlements.

Don't Take the Bait

Despite our best efforts, creditors may continue to send you correspondence, stating that you are required to call them. This is untrue, and **PLEASE DO NOT REPLY**. Instead, send the received document to us via email or fax and we will contact the creditor on your behalf.

Contact Us Regarding All Creditor Correspondance

Toll-free phone: **866-229-0984**

Toll-free fax: **844-473-2696**

Email: **cs@ClearCreekLegal.com**

Personal client portal: **my.ClearCreekLegal.com**

Our business hours are **Mon-Fri 9AM-5:30PM EST**

What To Expect

We Will Work With You To Resolve Your Debt

We believe in the power of our partnership. Our team of experienced professionals will do our best to see that your plan progresses smoothly. We will work with you to negotiate your enrolled debt and we'll be here for you to address any questions you may have.

Now that we've provided an overview on the keys to your success, let's discuss what will happen over the next few months.

Notice of Representation Documents

We start by notifying your creditors that we are representing you by sending them **Notice of Representation Documents**. Although this process takes a bit of time, as you are reading this, some of your creditors may have already been contacted. The purpose of these documents is to alert your creditors to cease all calls made to you, and to begin sending all correspondences, questions, and offers related to your accounts to us. This will be a significant benefit for you, as the burden of dealing with your creditors shifts to us. There is information on how to deal with creditors that continue to call you on **Page 9**.

There Will Likely Be Exceptions

Your program is unique to you. It is tailored to your specific situation. This custom approach helps us achieve positive results. Just like no two clients are alike, no two creditors are alike; we employ unique negotiating strategies for each of your creditors. This means that sometimes we wait to send notifications to some of your creditors. Rest assured, we did not forget to send the notifications. We know that it is in your best interest to wait before notifying them that we are representing you.

Debt Resolution

Typically, you can expect your first settlement to occur within 7-9 months.

Our goal is to resolve your enrolled debt for less than the original balance, with no further financial obligation.

We have developed collaborative relationships with every major creditor by taking the same professional and respectful approach with them we as do with our clients. Knowing each creditor, and how they manage and change their collection protocols, allows us to tailor our negotiating strategies to get the best deals for you. Most importantly, we receive no fees from creditors. There are companies that do, and that creates a conflict of interest. Our sole focus is to look out for you and your best interests.

Remember, your program is unique to you, so your timeframe may vary based on the following factors:



Timeliness of Your Plan Payments

Making consistent payments is the most important thing that you can do to help achieve success in the program. This allows us to negotiate on your behalf from a position of strength. It's important to make sure that you have sufficient balances available in your checking account each month when **Global Holdings** (page 5) drafts the funds to build your **Program Savings Account** reserves.



Specific Creditors

Each creditor is different. Some creditors employ tactics that include delaying settlement offers. Other creditors are eager to negotiate a settlement as quickly as possible. Early in the process, we'll likely target those creditors that are looking to make a good offer.



Amount You Owe

The size of each of your individual debts is a key determinant of when it can get resolved. You need to build up enough of a reserve to tackle even the smallest debt. That is why consistent payments are so important.

Protection From Creditors

How To Manage Calls From Creditors

You should be prepared for some creditor calls to get past our preventative measures. By anticipating that such calls will have an aggressive tone, you will be in a better position to effectively deal with them. Use the scripts we have provided on **Page 13** to respond to calls you may receive at work, at home, or calls received after you have asked the creditor in question to stop calling you. It is important to log each time a creditor calls you and to send us the information as soon as possible. While calls of this nature may be difficult to experience, we are able to use evidence of frequent or inappropriate calls to our advantage in the resolution of your debt.

Creditors Will Say Anything

Creditors will say just about anything to get you to speak with them and make a payment. They may state that you are required to call them, or that they do not work with law firms or third parties. Do not take the bait. We can assure you that these statements are false and designed to scare you.

Know Your Rights

If you continue to receive calls from collectors, even after informing them that you are represented by an attorney, please know that is a violation of the Fair Debt Collection Practices Act (FDCPA) – a federal law that governs debt collection practices (see **page 12**). If you continue to get calls after enrolling in our program, we urge you to report such calls to us.

Tools For Managing Creditor Calls

There are two important tools you can utilize to protect yourself from intrusive calls from creditors: a notarized Power of Attorney and a Google Voice phone number. You can find instructions on how to set up your own personal Google Voice account at the following url:

my.ClearCreekLegal.com/s/public/Google-Voice-Instructions

Once created, you can change the contact phone number on all your enrolled debt accounts to this Google Voice phone number, thereby allowing you to review any messages left by creditors or collectors rather than letting them speak with you directly.

We urge you to set up your Google Voice account as soon as possible. There may be a period of time when you might continue to receive calls from creditors. If this occurs, be firm but polite. To assist you, we have provided a series of pre-written Scripts & Tips you can refer to on **Page 13**. You may experience a creditor calling you even after your Notice of Representation and Google Voice number have been implemented. Remember, their goal is to try to avoid dealing with our firm, so they will try instead to call you directly.

If you find you are continuing to receive such calls, simply give the caller our Customer Service phone number **(866-229-0984)** and end the call as quickly as possible.

Register Online

Your Personal Web Portal

Get quick, easy access to your account information on the **Clear Creek Legal Client Portal**, an online tool where you can view and manage your account information, 24/7, in a highly secure environment.

Log in today at ***my.ClearCreekLegal.com*** to:

Quickly Get Help

View answers to frequently asked questions, download forms, and contact our care team directly from the portal.

Easily Manage Your Account

Add funds to reach settlements faster, request to add new debts, upload documents, request to change your bank information, and more.

Quickly Get Help

View your program status in real time, whenever it's convenient for you.

Registration Is Easy!

Log-in to **my.ClearCreekLegal.com** to take advantage of the full suite of services we offer, right at your fingertips. Once you're registered, we recommend bookmarking the URL to more easily access your information.

Have Questions/Feedback?

We'd love to hear from you! If you have feedback about the portal, or any problems accessing it, please do not hesitate to reach at **cs@ClearCreekLegal.com**.

Day 1

Welcome!

Introductory phone call and attorney consultation.

Week 1

Welcome Guide emailed.
Visit my.ClearCreekLegal.com to register
your account for 24/7 online access.

Month 1

First Check-in Call:

Your first payment will draft on
the date you selected.

Month 3

Strategy Call:

A member of our Client Services team will walk you
through our plan to deal with your creditors. During
this call we will identify the first creditor we will
work with to ensure the best outcome for you.

Months 7-9

First Settlement:

Estimated between seven to nine months.

FDCPA: The Fair Debt Collection Practices Act

A Summary of FDCPA Violations

The **FDCPA** exists to eliminate abusive practices in the collection of consumer debt and to promote fair practices of debt collection.

The Act creates guidelines under which debt collectors may conduct business, and defines the rights of consumers involved in the collection process. We have summarized some of the illegal practices used by debt collectors that are direct violations of the FDCPA.

If you are subjected to any of these methods by collectors, please contact us immediately. We will act on your behalf to have them cease and desist, and further, we may have the opportunity to use such violations to secure more favorable settlement terms related to your debts.

PLEASE CONTACT US IMMEDIATELY IF A COLLECTOR VIOLATES ANY OF THE FOLLOWING RULES:

- Collectors can't call you at your place of business after you have informed them that such calls are prohibited by your employer.
- Collectors can't call you before 8AM or after 9PM local time.
- Collectors can't tell someone other than you, your spouse, or your attorney that you owe them money.
- Collectors can't misrepresent the amount of money you owe or the legal status of your debt.
- Collectors can't pass themselves off as attorneys or send correspondence designed to look like it came from an attorney.
- Collectors can't provide you with false information regarding your credit.
- Collectors can't call an excessive number of times with the intent to annoy, abuse, or harass you.
- Collectors can't use abusive language or threaten you or your family in any way.
- Collectors can't have you arrested.

If you believe a collector is in violation of the FDCPA rules, call us at **866-229-0984** and keep a record of the violation.

Scripts & Tips

Call Scripts

Despite preventative measures, you may continue to receive some creditor calls. If this occurs, it's important to be firm but polite and use the provided scripts. Please remember that it is not in your best interest to engage with creditors. Keep your responses as brief as possible. Simply let your creditors know that you are represented by our firm, and politely end the call.

To filter calls from collectors, it is important to set up a Google Voice account as soon as possible. You can find detailed instructions for doing so at my.ClearCreekLegal.com/s/public/Google-Voice-Instructions.

If you are an iPhone or Android phone user, we also suggest you use the “**Block Caller**” feature found on these devices.

For all calls you may receive, keep the conversation brief but capture as much information as you can, including the caller's **NAME**, **COMPANY**, and the **ACCOUNT** they are calling about, and then follow the appropriate script below.

Script A: IF A COLLECTOR CALLS YOU AT HOME...

*I am being represented by Clear Creek Legal. Please call them at 866-229-0984 with any questions about my account. Thank you.” *Proceed to hang up**

Script B: IF A COLLECTOR CALLS YOU AT WORK...

*“I am not allowed to receive phone calls at work. I am being represented by **Clear Creek Legal**. Please call them at **866-229-0984** with any questions about my account. Thank you.” *Proceed to hang up**

Script C: IF A COLLECTOR CALLS YOUR AFTER YOU HAVE PREVIOUSLY ASKED THEM TO STOP...

*“I have requested that you stop calling me and I informed you previously that I have an attorney. I was told that you are violating the law by continuing to call me and I am reporting this call to my attorney. If you have questions, you can call **Clear Creek Legal** at **866-229-0984**.” *Proceed to hang up**

Frequently Asked Questions

When will you begin resolving my debts?

We begin to prepare a strategy for your accounts on the very first day of enrollment. However, it is important to understand that we can only settle debts once the funds in your Program Savings Account have built up to a point where they can be used to pay off the agreed upon amount, or to enter into a term payment settlement arrangement.

Additionally, it is typical that creditors only negotiate a reduced settlement once the debts are over 6 months delinquent. The first of your account resolutions should occur between 7-9 months from the date you sign up with us.

When will you notify me in regard to agreements with creditors?

As soon as we receive a reasonable offer from one of your creditors, we will contact you to seek approval. For this reason, it is important that you respond to our notifications within 48 hours, as offers may expire. We will also provide you with letters detailing the terms of all settlements at the time agreements are reached.

How do I receive updates on my account?

You can instantly get updates via your online personal client portal anytime at my.ClearCreekLegal.com. You can also contact a Customer Service Representative by phone (866-229-0984) during our normal business hours (Mon-Fri 9AM-5:30PM EST). Our staff will be happy to provide you with all available information on the status of negotiations with each of your creditors, payment information, and the current balance within your Program Savings Account.

Can I pay more than my standard scheduled minimum payment?

Yes. In fact, we recommend that whenever you have a small cash windfall, whether it be a tax refund, a bonus, or a cash gift, you make an additional payment into the program. All of the additional funds go directly towards building up your Program Savings Account and will allow us to negotiate agreements more quickly on your behalf.

There are no pre-payment penalties.

Can I add accounts to the program after it has begun?

Any accounts you wish to include after enrollment are subject to review, as we will not accept a new debt unless we are confident that we can negotiate successfully with the creditor. Note that adding additional debts may prolong the duration of your program. Please contact our Customer Service Department (866-229-0984) if you want to add a card. Upon enrollment, we encourage you to maintain only one card for emergencies that you do not enroll in the program.

Will the creditor stop contacting me once an account has been resolved?

Once a final agreement on payment has been reached with the creditor, they should not call you to attempt any further collections on the account. Please contact Customer Service (866-229-0984) if you receive a phone call from a creditor on an account that has been resolved. We will make sure that the creditor has all the necessary information related to the final agreement and request that a Satisfaction Letter be sent to you for your records.

What if this is a Credit Union account?

If you are enrolling a Credit Union account and have a bank account with that same Credit Union, you will need to close out your bank account within the next 30 days and open a bank account with a creditor not being enrolled in the program.

Should I make any payments to my creditors while in the program?

If you continue to pay your creditors it will negatively affect our ability to resolve your accounts. Generally, a debt must be delinquent for at least 120 to 180 days before creditors will engage in any good faith negotiations to resolve your debts. While the decision to stop making your debt payments to creditors does carry consequences (including a potential increase in collection activity, an adverse impact to your credit score, and the possibility of a lawsuit being filed against you by the creditors or collectors in question) as long as you continue to pay your creditors, they will not negotiate to resolve your debt.

Frequently Asked Questions

What happens if I miss my monthly payment?

Will I be dropped from the program?

We wouldn't do that. However, to avoid overdraft fees, call our Customer Service Department (866-229-0984) three business days prior to your scheduled payment date for us to cancel the draft from your bank account. At that time, we will try to make alternative arrangements to ensure that we keep you on schedule. But remember, making the scheduled payments is critical to the success of your program. The faster money accrues in your account, the quicker we can negotiate reduced payoff amounts. Simply put, making your monthly payment is THE most important factor on your road to financial freedom.

What if an enrolled debt is with a financial institution where I also have a bank account?

Our goal is to obtain the best settlement possible. Please keep in mind that enrolling an account from your personal banking institution may provide that creditor with visibility to your personal finances. Should your institution choose to use this information during the negotiations process, while we don't anticipate it, it may impact your settlement percentage.

One of my creditors told me they do not work with outside companies or attorneys. How do I respond?

Creditors will tell you that they do not deal with negotiators in order to coerce you into dealing with them directly, to your detriment. If we have accepted a debt into our program, it is because we have a history of successfully negotiating agreements with the creditor in question on behalf of our clients. Simply refer to **Script C** in the **Scripts & Tips** section on **Page 13**, and politely end the call. Please remember to log the call and contact us afterwards.

I just received a 1099-C form in the mail. How does this relate to me?

The IRS has determined that any debt resolution that results in savings of over \$600 or more may be considered taxable income and subject to a 1099-C form. Not all creditors send out this form. If you receive one, you should take it to your tax professional to determine whether you might owe taxes on the amount listed.

What if I receive a summons?

Though not common practice, creditors may decide to issue a summons or legal complaint against you. This escalation is a further attempt to intimidate you into paying the full account balance. If this occurs, our legal team is prepared to assist you. We're experienced in dealing with these actions and will work for a resolution as quickly as possible. In fact, often such legal actions result in an expedited settlement.

In the event that you receive a summons or any other legal document, please email or fax it to us immediately (cs@ClearCreekLegal.com / fax: 844-473-2696) and we will handle it for you. Please do not respond directly to the creditor or their attorneys. If contacted, communicate only that you are being represented by **Clear Creek Legal**. Provide them our Customer Service phone number (866-229-0984) and get off the phone as quickly as possible. As a reminder, to be eligible for legal coverage you must be in compliance with your retainer agreement and current on your monthly payments.

Access Your Account Anytime!

Register your account for 24/7 online access:

my.ClearCreekLegal.com



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If you ever need to speak with an attorney about your situation, please call or email us and we will make prompt arrangements for you to speak with one of our attorneys.

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Feel free to contact us with any questions or feedback

These descriptions are intended only to provide information about the experience of our attorneys and are not a guarantee of future success in any matter. Past results are not a guarantee of future results nor can future outcomes be predicted upon our past results.

We do not make any guarantee, promise or other assurance that similar results will be achieved.