

# **Lorem ipsum dolor sit amet, consectetuer.**

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January 2020

*This slideshow describes a financial opportunity and is intended for qualified investors only. This is not a solicitation to invest and should only be viewed by members of the 506 Investment Group.*



# Today's Presentation:

## **Lorem ipsum dolor sit amet**

1. What is Debt Validation?
2. Why is debt validation a superior solution?

## **Lorem ipsum dolor sit amet**

1. Client Enrollment
2. Debt Servicing
3. Client Legal help  
(if needed)

# Key Highlights:

Seeking  
to raise  
**4.5M**

**3-Year**  
term

**13 months**  
Projected  
Payback of  
Capital

**50%**  
Projected  
annualized cash  
on cash returns  
net to investors

**35%**  
Projected  
IRR next to  
investors

Better terms  
provided to 506  
Investor Group due  
to negotiations  
with **Mark  
Robertson**

Model tested  
with operator  
capital for over  
three years to  
**ensure viability**

Assumptions used  
in projections  
derived from  
**three years of  
testing**

Fund created to  
help **ramp up**  
now that model  
is proven



# Part 1: What is Debt Validation?

...and why it's the  
consumer's best solution  
for debt issues.



# Consumer Solutions

**1** Debt Validation

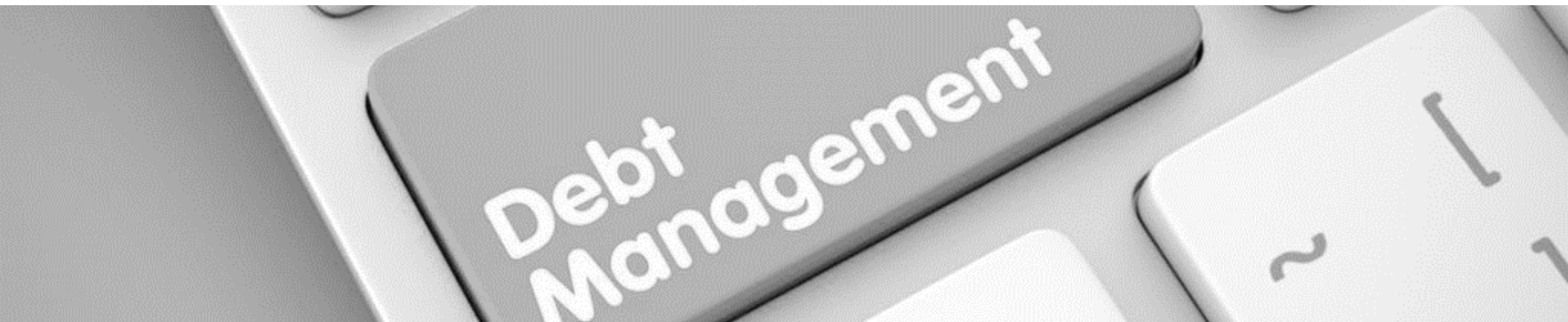
**2** Debt Settlement

**3** Debt Consolidation

**4** Bankruptcy

**5** Personal Loans

**6** Credit Counseling



# What is Debt Validation?

The debt validation industry leverages the Fair Debt Collection Practices Act to assist individuals with settling and/or eliminating consumer debt.



Requesting proof from the current debt holder that the debt is valid and enforceable



Dismissing the debt if the creditor's response fails to comply with the Fair Debt Collection Practices Act



# Advantages of Debt Validation

1

## Save Money



Where successful, debt validation **saves clients far more money** than a debt settlement program because the debt is not reduced but eliminated entirely.

2

## Raise Credit Score



Debt invalidation can **raise a credit score** while debt settlement typically lowers your credit score.



# Part 2: Our vertically integrated Solution

...how our business  
works





# An All-in-One Solution



## Client Acquisition

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- 1 Digital Marketing and Outreach
- 2 Client Qualification
- 3 Client Enrollment



## Service & Admin

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- 1 Dispute Process
- 2 Debt Resolution
- 3 Collection of Fees



## Legal Defense

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- 1 Court Summons
- 2 Legal Representation
- 3 Collector harassment

# Client Selection by All Service Financial

**Not all potential clients will meet our requirements.  
The selection criteria assures a smooth flow of successful outcomes.**

## Enrollment Accepted

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- Credit report is uploaded.
- Monthly payments are over \$250.00.
- Payment plan is less than 36 months.
- All statements are uploaded for the debts that are not on the credit report.
- Client is not from VI, NC or SC.
- Co-applicant is enrolled in the program.
- All debts enrolled are over \$100.00.
- Debts enrolled are unsecured.
- There is no federal/government/child support debt enrolled.
- Contract has been signed correctly.
- Banking information has been provided for the automatic payments.

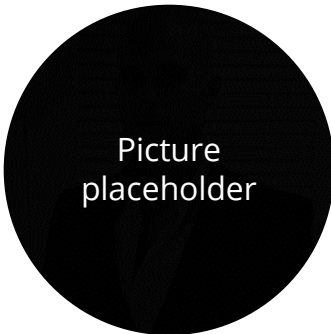
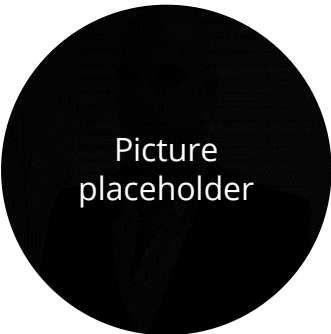
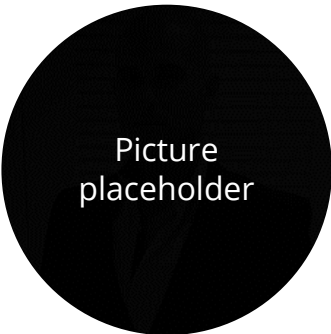
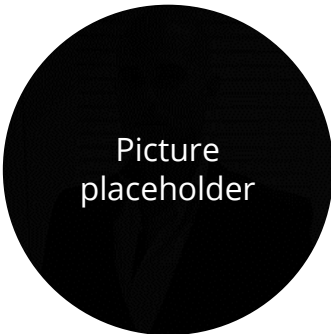
## File Rejected

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- Missing credit report.
- Monthly payments are less than \$250.00.
- Payment plan is over 36 months.
- Missing statements for the debts that are not on the credit report.
- Client is from VI, NC or SC.
- Co-applicant's information is missing.
- Debts enrolled are less than \$100.00.
- Secured debts are enrolled.
- There is a federal/government/child support debt enrolled.
- Missing signatures on the contract.
- Missing client's banking information for the automatic payments.

# The Operations Team

ASF has been in the business for X years. The team includes:



**Name Here**

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# Risk Mitigation of Client Fallout for VPF-I

Some clients fail to keep to their monthly payments. We call this fallout.

## Client Fallout

Is greatest in the first month

# 80%

of Clients who make the first payment will complete the balance of their payments

## Risk Mitigation

is achieved by purchasing only “seasoned” accounts which have made their first payment



# Part 3: VPF-I

... Details



# Why did we launch VPF-I?



Tested for three years with our own capital.  
Ramping up, need capital for expansion.



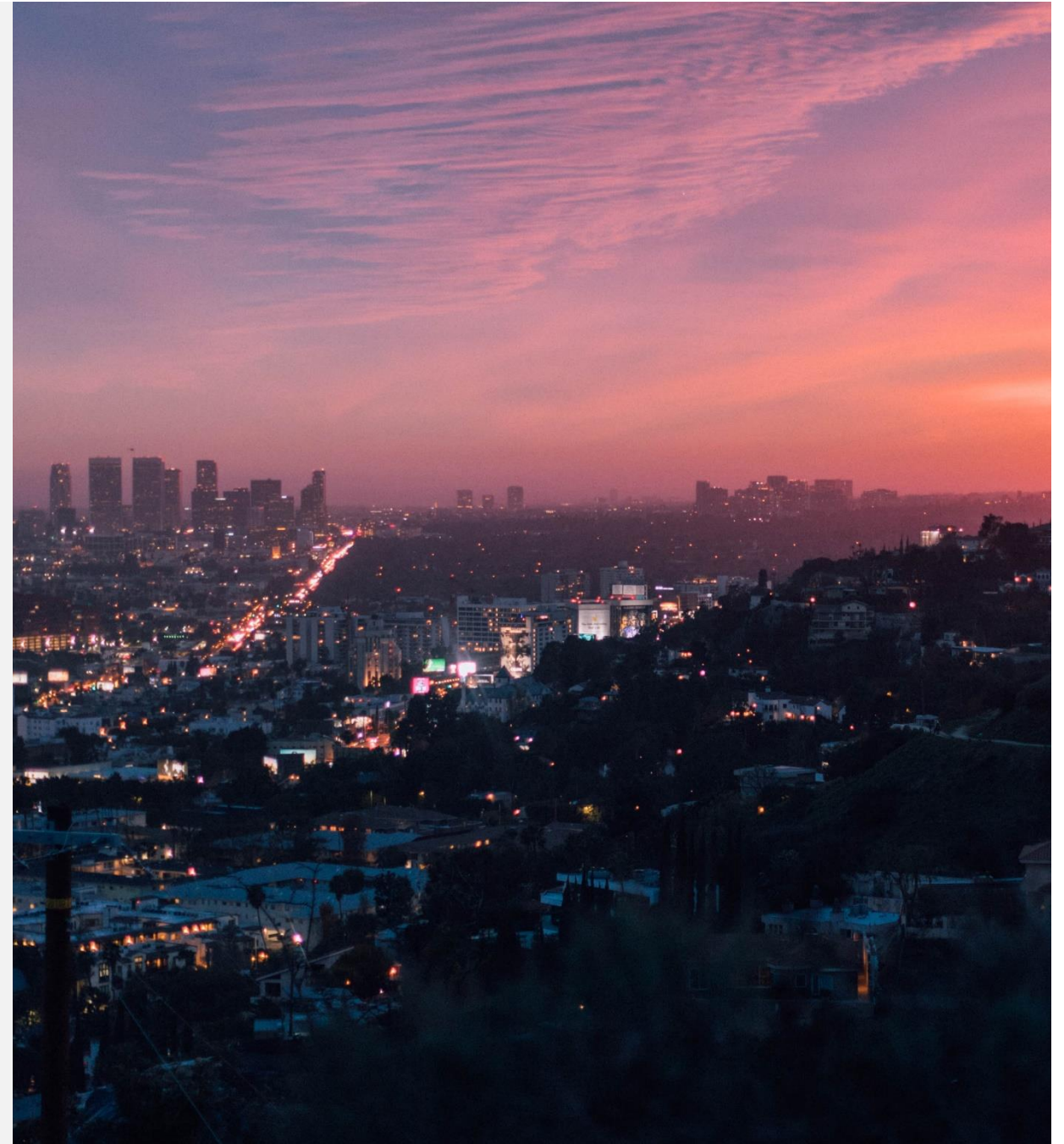
# Purpose of The Fund

## VPF-I

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The fund will purchase up to 2000 “seasoned” debt validation accounts from ASF at a cost of \$2250 each.

The fund projects it will operate over a 36-month term.



# Distributions to Investors

The Manager will cause the following distributions to be made:

First

**100%**

of Net Revenues Until the initial  
invested capital is repaid

Then

**65%**

of Net Revenues to investors  
thereafter.



# Fees to Manager

**\$15,000**

In annuals Fees

**35%**

Of backend

After investors have  
been recouped, the  
Manager will receive

**35%**

of net revenues.

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# Projections

		Y1	Y2	Y3
<b>Invested Amount</b>	4,500,000			
<b>Gross Revenue</b>		4,173,000	3,100,500	771,750
<b>Management Fee</b>		15,000	15,000	15,000
<b>Net Revenue</b>		4,158,000	3,085,500	756,750
<b>Investors (Until Recoupment)</b>	100%	4,158,000	342,000	
<b>Investors (After Recoupment)</b>	65%	0	1,798,775	479,325
<b>TOTAL</b>		<b>4,158,000</b>	<b>2,140,775</b>	<b>479,325</b>
<b>Cash-on-Cash (COC)</b>		<b>92.4%</b>	<b>46.9%</b>	<b>10.7%</b>

Projected Payback 13 months

Projected Investor IRR 35%

Projected Equity Multiple 1.50

# Fund Management Team



Photo  
Placeholder

## Mike Lawton

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## Rodney Squires

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Placeholder

## Gary DePew

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# Funding Schedule



PPM & OA  
Sent to  
Investors

Jan 31



Verbal  
Commitment

Feb 14



Paperwork &  
Funding  
Deadline

Feb 28



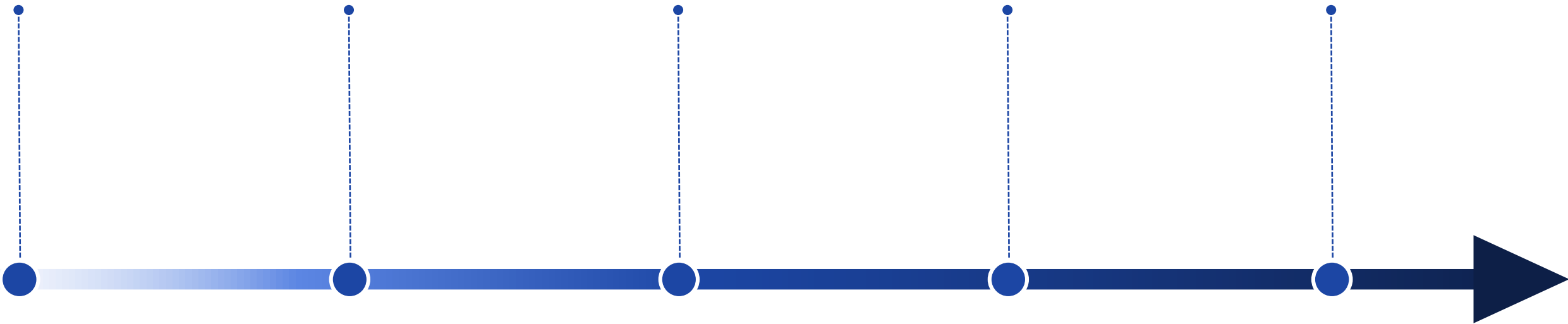
First Monthly  
Reports &  
Distributions

May 15



Monthly  
payments thru

April 2023

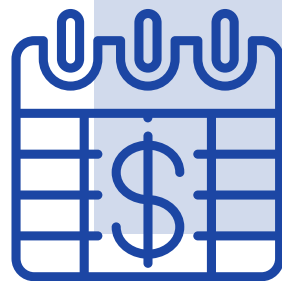




# Reporting & Payout



Reports will be emailed to investors each month listing collections made for the prior month and the current payout amount due per unit of investment



Monthly payouts to investors will be made via ACH within 5 business days following report issuance



# Investor Highlights

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to raise  
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Better terms  
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Investor Group due  
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with **Nick  
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Model tested  
with operator  
capital for over  
three years to  
**ensure viability**

Assumptions used  
in projections  
derived from  
**three years of  
testing**

Fund created to  
help **ramp up**  
now that model  
is proven

# Thank you

For more info:

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