

## Document Checklist

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# Applicant's General Information



## Primary Applicant Information

First Name: John Middle Initial: \_\_\_\_\_  
Last Name: Smith  
Additional Name(s) Used: \_\_\_\_\_  
Street Address: 111 Main Street  
City: Orange State: CA Zip Code: 92866  
How long at current address? \_\_\_\_\_ years \_\_\_\_\_ months  
Primary Phone: (714) 555-1212 Secondary Phone: (714) 555-1213  
Fax Number: (714) 555-1214 Date of Birth: 5/5/1980  
SSN: 444-55-7777 Driver's License Number: d557478744 State: CA  
E-mail Address: blucas@nationaldatasys.com  
How often do you check your E-mail?  Frequently  Occasionally  Rarely  
Employer Name: Acme Current Occupation: Tester  
Length of Employment: 8 years 3 months Gross Annual Income: \$50,000.00

## Co-Applicant Information

First Name: Jane Middle Initial: \_\_\_\_\_  
Last Name: Smith  
Additional Name(s) Used: Jones  
Street Address: 111 Main Street  
City: Orange State: CA Zip Code: 92866  
Primary Phone: (714) 555-1212 Secondary Phone: \_\_\_\_\_  
Fax Number: (714) 555-1214 Date of Birth: 6/6/75  
SSN: 884-55-7777 Driver's License Number: v6565465161 State: CA  
E-mail Address: jane@smith.com  
Employer Name: Walmart Current Occupation: Greeter  
Length of Employment: 4 years 2 months Gross Annual Income: \$24,000.00

By signing below, I certify that all information provided on this form is true and accurate.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

**Limited  
Power of Attorney**

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I/We John Smith Jane Smith, hereby appoint **Meridian Debt Solutions, P.O. Box 2640, Newport Beach, CA 92658, 949-336-4696**, as my attorney in fact, with full power and authority to represent me in negotiating the validity, reduction, settlement, and payment as may be required, of accounts owed to my creditors.

I also authorize **Meridian Debt Solutions** to request and receive confidential credit and account information from creditors, credit reporting agencies, and other third parties who are involved with my credit issues. I further authorize **Meridian Debt Solutions** to release a copy of this Limited Power of Attorney to my creditors.

Meridian Debt Solutions is not authorized to accept legal service on my behalf.

Client Name: John Smith

Spouse Name: Jane Smith

Street Address: 111 Main Street

City: Orange State: CA Zip Code: 92866

Client DOB: 5/5/1980 Spouse DOB: 6/6/75

Client SSN: 444-55-7777 Spouse SSN: 884-55-7777

John Smith

Client Printed Name

Jane Smith

Spouse Printed Name

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Spouse Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# Debt Settlement Agreement



This debt settlement agreement ("Agreement") is made this \_\_\_\_\_ day of \_\_\_\_\_ between **Meridian Debt Solutions**, located at **151 Industrial Loop, Suite 107, Staten Island, NY 10309** ("Company") and John Smith Jane Smith, ("Client"). The parties agree as follows:

1. **Services.** Company agrees to provide debt settlement services to Client under the terms and conditions of this Agreement (the "Service"). The Service consists of negotiating with creditors on behalf of Client for reduction of unsecured debt and settle accounts enrolled in the program. Company will use its best efforts to settle the Program Debt, as defined below. Company will have a timely response to all Client inquiries. Company will keep confidential the personal financial information provided by Client.

On acceptance of Client into the program, Company will provide a "Welcome Packet" containing a Schedule of Program Debt, a Savings Schedule, a Funds Transfer Schedule, along with further information about the program.

2. **Client Obligations.** Client accepts the following obligations:
- (a) Client shall inform Company of any additional debtor, cosigner or guarantor of any of Program Debt. Client is responsible for notifying such additional debtor, cosigner or guarantor.
  - (b) Client will provide a written list of all unsecured debts that he or she wants Company to attempt to settle and restructure. Company has the right in its sole discretion to exclude certain debts, and will consult with Client to develop a mutually agreeable list of debts (the "Program Debt"). The list of unsecured debts shall have the current account balance, within the last fifteen days. A Schedule of Program Debt is incorporated into this contract by reference. This schedule will contain the name of the creditor, account number and outstanding balance. Debts added to the Program Debt after signing this Agreement will be subject to additional fees. All information provided by Client must be truthful and accurate; Company is under no obligation to verify information supplied by Client, but may do so at its sole discretion.
  - (c) Client will forward all correspondence from creditors to Company, including collection letters. If creditors telephone Client, Client will refer them to Company. Client will not discuss his or her financial situation with creditors or discuss settlement. If the creditor continues to make contact, Client will contact Company and provide creditor's name, telephone number, name of contact person and date of contact.
  - (d) Client will timely respond to all calls and requests for documentation from Company and will promptly advise Company of any change in address or telephone number.
  - (e) Client will follow the terms of the Funds Transfer Schedule, which sets aside funds required for fees and settlement reserves. Client may assemble the settlement reserves by establishing a trust account on Client's behalf with NoteWorld or a savings account with a financial institution chosen by Client. These accounts are in the sole control and for the exclusive benefit of Client. If Client has established an account with NoteWorld, funds to create settlement reserves will be drafted by NoteWorld via EFT. Be advised that NoteWorld shall require payment of certain fees to establish and maintain the account and for specified services. Client hereby authorizes NoteWorld to initiate debit of Client's checking or savings account, in accordance with the Electronic Payment Authorization, for the payment of the settlement reserves, account fees (if trust fees are applicable) and service fees. A portion of these fees will be retained by Company to maintain the account. The number of months that funds are to be set aside, the amount to be set aside each month and the date by which such funds shall be made will be determined by Company from the information contained on the Schedule of Program Debt. The Funds Transfer, which documents the amounts and dates for the funds set aside, is incorporated into this Agreement by reference. The monies set aside are to be used until the Program Debt is settled or upon termination.
  - (f) **Client shall make no further charges to any account listed on the Schedule of Program Debt.** Client will not continue to incur debt or open new charge accounts, except that Client may retain and use one charge card for emergency purposes only. This account shall not be included in the Company program. If Client incurs additional charges on an account listed on the Schedule of Program Debt, Company has the right to terminate the Agreement.
  - (g) Client will not refinance any real or personal property, except for the sole purposes of lowering interest rate or obtaining funds to settle a debt. Client will inform Company of his or her intent to refinance prior to doing so.
  - (h) Client will not generate more than two insufficient funds (NSFs) or payment reschedules in any 12-month period after the first 90 days. NSFs that exceed this limit or multiple payment reschedules are grounds for termination. There is a minimum of \$25 fee for each NSF and/or bank charge fees for NSF. There is also a \$25 fee for payment reschedule. No payment reschedule shall be authorized within 5 business days of the payment date.
3. **Compensation.** In consideration for the Service provided by Company, Client shall pay to Company a Service Fee equal to 17% of the Program Debt. If Company determines that the list of unsecured debts provided to Company is inaccurate, Company reserves the right to adjust the Program Debt Schedule and to adjustment the Service Fee accordingly. Approximately 5% to 17% of the estimated settlement amount, including the Service Fee will be paid upon acceptance into the program over a 90 day period. The percentage varies based on types of creditors enrolled into the program and is in accordance with the Funds Transfer Schedule. Once the initial service fee is paid there will be a monthly maintenance fee of \$30 per month paid to company until the completion of the program. All Service Fees owed to Company will be paid according to the Funds Transfer Schedule via EFT authorized by Client. The execution of this Agreement represents the consent of the Client to allow Company to draft by EFT the Services Fees from either the savings account or the NoteWorld account established by Client. **Client agrees that he or she will not make or request changes to the Funds Transfer Schedule for the first 90 days following commencement of Client's participation in the program or the first three payments, whichever comes first.** The Funds Transfer Schedule will specify the amount of the monthly service fees to Company. Once the fee is paid, it is not refundable.
- (a) If a client removes an account from the program before fees are paid in full, 7% of the fee for the account removed will be credited to Clients

remaining program fees. If Client removes an account after fees have been paid in full, no credit will be applied.

4. **Settlement Process.** Company will advise Client of all good faith offers made by creditors and collectors, and of their acceptance of any offers made by Company on behalf of Client. Company will not settle any account without the approval of Client, who has absolute discretion to accept or reject any settlement offer. Client authorizes Company to contact NoteWorld to verify if sufficient funds are available to make a client approved settlement. If Client has established an account with a financial institution to accumulate settlement funds, Client will provide the appropriate instructions or make arrangement for the payment to the creditor according to the agreed upon settlement or authorize Company to make arrangements. Company may negotiate what is known as a term settlement on Client's behalf. This is a settlement in which the Company negotiates a lower amount than what is owed and makes payment arrangements with the creditor over time. Term settlements may settle at a higher percentage. Once this is negotiated and arrangements are made with the creditor Company considers this account settled. Company will take no further action with this creditor. If Client fails to meet the conditions of this settlement, Company will assume no responsibility or liability for your failure to comply with the terms of the settlement agreement.
- (a) In the event Client comes into a lump sum of money and wishes to settle all accounts before designated completion date, Client must pay the Company Service Fee in full when settling the accounts.
  - (b) If client's debts are settled sooner than the original scheduled length of program as outlined in your funds transfer schedule your accounts may settle at a higher percentage than originally quoted.
  - (c) In the event a settlement offer is reached and Client does not have required reserves available (as per Funds Transfer Schedule) one warning will be given. If for a second time Client does not have required reserves available for settlement of an account, Client may be cancelled from the program, and this Agreement may be terminated, due to breach of contract. In that event NO Service Fees will be refunded.
5. **Summary of Account.** Company will provide Client with online access to view their account activity on a daily basis. Company will provide Client with a user name and password after the enrollment period is complete.
6. **Term.** This Agreement will terminate when each of the credit accounts representing the Program Debt is satisfied or upon termination by either party as provided below. In addition Client has a limited right of rescission, as provided for below.
7. **ACKNOWLEDGMENTS AND DISCLAIMERS.** Client acknowledges and agrees that:
- (a) The outcome of the negotiation Service Company provides to Client is uncertain and cannot be guaranteed. Client understands that each situation is unique and that results will vary.
  - (b) Balance Transfers, cash advances and accounts that are in summons or judgment status will settle at higher percentages.
  - (c) The performance of the Service will have an adverse effect on Client's credit rating and Company is not responsible for the actions of the creditors in response to settlement efforts.
  - (d) The Service does not include the modification, correction or improvement of Client's credit reports. Company cannot guarantee how national credit reporting agencies will report a settlement. Upon settlement of an account, Company will send proof of settlement to Client, who may forward it to credit reporting agencies.
  - (e) In the event a creditor or collector pursues legal remedies against Client, neither this Agreement nor the Service includes legal representation. In the event Company elects to provide assistance in responding, such assistance will be provided through an outside source.
  - (f) Company will retain legal counsel in the performance of the Service, but such counsel represents Company and not the individual client.
  - (g) Neither this Agreement nor the Service includes any tax representation, such as audit and verification, debt retirement, or Internal Revenue Service tax negotiation.
  - (h) The discharge of indebtedness may be considered taxable income; Client should seek the advice of a tax professional.
  - (i) All inbound and outbound calls between company and client may be recorded for quality assurance.
  - (j) Company may contact client via several different forms of communication, including text messaging. Please initial the line if you would like to opt out of receiving updates and reminders from Company via text message. \_\_\_\_\_
8. **TERMINATION AND CANCELLATION POLICY. CLIENT MAY TERMINATE AND CANCEL THIS AGREEMENT UPON 5 DAY WRITTEN NOTICE TO COMPANY FOR ANY REASON OR NO REASON FOLLOWING WRITTEN NOTICE TO COMPANY.** COMPANY MAY TERMINATE THIS AGREEMENT WITH 5 BUSINESS DAYS WRITTEN NOTICE TO CLIENT IF CLIENT FAILS TO PROMPTLY RETURN DOCUMENTS, FAILS TO PROMPTLY RESPOND TO COMMUNICATIONS FROM COMPANY, FAILS TO SET ASIDE MONEY IN ACCORDANCE WITH THE FUNDS TRANSFER SCHEDULE OR BREACHES ANY OTHER PROVISION OF THIS AGREEMENT. THERE IS A \$75.00 PROCESSING FEE CHARGED TO CLIENT FOR CANCELLATIONS AFTER THE RESCISSION PERIOD AND PRIOR TO THE DATE OF THE FIRST PAYMENT.
9. **Assignment.** Company may assign the Services to be provided under this Agreement to any qualified third party in its discretion without the prior consent or notification of Client.
10. **Limitation on Remedy and Damages.**
- (a) **Limitation of Remedy.** DESPITE ANYTHING TO THE CONTRARY IN THIS AGREEMENT OR OTHERWISE, NEITHER PARTY WILL BE LIABLE WITH RESPECT TO ANY SUBJECT MATTER OF THIS AGREEMENT UNDER ANY CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHER LEGAL OR EQUITABLE THEORY FOR ANY INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL DAMAGES, EVEN IF THAT PARTY HAS BEEN NOTIFIED OF THE POSSIBILITY OR LIKELIHOOD OF SUCH DAMAGES OCCURRING, AND WHETHER SUCH LIABILITY IS BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE. THE LIMITATIONS OF THIS SECTION SHALL APPLY NOTWITHSTANDING

ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY.

(b) **Maximum Liability.** DESPITE ANYTHING TO THE CONTRARY IN THIS AGREEMENT OR OTHERWISE, IN NO EVENT WILL EITHER PARTY'S LIABILITY FOR ANY DAMAGES TO THE OTHER PARTY OR TO ANY OTHER PERSON OR ENTITY, REGARDLESS OF THE FORM OF ACTION, WHETHER BASED ON CONTRACT, TORT, NEGLIGENCE, STRICT LIABILITY, OR OTHERWISE, EVER EXCEED THE FEES PAID BY CLIENT TO COMPANY UNDER THIS AGREEMENT. THE LIMITATIONS OF THIS SECTION SHALL APPLY NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE OF ANY LIMITED REMEDY.

- 11. **Arbitration.** All disputes or claims between the parties related to this Agreement shall be submitted to binding arbitration in accordance with the rules of American Arbitration Association within 30 days from the dispute date or claim. Any arbitration proceedings brought by Client shall take place in Orange County, California. Judgment upon the decision of the arbitrator may be entered into any court having jurisdiction thereof. The prevailing party in any action or proceeding related to this Agreement shall be entitled to recover reasonable legal fees and costs, including attorney's fees which may be incurred.
- 12. **Choice of Law.** The laws of the State of California will govern this Agreement without regard to the conflict of laws provisions thereof.
- 13. **Integration.** This Agreement and the Schedule are the complete and exclusive statement of the agreement and supersedes any proposal, prior agreement, oral or written, and any other communications relating to the settlement of debt.
- 14. **Amendment.** This Agreement may not be changed, amended, terminated, rescinded or discharged, except by a writing document executed by the parties hereto, except as provided in Paragraph 3 above relating to NSFs and reschedules, and no waiver of any of the provisions or conditions of this Agreement or any of the rights of a party hereto shall be effective or binding unless such waiver shall be in writing and signed by the party claimed to have given such waiver.
- 15. **Severability.** If any of the above provisions are held to be invalid or unenforceable, the remaining provisions will not be affected.

RIGHT TO RESCIND: CLIENT MAY RESCIND THIS AGREEMENT WITHOUT PENALTY OR OBLIGATION AT ANY TIME BEFORE MIDNIGHT OF THE FIFTH BUSINESS DAY AFTER YOU HAVE SIGNED THE AGREEMENT. IN ORDER TO RESCIND, YOU MUST PROVIDE TIMELY WRITTEN NOTICE TO COMPANY.

\_\_\_\_\_  
**John Smith**  
**Client Printed Name**

\_\_\_\_\_  
**Jane Smith**  
**Co-Applicant Printed Name**

\_\_\_\_\_  
**Client Signature**

\_\_\_\_\_  
**Co-Applicant Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Date**

# Letter of Financial Hardship

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First and Last Name: John Smith

City: Orange State: CA

## Financial Hardship to Creditor

- Divorce       Lay off       Medical       Disability       Personal Injury  
 Pay cut       Temporary loss of job       Company Slowdown       Loss of financial provider  
 Other: \_\_\_\_\_
- 

John Smith  
**Printed Name**

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
**Date**

# Program Verification Form

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This document is to verify your conversation with your **Meridian Debt Solutions** consultant, and that you fully understand the items listed below. Please indicate your understanding by *signing your initials on the lines at the end of each statement*:

1. **Meridian Debt Solutions** will not be making payments on my behalf to my creditors. The savings that I set aside will be held until funds have accumulated to settle my accounts. \_\_\_\_\_
2. I understand that this program will have a negative effect on my credit. \_\_\_\_\_
3. I understand I cannot charge on any of the accounts I have included in the program, since these accounts will be closed. \_\_\_\_\_
4. I understand that if I keep a credit card for emergency purposes, it cannot be linked to any accounts included in the program. \_\_\_\_\_
5. I understand that I cannot have any credit cards, loans or debts outside of the program, which are related to an account that is included in the program. \_\_\_\_\_
6. I understand I cannot have any bank accounts (checking, savings, etc) with banks that are also creditors I have placed in the program. \_\_\_\_\_
7. It is clear that the down payment to **Meridian Debt Solutions** for their program fee is broken down into payments and will come directly to **Meridian Debt Solutions** for the down payment period. After that period the funds will remain in my account, except for the balance of the monthly program fees, which will be deducted for the next 15-16 months, based on my program. The balance of the funds will accumulate in my account each month to be used for my settlements. \_\_\_\_\_
8. I understand that interest fees will continue to accumulate. However, final percentages are based on the original debt enrolled into the program. \_\_\_\_\_
9. I understand that a percentage of our clients may receive a summons and/or arbitration notice as part of the settlement process. I agree to notify **Meridian Debt Solutions** immediately and work with my account manager through this process if it occurs. \_\_\_\_\_
10. I will be receiving a Welcome Package within 7-10 business days delivered by **FedEx**. FedEx is unable to deliver to gated communities or P.O. Boxes. There is no reason I would not be able to receive a FedEx. \_\_\_\_\_
11. The packet will include a full breakdown of the Funds Transfer Schedule and a Notice to Cease Communications Letter self-addressed to each of my creditors. I will read the package carefully. These letters are to inform my creditors to cease any communication with me via telephone and to only communicate in writing. I agree to sign each of these letters and mail them to the creditors via *Fed-Ex, UPS or certified mail with a return receipt requested*. \_\_\_\_\_
12. I understand that I will receive a phone call within 10 days to verify receipt of the Welcome Package and will be available to review with Customer Service. \_\_\_\_\_
13. I understand fully the above information. \_\_\_\_\_

John Smith

Applicant Printed Name

Applicant Signature

Date

# Creditor Worksheet



Please fill in the information below as it pertains to the creditors you wish to enroll into our debt settlement program. Remember, you must attach the most current and up-to-date statement for each account listed. If your account is currently in collections, a payoff letter must be obtained from the collection agency indicating the most current balance and the original account number for that account.

	Creditor Name	Account Number	Current Balance	Date of Current Statement	Is the account in collections?
1	HSBC	0134514	\$18,000.00	8/1/08	
2	Discover	0465484	\$7,000.00	8/2/08	
3			\$0.00		
4			\$0.00		
5			\$0.00		
6			\$0.00		
7			\$0.00		
8			\$0.00		
9			\$0.00		
10			\$0.00		
11			\$0.00		
12			\$0.00		
13			\$0.00		
14			\$0.00		
15			\$0.00		
16			\$0.00		
17			\$0.00		
18			\$0.00		
19			\$0.00		
20			\$0.00		
<b>Total Debt Owed:</b>			<b>\$25,000.00</b>		

## Pre-Authorization Settlement Form

I, John Smith, authorize **Meridian Debt Solutions** to settle any accounts with an offer of 50% or less, when reserves are available in my NoteWorld trust account. This authorizes **Meridian Debt Solutions** to arrange payment from my trust account to creditor without written approval and/or recorded settlement authorization. Any settlement offers made above 50% must be authorized by client with a signed settlement offer and/or recorded authorization.

John Smith  
Applicant's Printed Name

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

# Income and Expense Worksheet



MONTHLY INCOME	
Monthly Combined Household Income:	\$6,166.67
Other Income (alimony, child support, etc.):	\$1,000.00
<b>Income Total:</b>	<b>\$7,166.67</b>

Please include all expenses as accurately as possible. The provided information will be used to calculate a budget for your household and will assist us in the negotiations process with your creditors. This must be completed with all other documents upon enrollment.

COST OF LIVING			
HOME		RECREATION	
Mortgage/Rent	\$2,000.00	Gym fees	\$122.00
Utilities (Electric, Gas, Water)	\$100.00	Team dues	\$123.00
Cable/Satellite TV	\$101.00	Toys/child gear	\$124.00
Home telephone	\$102.00	Magazine subscriptions	\$125.00
Cellular telephone	\$103.00	CDs, DVDs, books, etc.	\$126.00
Home repairs	\$104.00	PERSONAL	
Home owner's/renter's insurance	\$105.00	Clothing	\$127.00
DAILY LIVING		Gifts	\$128.00
Groceries	\$106.00	Salon/Barber	\$129.00
Dining out	\$107.00	FINANCIAL OBLIGATIONS	
Child care	\$108.00	Retirement (401k, IRA)	\$130.00
Dry cleaning	\$109.00	Student Loans	\$131.00
Housecleaning service	\$110.00	Current credit card pmts.	\$132.00
TRANSPORTATION		Income Tax (IRS)	\$133.00
Auto loans/lease	\$111.00	OTHER	
Gas/fuel	\$112.00	Other1	\$134.00
Insurance	\$113.00	Other2	\$135.00
Repairs	\$114.00	Other3	\$136.00
Car wash/detailing	\$115.00	Other4	\$137.00
Parking	\$116.00	<b>Total Expenses:</b>	<b>\$6,503.00</b>
Public transportation	\$117.00	<b>Funds Remaining:</b>	<b>\$664.00</b>
HEALTH			
Medical and life insurance	\$118.00	<b>Applicant Signature</b>	
Prescriptions/medications	\$119.00	<b>John Smith</b>	
Co-payments/out-of-pocket	\$120.00	<b>Applicant Printed Name</b>	
Veterinary care	\$121.00	<b>Date:</b> _____	

## Adhering to Your Funds Transfer Schedule

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We at **Meridian Debt Solutions** have made a strong commitment to assist you in the resolution of your debt. As part of that commitment we will manage your creditors, get the best settlements possible, and verify that settlement terms are properly documented to ensure that the creditor can never claim that your account was not adequately resolved.

Your participation is also necessary and required for us to obtain the most favorable outcome and for you to reach your goal of becoming debt free. The most vital part of your participation is remaining on track with your monthly savings plan that will be outlined in your "Funds Transfer Schedule" and will be included in your "Welcome Package". You and your debt analyst have established a payment schedule based on your personal situation that you have committed to maintain. If the scheduled draft dates are missed or postponed, the formula for working with creditors will not work and you could limit our ability to obtain the outcome you desire.

You are enrolling in this program to become debt free. In order to achieve that objective you must save your money and not spend unnecessarily or incur any further debts. Defaulting or rescheduling a monthly draft also costs you money that could have been used to get you out of debt sooner. If you do not have adequate funds available in your primary account two (2) business days prior to your scheduled draft date you will incur a "non sufficient funds" charge not only by your bank but by NoteWorld as well. Overtime this could add up to a substantial amount of money that could have been put to a more beneficial use.

If for any reason you must skip a scheduled draft date or change your draft date entirely, you will need to contact our Customer Service Department a minimum of five (5) business days prior to your normally scheduled draft date. Please be aware that a \$25.00 charge will be assessed every time you skip a scheduled draft date and/or change the date of your draft. During the first 90 days, no changes can be made to your draft schedule. Therefore, it is important that your intention to get out of debt is clear and that you are fully prepared to begin your debt settlement program.

With your intention clear and your commitment set, you are ready to begin. After paying for your basic living expenses, such as housing, food, and car payments, getting out of debt should be your top priority. We always encourage you to deposit any additional funds that you acquire, for instance, a tax return check, job bonus, or the selling of items you no longer need into your NoteWorld trust account. Depositing these additional funds could assist **Meridian Debt Solutions** in settling your accounts earlier than anticipated which could help you reach your goals even sooner than projected.

Working together, in just a short amount of time you will realize your goal of becoming debt free and finally know what it means to have a sense of financial freedom.

**My first draft is due on \_\_\_\_\_ and the \_\_\_\_\_ of each month thereafter.** I understand that sufficient funds to cover this debit amount must be available in my primary account two (2) business days prior to the actual date of the debit date I have selected.

John Smith

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**Applicant's Printed Name**

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**Applicant's Signature**

---

**Date**

NoteWorld LLC dba NoteWorld Servicing Center, a Delaware limited liability company, ("NoteWorld") is in the business of providing transaction management and processing services and certain related services as an independent third party, such as receiving, processing and posting payments, holding such payments in a trust account, disbursing funds as authorized, and providing account and transaction information (collectively, the "Services").

**Services.** Customer appoints and authorizes NoteWorld to provide the Services related to Customer's contract with their debt settlement company (DSC) listed below, under which Customer has agreed to make payments toward an effort to pay off debt. NoteWorld is willing to provide the Services to Customer under the terms and conditions of the Sign-up Agreement.

**NoteWorld Fees.** Customer acknowledges, agrees to the fees and authorizes NoteWorld to charge for services according to the then current fee schedule.

Monthly Processing Fee	\$9.50
Settlement Disbursement Fee	\$15.00
<b>Other fees as required:</b>	
Return Item Fee	\$25.00
Wire Transfer Fee	\$15.00
Stop Payment Fee	\$25.00
Check Copy Fee	\$25.00
Pay-by-Web Fee	\$11.50
Pay-by-Phone Fee	\$11.50

NoteWorld may change these fees at any time by giving Customer a thirty (30) day written notice.

**Changes to Payment.** Customer may change this Authorization with a minimum of 5 banking days notice by contacting NoteWorld through any of the following methods: **E-MAIL:** pas@noteworld.com; **MAIL** at: NoteWorld, PO Box 2236, Tacoma WA, 98401 or **FAX:** 877-830-3177.

**Trust Account.** Customer understands and agrees that NoteWorld will service its payments through NoteWorld's Trust Account into which Customer funds will be deposited and held by NoteWorld and disbursed in accordance with this Agreement. Customer acknowledges and agrees that the Trust Account is non-interest bearing. Customer acknowledges and agrees that NoteWorld's trust account may be located in Washington or any other states of its choice.

**Account Information.** Customer understands and agrees its DSC will be given access to view its account information and that NoteWorld may send notices to their DSC with this account information.

**Electronic Communication.** Customer agrees that all disclosures, communications and required receipts for account activity related to the Services and this Agreement may be distributed by electronic mail or one of NoteWorld's web sites. Customer acknowledges that he/she is able to electronically receive, download and print such disclosures, communications and receipts. If Customer is unable to receive, download or print these, Customer will notify NoteWorld and NoteWorld will provide the disclosures, communications and receipts in accordance with applicable law.

**Disbursements.** Customer agrees that NoteWorld will disburse funds from the Account to pay his/her creditors upon receipt of a settlement letter from the Customer's DSC or their Creditor. Customer may approve or decline any disbursement to a creditor within 24 business hours of receipt of electronic notification of settlement. If Customer does not notify NoteWorld of decline of disbursement within 24 business hours, disbursement will be automatically approved by Customer and NoteWorld will proceed to satisfy the terms of the settlement that was negotiated by the Customer's DSC and the Customer may not thereafter revoke such approval. If Customer declines to disburse such settlement to creditor the Customer understands this could be a change to their debt settlement program and should notify his/her DSC for more information. Customer can opt out of future disbursements by contacting NoteWorld at any of the following methods: **E-MAIL:** pas@noteworld.com; **MAIL** at: NoteWorld, PO Box 2236, Tacoma WA, 98401 or **FAX:** 877-830-3177.

**Personal Information/Privacy.** Customer understands that NoteWorld may share my account information with its depository institutions, its affiliates and any other party necessary to provide the Services; including the Customers DSC. Customer has been given opportunity to review the attached privacy policy and agrees to its terms.

**I have read and understand the above information.**

**Customer Initials:**

\_\_\_\_\_  
Customer 1

\_\_\_\_\_  
Customer 2

**CUSTOMER ACCOUNT SERVICES INFORMATION (PLEASE PRINT)**

**Customer 1**

Smith	John		444-55-7777	5/5/1980
_____ Last Name	_____ First Name	_____ M.I.	_____ Social Security Number	_____ Date of Birth
111 Main Street			(714) 555-1212	
_____ Street Address			_____ Phone Number	
Orange	CA	92866	blucas@nationaldatasys.com	
_____ City	_____ State	_____ Zip	_____ e-mail address	
_____ Debt Settlement Company			_____ Debt Settlement Company Account ID Number	

**Customer 2**

Smith	Jane		884-55-7777	6/6/75
_____ Last Name	_____ First Name	_____ M.I.	_____ Social Security Number	_____ Date of Birth

**DESIGNATED BANK ACCOUNT ACH DEBIT AUTHORIZATION (PLEASE PRINT)**

Wells Fargo	00165464	0654654-45165
_____ Bank Name	_____ Bank Account Number	_____ Bank Routing Number
888 Main Street	\$471.45	
_____ Bank Street Address	_____ First Payment Amount (\$000.00)	
Santa Ana	CA	92703
_____ City	_____ State	_____ Zip
_____ First Payment Date (MM/DD/YYYY)		
Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Checking		

I authorize NoteWorld to initiate Automatic Clearing House (ACH) debits from my designated bank account at the financial institution identified above. I authorize NoteWorld to debit my designated bank account according to the schedule of debits provided to NoteWorld by me or on my behalf or as otherwise provided by agreement. I understand that debits will be withdrawn on the due date unless otherwise indicated and that sufficient funds must be available in my designated account two (2) business days prior to the actual date of the debit (if the due date falls on a weekend or holiday, funds will be withdrawn the following business day). Upon my approval, NoteWorld may adjust the amount being debited from designated bank account. This authorization is to remain in force until the schedule of debits is completed or until NoteWorld has received written notification from me of a change or termination allowing no fewer than five (5) days for NoteWorld to act. NoteWorld may discontinue this service at its discretion after providing written notification 30 days in advance. NoteWorld shall not be required to provide advanced notice when advanced notice is impossible. NoteWorld is not liable to any person for not completing a transaction as a result of any limit on my designated bank account, or if a financial institution fails to honor any debit from such account. I understand that it is my responsibility to notify NoteWorld immediately if a scheduled debit does not occur. I authorize NoteWorld to recover funds in the event of an error or in the event that a prior debit is returned for any reason, including non-sufficient funds.

**I acknowledge that the information above is accurate and true to the best of my knowledge.**

_____ Customer 1 Signature	_____ Date	_____ Customer 2 Signature	_____ Date
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