

# **TRINITY DEBT MANAGEMENT SERVICES**

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## **DEBT & CREDIT MANAGEMENT & DEBT ELIMINATION/NEGOTIATIONS**

### **FREQUENTLY ASKED QUESTIONS**

#### **\*\*\*PLEASE NOTE\*\*\***

**The attached questions and answers in this document are provided in order to avoid any misconceptions about our program. This document becomes a part of your Agreement. Please read these Frequently Asked Questions, sign, and return with your Agreement.**

As a Debt Management Firm, we provide our Clients “hope” and “peace of mind” while assisting them with their Debt/Credit Management and Debt Elimination needs. We educate and equip the American Consumer how to manage and terminate their debt, manage their credit, and if necessary restore credit worthiness. We also assist Fraud Victims. Through our services, we show you how to:

- Manage and Eliminate Debt
- Create Wealth
- Preserve & Protect Wealth
- Become Debt Free, Credit Worthy, and Financially Independent
- In addition, for those who want to become Home Owners, we assist them through that process.

Clients participating in our Debt Management / Credit Management Programs also receive “Complimentary” Credit Restoration Services (no cost to the client). This service is contingent upon completion of Debt/Credit Management Program procedures. (Client’s profile will be addressed during the Debt Management portion of our program).

Federal Laws govern our program services.

**Note: No Client may receive Credit Restoration Services outside these guidelines. This would be in violation of Federal laws governed by Attorney General.**

#### **CERTIFICATION**

**I certify that I have received a copy of the Frequently Asked Questions, have read them and understand the information it contains.**

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Client’s Signature

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Spouses Signature

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Date

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Date

## **MOST FREQUENTLY ASKED QUESTIONS**

### **1. IS TRINITY A CONSUMER CREDIT COUNSELING AGENCY, CREDIT REPAIR COMPANY, A OR DEBT CONSOLIDATION COMPANY?**

Answer: TDMS is none of the above. We are not affiliated with Consumer Credit Counseling Service (CCCS) Agencies, often advertised as “non-profit” debt counseling companies. CCCS’s Agencies offer potential clients a “reduced” monthly payment to creditors, but these monthly payments may or may not be approved by your creditors. It is not a guarantee. CCCS may or may not inform you that your creditor has not accepted their proposed reduction before your next payment due, which causes late payment and late status reported to the bureaus. These agencies have a track record of making payments to creditors late, and further decreasing client credit scores and credit worthiness. They also report to your creditors that you are going through their program and it will report on your credit profile as “CCCS” or “Item included in Consumer Credit Counseling,” and it is look upon by future lenders as no different than a Chapter 13 Bankruptcy filing. Our program is also not a debt consolidation, as this only extends the amortization period and therefore increases the amount you pay in the long run, as does CCCS programs. We are not a Credit Repair Company as we have found Credit Repair companies only address the symptom: bad credit, with out helping the client get to the root cause and provide a permanent resolution for them. Many of these companies thousands of dollars upfront, which is illegal for Credit Repair, and often, do not do the job they claimed they could, where deleted items reappear. The other option many have considered is Bankruptcy, although the Bankruptcy Laws have changed, making it more and more difficult for individuals to be released from their debt. Congress is making the American Consumer responsible for their obligations and making them go through a Debt Counseling program such as ours, before they can be considered for filing. Through our program services, you are CONFIDENTIALLY receiving Debt & Credit Management Education, tools and strategies to terminate your debt, restore your credit legally and responsibly, create wealth, and preserve your wealth through our asset protection programs, and enabling you to obtain your financial goals and the American Dream of Homeownership.

### **2. HOW WOULD I KNOW WHICH PROGRAM YOU OFFER IS FOR ME?**

Answer: Once your case is reviewed and investigated by our staff, recommendations will be presented to you in the form of a proposal. This proposal will provide you a detailed picture of your present financial condition and recommendation(s) for resolution.

### **3. WHAT IS THE PURPOSE IN PAYING THE INITIAL PRE-CONSULTATION FEE?**

Answer: There is a \$30 fee to order an up-to-date credit report (all three bureaus), if required, and a \$75 Pre-Consultation fee required to conduct an investigation to search for any technicalities and errors, and to determine which is the best program for you. Once you have paid your Registration/Pre-Consultation Fee, we will conduct our interview and investigation, and then provide you a written proposal for service, which you have the option to accept or decline before going any further.

### **4. WHY IS IT NECESSARY TO RESPOND TO YOUR PROPOSALS WITHIN 24-HOURS?**

Answer: Once an enrollment application is submitted, it is given a case number. This case number is a very important tool used to track, verify the status of, and update each client’s files. This is a very useful tool, since the clientele base is so large. If the client does not respond within the required time period, the case number is transferred to the next available client who is ready to begin the process. TDMS provides a high demand service and your cooperation helps us to know that you are prepared to conduct business.

### **5. CAN I GET HELP WITH MY CREDIT WITHOUT YOUR DEBT MANAGEMENT PROGRAM?**

Answer: No. Our programs are designed to get to the root of your problems. In order for us to address your credit, you must be a participant of one of our debt management programs. In truth, if you did not have problems with your debts, your credit would never be an issue. The Debt Management/Credit Management Programs and Debt Elimination Programs will position you to become credit worthy.

### **6. CREDIT RESTORATION—IS THIS LEGAL?**

Answer: Disputing your credit report is your legal right. Credit restoration is as legal as pleading “not guilty” in a court of law. The simple truth is that you do not have to endure bad credit for 7 to 10 years. It is possible to restore credit worthiness within a much shorter period. However you decide to address your

credit challenges, realize that regardless of what you may hear in the news media, thousands before you have sought help and restored their credit. They can show you their homes and cars, and share their testimony of the fact that credit restoration can be obtained through legal means. Despite the newspaper articles, TV reports, and other credit bureau propaganda, the simple truth remains; you can restore your credit. Credit Bureaus and creditors advertise against credit restoration by a third party because individuals have been deceived and misled. Laws have been put in place to protect the consumer from individuals who conduct illegal and unethical practices, whereby the consumer paid more than what is reasonable and never received the services promised, therefore laws have been put in place to protect the consumer. These laws do not indicate that credit restoration is illegal. As a Debt Management Company, we provide this portion of our program as “Complimentary”, no charge to the Client.

**7. HOW LONG IS THE PROCESS TO RESTORE MY CREDIT AND DEBT ISSUES?**

Answer: No Company can legally quote any time limits, as this cannot be predicted. Anyone who tells you they can has violated the Credit Laws and is providing an unethical service. Due to the severity of each individual file, the turnaround time periods are always different. Trinity Debt Management Services does not manipulate a computer system, hacking credit information to be removed. We challenge the technicality of each account requiring attention. The progress of your case will depend on your participation (sending updated credit reports received by the bureau in a timely basis,) the nature of your case, and the level of credit bureau cooperation. The Debt Management Portion of our program normally takes approximately 3 weeks, providing the client follows all instructions. The Debt Elimination portion of the program, if applicable, varies for each client. You can opt to be debt free in 36 months or less.

**8. HOW HIGH WILL MY SCORE RAISE AFTER YOU ARE DONE?**

Answer: There is no way to determine the point increase change. This formula is controlled and monitored by the major bureau agencies. Your score is automatically adjusted by a database 30 days after any item is corrected on the bureau report. Remember that corrections normally affect the score.

**9. HOW SOON WILL YOU START WORKING ON MY CREDIT MANAGEMENT PROGRAM?**

Answer: Once you have signed and returned your “Client Instructions Acknowledgement Receipt”, completed the “Expense Management Worksheet” pamphlet, and returned both to us per the instructions, a representative will commence in starting your credit management program, which includes “Complimentary” Credit Restoration Services. Note: Credit Management involves assisting Client become credit worthy by disputing erroneous negative information reported on credit profile through the three (3) major credit bureaus. This does not address your debts with your creditors, who report to the major credit bureaus. Debts are addressed with creditors through one of our Debt Elimination Programs.

**10. WHAT IF I DON'T HAVE THE TIME TO FOLLOW YOUR INSTRUCTIONS?**

Answer: Our programs are only for people who are diligent and want results. Our programs will become a difficult journey for those who are not diligent in following the prescribed simple instructions. Each client will receive a “Client Instructions” sheet, which will explain the process of your particular program. You are required to sign a receipt stating you have read and understand your responsibility in following all policy and procedures in order for Trinity Debt Management Services to service your needs effectively.

**11. CAN I CALL AT ANYTIME TO CHECK ON THE STATUS OF MY FILE?**

Answer: This is not necessary. Immediately following your first submission, the credit bureaus legally have 30-35 days to complete their investigation process; depending upon which program services you are enrolled in. The first notice you may receive is an “Investigation Notice” from each bureau agency. The bureau has 30-35 days from the date the notice is sent to send a new bureau report with their investigation results. This will provide you the status you are seeking. Any other concerns can also be addressed through e-mail. A representative will respond back to you as soon as possible. Harassing Trinity Debt Management Services to speed the process is a violation of Civil Code 653, harassment charges.

**12. WHAT SHOULD I DO IF I RECEIVE HARASSING PHONE CALLS FROM CREDITORS OR COLLECTORS?**

Answer: Simply take down the company they represent, their name, and phone number. Do not make any agreements or commitments whatsoever. Do not give the creditor any information. Do not advise them you are going through a Debt Management Program, as this will jeopardize our efforts. Simply follow the Client Instructions that will be provided and you will have peace of mind. Make sure you review the Fair Debt Collection Practices Act provided in your instructions to familiarize yourself with your rights.

**13. SOMETIMES CREDITORS DEMAND THAT I CALL THEM BACK BY A CERTAIN DATE AND TIME OR ELSE...WHAT SHOULD I DO?**

Answer: Simply follow the instructions we provide to you.

**14. WHAT DO I DO IF A CREDITOR THREATENS ME?**

Answer: Immediately contact us and we will refer you for legal counsel.

**15. I AM NOT SURE HOW TO READ MY CREDIT REPORTS. IS THERE A WAY TO HAVE A BETTER UNDERSTANDING OF MY CREDIT REPORT?**

Answer: Yes! Each candidate will be invited to at least one of our Credit Report Workshops. They are given monthly. The workshop is for one hour. There is no fee required to attend this workshop. You may also invite a friend who is considering in becoming a client.

**16. WHO PAYS FOR MY DEBTS IN THE DEBT ELIMINATION PROGRAM?**

Answer: Debts are paid through funds established by you, the Client. TDMS will provide savings tips and strategies to free-up cash to assist in the eliminating of your debt obligations. Clients with outstanding negative debts will be required to set aside an established debt payment amount in a separate account (utilized solely for the purposes of negotiating your debts). Once enough funds have been established in the account, your servicing agent will negotiate and settlement the accounts in your behalf, saving you pennies to the dollar. TDMS handles all debt negotiations with creditors.

**17. WHEN WILL TDMS START THE DEBT NEGOTIATION PROCESS?**

Answer: TDMS will begin negotiations when the Client has completed and sufficiently established available funds in their trust account. By building your trust funds as quickly as possible, it increases the chances of early success.

**18. WHAT DEBTS CAN BE INCLUDED IN THE DEBT ELIMINATION PROGRAM?**

Answer: All outstanding negative (unsecured) debts may be considered for coverage. However, small balance accounts may be inappropriate. Judgments and Tax Liens will be handled through offer and compromise.

**19. ARE FUTURE DELINQUENCIES COVERED UNDER YOUR PROGRAM?**

Answer: Not under the initial agreement you originally signed. A new agreement must be signed and fees paid to assist you for any future services, per program agreement. Therefore, it is important to keep all existing accounts current during the program. It is our goal that you will not need to obtain our services in the future.

**20. WHY SHOULD I HAVE TDMS NEGOTIATE MY ACCOUNTS? CAN I DO IT MYSELF, AS WELL?**

Answer: In our experience, individuals who negotiate with creditors directly usually pay more than TDMS Clients do. Creditors know that most clients will succumb to intimidation, fear, or embarrassment. They would prefer to receive monthly payments and earn interest on the unpaid balance rather than accept a lump sum payoff. In addition, the creditor is not likely to provide you, the Client, a Demand Letter (a statement of agreement to provide a deletion, paid in full, paid with zero balance or similar verbiage) that would be used to update your credit report. Others usually pay the delinquent debt first and then request the creditor to delete or remove the item from their credit profile. Our strategies are different and our results prove more favorable.

**21. CAN YOU SERVICE CONSUMERS IN OTHER STATES?**

Answer: Absolutely! Our services are available to all states in the country.

**22. CAN ANYONE ENROLL IN THE DEBT ELIMINATION PROGRAM?**

Answer: No. Our first step is to review your current financial situation and see if you qualify.

**23. WHEN AM I ENTITLED TO A REFUND?**

Answer: A refund is allowable only when: 1) Client cancels the agreement within the 3 days which is the legal "Right to Cancel" period. This does not include non-refundable pre-consultation fees. 2) When TDMS does not perform the services contracted. Clients are not entitled to a refund if they are terminated as a result of non-compliance to instructions provided by TDMS, according to "Preliminary documents and instructions" and "Client Instructions and Consultation Agreement." Non-compliance would be a breach of agreement.

**24. I AM INTERESTED IN YOUR SERVICES BUT I DO NOT HAVE TRANSPORTATION OR AM HANDICAPPED, AND UNABLE TO COME TO YOUR LOCATION. WHAT CAN I DO?**

Answer: All business, as an option, can be conducted through either fax or e-mail. Of course, you must have available a fax machine and/or a computer to do this. We will communicate all instructions through these devices to better serve you. Payment for service can be transmitted through e-mail or cash deposit through our Financial Institution.

**25. CAN YOU HELP ME IN FINDING A HOME AFTER THE PROGRAM IS COMPLETE?**

Answer: Yes! Trinity Debt Management Services provides mortgage loan services through various lending institutions and would be pleased to assist you in obtaining your home. If you already have a loan officer who refers you to us, Trinity Debt Management Services will refer you back to them for those services to be rendered, once you have completed our program.

**26. #1 Question: HOW MUCH DOES IT COST TO DO THIS PROGRAM?**

Answer: This question is answered with a question. How much do your creditors have a legal right to collect from you?

If you're unsure, well there's your answer. Program fees cannot be determined until after completing our investigation. Once the initial Pre-Screening of your application is finished, our representatives will be able to determine: who is collecting from you. What is legitimate? Are you a victim of identity fraud? What accounts was actually paid? Are you on ChexSystems? Are there any pending lawsuits against you, etc? This is how the fee for service is determined. Not until our interview and investigation has been completed can we determine your fee. Your particular case may require multiple program services. It depends upon the severity of your case. No fee can be quoted prior to the completion of our interview and investigation, as an accurate quote is impossible until the investigation is completed. An inaccurate quote may jeopardize gaining the referral interest later when the investigation is complete. You will receive our results in the form of a proposal. You have the right to accept or decline that proposal. What we can tell you is that through our Debt & Credit Management Services, we will show you how to get a return on your investment into this program; between \$2K to \$10K+ (annually), depending upon your particular circumstances.

**27. HOW CAN I FIND OUT MORE INFORMATION ABOUT YOUR COMPANY BEFORE I MAKE A DECISION TO UTILIZE YOUR SERVICES?**

Answer: You may visit our Website at [www.trinitydebtmgmtsvcs.org](http://www.trinitydebtmgmtsvcs.org) to read Client Testimonies. Additional references are also available upon request.

THE WEALTHIEST MAN IN THE WORLD WOULD TELL YOU  
THAT **HE DAILY USES DEBT/CREDIT MANAGEMENT PRINCIPLES** AND  
FOR THIS REASON, HE IS DEBT FREE AND CREDIT WORTHY.  
LEARNING THESE PRINCIPLES WILL HELP YOU TO MANAGE YOUR DEBT/CREDIT SO THAT  
YOU TOO MAY BECOME DEBT FREE AND CREDIT WORTHY.