



MDS Debt Solutions

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Client Agreement

A – This agreement between **MDS Solutions, LLC**, PO BOX 8856, Moreno Valley, CA 92552 (Company) and _____ (Client) is for the express purpose of credit improvement and debt reduction. (Company) will, after performing a Free Financial Review with (Client), set up a payment program to their creditors, that (Client) agrees to for the purpose of paying down the (Client's) debts.

B – (Client) understands and agrees that they will be charged an Administrative Fee to set up the Portal on the internet for the client, to set up the special account with Capital One 360, to receive a copy of their debt payment schedule and to provide ongoing support throughout the process of paying off (Clients) debt, and to provide the training material online, which amounts to a one-time payment of \$150.00, in the form of a money order. As an option, (Client) further understands and agrees to pay (Company) the amount of (\$25.00 per month for the use of the Pay-It-Forward Membership Program which pays out money to all clients to 1. Help pay down debt, and 2. Build up their fund in the Capital One 360 special account, which will eventually replace the (Clients) credit cards.

A new payment schedule can be generated free of charge if (Client) has been making additional payments to any of their accounts, once (Client) makes (Company) aware of those changes.

C – The term of this agreement shall be until the (Client's) debts, those debts contracted for, are totally paid off or until the (Client) withdraws from the Debt Elimination Program. Withdrawal from the Debt Elimination program must be made in writing to (Company) at least 30 days prior to the termination of this agreement. (Client) may choose to remain a member of the Pay-It-Forward Membership Program even if (Client) terminates the Debt Elimination Program as long as they continue to pay their monthly \$25 payment. If (Client) decides to withdraw from the Pay-It-Forward Membership Program, that will also cancel the online services provided to (Client) by (Company). At the point of (Client) withdrawing from this agreement, there will be no more monthly obligation from (Client) and all payments and services will terminate at that time. Any monies held on (Clients) behalf will be paid to (Client) within 30 days.

D – Due to the confidentiality of (Clients) information, (Client) understands that individuals working for and assisting (Company) may view (Clients) file and its contents. All people such as legal or research assistants and secretaries have been alerted to the sensitivity of these documents. (Company) and its staff will take all reasonable measures to ensure that this information will be handled in a responsible manner and (Client) personal data will never be copied, transmitted or in any way released to any unauthorized person or company without the written permission of (Client).

E – If (Client) has debt that is so overwhelming, even after reducing their expenses as much as possible, at the request of (Client), (Company) will contact each creditor to try to negotiate a lower interest rate or a reduction in debt, so that (Client) will be able to make payments to pay off their remaining debt to creditors. (Client) should be aware, that by taking this action, negative consequences could result, such as, closed credit card accounts and lower credit scores and possibly income tax issues. The cost of this service will be \$100 in the form of a money order that will be placed in (Clients) folder until all negotiations have been completed.

(Client) has been advised and understands that if a creditor will not lower the interest rate, the monthly payment on that account will not be affected. If (Company) is unable to negotiate any changes at all for the (Clients) accounts, the (Company) will return the \$100 money order to the (Client). But if at least one creditor agrees to lower the interest rate or reduce the amount owed on the account then the (Company) will keep and deposit the \$100 money order.

(Client) understands that (Company) is not an attorney or in any way capable of being a legal advisor and (Company) is not acting in the capacity of a financial advisor.

F – (Client) understands that (Company) is not responsible for, nor is (Company) required by law to respond to any legal actions taken by creditors against (Client) mentioned in this contract prior, during or after our services. (Client) understands services provided by (Company) are only to facilitate paying down debts listed and agreed to by (Client) and in no way indicates a legally binding relationship between (Client) and (Company) other than (Company) suggesting proven methods of paying down (Client’s) debts faster than just making the minimum monthly payment as per the original contract between (Client) and Creditor.

G – (Client) understands that if at any time there is evidence of (Client’s) coercion or collusion to commit any type of fraud or otherwise illegal activities as a result of this agreement between (Client) and (Company) that this agreement will be terminated effective immediately upon discovery of such intentions by (Client) and (Company) will comply with law enforcement officials to apprehend (Client).

H – Electronic Signature Disclosure and Consent Statement You consent and agree that your use of a key pad, mouse or other device to select an item, button, icon, checkbox, to enter text, or to perform a similar act/action, while using the (ESigning Website or filling an online PDF document), for the purpose of accessing or making any transactions regarding any agreement, acknowledgment, consent, terms, disclosures or conditions, constitutes your signature, acceptance and agreement as if actually signed by you in writing. You further acknowledge and agree that the taking of any such actions by you evidence your intent to sign any such agreement, acknowledgment, consent, terms, disclosures or conditions. You also agree that no certification authority or other third party verification is necessary to the validity of your electronic signature; and that the lack of such certification or third party verification will not in any way affect the enforceability of your signature or any resulting contract..

All Parties have viewed and agree with the above statements.

Customer Signature

Date

Authorized (Company) Representative

Date