

1 DAVID C. SHONKA
2 Acting General Counsel

3 SARAH SCHROEDER, Cal. Bar No. 221528
4 ROBERTA TONELLI, Cal. Bar No. 278738
5 EVAN ROSE, Cal. Bar No. 253478
6 Federal Trade Commission
7 901 Market Street, Suite 570
8 San Francisco, CA 94103
9 sschroeder@ftc.gov, rtonelli@ftc.gov, erose@ftc.gov
10 Tel: (415) 848-5100; Fax: (415) 848-5184

11
12 **UNITED STATES DISTRICT COURT**
13 **NORTHERN DISTRICT OF CALIFORNIA**
14 **OAKLAND DIVISION**

15 FEDERAL TRADE COMMISSION,

16 Plaintiff,

17 vs.

18 AMERICAN FINANCIAL BENEFITS CENTER,
19 a corporation, also d/b/a AFB and AF STUDENT
20 SERVICES;

21 AMERITECH FINANCIAL, a corporation;

22 FINANCIAL EDUCATION BENEFITS
23 CENTER, a corporation; and

24 BRANDON DEMOND FRERE, individually and
25 as an officer of AMERICAN FINANCIAL
26 BENEFITS CENTER, AMERITECH
27 FINANCIAL, and FINANCIAL EDUCATION
28 BENEFITS CENTER,

Defendants.

Case No. 4:18-cv-00806-SBA

RELATED TO: 4:17-cv-04817 SBA

**DECLARATION OF DANIEL
STINER IN SUPPORT OF
FEDERAL TRADE
COMMISSION'S MOTION FOR
PRELIMINARY INJUNCTION**

DECLARATION OF DANIEL STINER

1. My name is Daniel Stiner and I reside in California. I am the Director of Trade Practices for the Better Business Bureau serving Northeast California ("Sacramento BBB"). The following statements are within my personal knowledge and if called as a witness I could and would competently testify thereto.

I. ATTACHMENT INDEX

2. The following is an index of the documents attached to my declaration.

ATTACHMENT	DESCRIPTION
	Consumer Complaints
A	Consumer complaints about AmeriTech Financial
	Consumer Correspondence
B	April 27-28, 2016 emails from Melissa Wells to the Sacramento BBB
C	May 26, 2016 email from Mary Marks to the Sacramento BBB
D	June 2, 2016 email exchange between Timothy Jones and the Sacramento BBB
E	August 20, 2016 email from Deana Noble to the Sacramento BBB
F	AmeriTech mailers the Sacramento BBB received from Na'curria Nowlen in January 2017
G	January 23, 2017 email from Crystal Harp to the Sacramento BBB
H	March 23, 2017 email from Crystal Harp to the Sacramento BBB
I	June 5, 2017 email from Carlos Clara to the Sacramento BBB
	Correspondence with Former AmeriTech Employees
J	May 26, 2016 email exchange between Courtney Johnson and the Sacramento BBB
K	Recordings of Christina Pfeifer's May 31, 2016 calls with the Sacramento BBB
L	Transcripts of Christina Pfeifer's May 31, 2016 calls with the Sacramento BBB

	Correspondence with AmeriTech
1	
2	M AmeriTech's application to the Golden Gate BBB
3	N December 14, 2015 email from Brandon Frere to Daniel Stiner attaching AmeriTech's "primary contract and payment authorization"
4	O December 16, 2015 email exchange between Brandon Frere and Daniel Stiner regarding AmeriTech's refund policy
5	
6	P May 13, 2016 email from AmeriTech Support to the Sacramento BBB
7	Q May 17, 2016 email from Thomas Knickerbocker to the Sacramento BBB
8	R May 25-31, 2016 email exchange between Brandon Frere and the Sacramento BBB
9	
10	S June 2, 2016 email from Thomas Knickerbocker to the Sacramento BBB
11	T June 7, 2016 letter from the Sacramento BBB to Brandon Frere
12	U June 8, 2016 email from Thomas Knickerbocker to the Sacramento BBB
13	V June 23, 2016 email from Robby Birnbaum to the Sacramento BBB
14	W June 24 and June 30, 2016 email exchanges between Franklin Homer and the Sacramento BBB
15	
16	X July 6, 2016 email exchange between Franklin Homer and the Sacramento BBB
17	Y Call between AmeriTech and Patricia ██████████ Olsen
18	Z Call between AmeriTech and Dale and Susan Olmstead
19	AA Call between AmeriTech and Timothy Jones
20	BB Transcript of call between AmeriTech and Patricia ██████████ Olsen
21	CC Transcript of call between AmeriTech and Dale and Susan Olmstead
22	DD Transcript of call between AmeriTech and Timothy Jones
23	EE July 18, 2016 email from the Sacramento BBB to Franklin Homer
24	FF July 25, 2016 letter from Robby Birnbaum to the Sacramento BBB
25	GG July 25, 2016 email from Sacramento BBB to Franklin Homer
26	HH July 27, 2016 email exchange between Brandon Frere and the Sacramento BBB
27	II August 2, 2016 email from Thomas Knickerbocker to the Sacramento
28	

1		BBB
2	JJ	January 9, 2017 email exchange between Brandon Frere and the Sacramento BBB
3	KK	February 28, 2017 email from the Sacramento BBB to Brandon Frere
4	LL	March 17, 2017 email from Christopher Meier to the Sacramento BBB
5	MM	April 5, 2017 email from the Sacramento BBB to Christopher Meier
6	NN	May 5, 2017 email from Christopher Meier to the Sacramento BBB
7	OO	May 23, 2017 email from Thomas Knickerbocker to the Sacramento BBB
8	PP	June 5, 2017 email from Daniel Stiner to Christopher Meier
9		AmeriTech Mailer
10	QQ	Mailer a Sacramento BBB employee received in May 2017

- 11 3. I use the following abbreviations in this declaration:
- 12 a. AFBC – American Financial Benefits Center
- 13 b. AmeriTech – AmeriTech Financial
- 14 c. BBB – Better Business Bureau
- 15 d. Golden Gate BBB – Better Business Bureau serving the San Francisco Bay
- 16 Area
- 17 e. Sacramento BBB – Better Business Bureau serving Northeast California
- 18 4. I mention the following individuals in this declaration:
- 19 a. Robby Birnbaum – AmeriTech’s attorney
- 20 b. Carlos Clara - consumer
- 21 c. Patricia Eisenbarth Olsen - consumer
- 22 d. Brandon Frere – President and CEO of AmeriTech
- 23 e. Crystal Harp – consumer
- 24 f. Franklin Homer – AmeriTech’s attorney
- 25 g. Courtney Johnson – former AFBC employee
- 26 h. Christina Pfeifer- former AFBC and AmeriTech employee
- 27 i. Timothy Jones – consumer
- 28

- 1 j. Tom Knickerbocker – Executive Vice President, AmeriTech
- 2 k. Mary Marks – consumer
- 3 l. Christopher Meier – AmeriTech’s attorney
- 4 m. Elizabeth Nichols – Trade Practices Specialist, Sacramento BBB
- 5 n. Deana Noble - consumer
- 6 o. Na’Curria Nowlen – consumer
- 7 p. Dale and Susan Olmstead – consumers
- 8 q. Melissa Wells – consumer

9 II. BBB BACKGROUND

10 5. The Better Business Bureau (“BBB”) is a private, non-profit corporation whose
11 purpose is to promote fairness and honesty in the marketplace. For more than 100 years, the
12 BBB has helped people find businesses, brands, and charities they can trust.

13 6. Among other things, the BBB helps consumers resolve disputes with companies.
14 The BBB attempts to resolve disputes by sending a copy of the consumer’s complaint to the
15 business and giving the business an opportunity to respond. A complaint may be “closed” after
16 the company has responded and the consumer makes no further rebuttal. However, a “closed”
17 complaint does not necessarily mean the consumer is satisfied with the company’s response.

18 7. The BBB helps consumers identify trustworthy businesses, and those that are not,
19 through more than 4 million BBB Business Reviews. The BBB also uses complaint data to
20 create “Business Profiles” for companies, which are available for free at bbb.org. A Business
21 Profile typically includes a business’ name, address, and years in operation, as well as consumer
22 reviews. Each Business Profile also contains a rating, from A+ (most favorable) through F (least
23 favorable). The BBB assigns ratings based on an algorithm that weighs consumer complaints,
24 the company’s responses, and other relevant factors. In 2016, consumers turned to the BBB
25 more than 167 million times for BBB Business Profiles.

26 8. The BBB also accredits businesses that meet the BBB’s “Standards for Trust,” a
27 comprehensive set of best practices for how businesses should treat the public in a fair and
28

1 honest manner. BBB accreditation is an honor – and not every business is eligible. Businesses
2 deemed to meet Accreditation Standards are presented to the BBB’s Board of Directors for
3 review and acceptance as a BBB Accredited Business.

4 9. The BBB also investigates businesses whose practices generate a high number of
5 consumer complaints. In 2016, BBBs in North America conducted 6,260 investigations into
6 suspect businesses. The BBB will often refer businesses with a large number of consumer
7 complaints to law enforcement agencies, including the Federal Trade Commission.

8 10. Many regions in the United States have a local, independent BBB that helps
9 consumers resolve complaints with businesses in that region. The Council of Better Business
10 Bureaus is the umbrella organization for local BBBs in the United States. The Sacramento BBB
11 serves consumers in Sacramento and 24 surrounding counties.

12 11. As Director of Trade Practices at the Sacramento BBB, I oversee the department
13 responsible for reviewing and vetting applications for incoming businesses seeking BBB
14 accreditation. My department also monitors Sacramento BBB member activity to ensure
15 businesses adhere to the BBB’s Code of Business Practices and high standards of trust. My team
16 reviews advertisements, and investigates companies that are the subject of troubling complaints.
17 My staff takes contemporaneous notes in a call log about their interactions with consumers and
18 businesses. I have reviewed these notes and relied on them to create the timeline described in the
19 “Correspondence with AmeriTech” section of this declaration.

20 **III. DOCUMENTS PRODUCED TO THE FTC**

21 12. In May 2017, the Sacramento BBB produced numerous documents to the Federal
22 Trade Commission (“FTC”) in response to an official document request. Federal Trade
23 Commission staff added bates numbers to the documents the Sacramento BBB produced to the
24 FTC. I have reviewed the bates-numbered documents and they accurately reflect the documents
25 the Sacramento BBB produced to the FTC. Several documents the Sacramento BBB produced
26 to the FTC contained blank pages or duplicate email signature blocks, and those pages are not
27 included with the attachments to this declaration.

1 13. I have authority to certify the authenticity of records produced to the FTC by the
2 Sacramento BBB. The documents produced and identified by bates numbers FTC-BBB-000001
3 to FTC-BBB-000658 are true copies of records of regularly conducted activity that:

- 4 a. Were made at or near the time of the occurrence of the matters set forth by, or
5 from information transmitted by, a person with knowledge of those matters;
- 6 b. Were kept in the course of regularly conducted activity of the Sacramento
7 BBB; and
- 8 c. Were made by the regularly conducted activity as a regular practice of the
9 Sacramento BBB.

10 **IV. CONSUMER COMPLAINTS**

11 14. The BBB maintains a computerized summary of each complaint it receives,
12 including the name and address of the consumer, the nature of the complaint, the BBB's actions,
13 and the company's response.

14 15. As Director of Trade Practices, I have knowledge of the entry and processing of
15 complaints by staff at the Sacramento BBB. The entries are made at or near the time of receipt
16 of the complaints and in the ordinary course of business. As of September 12, 2017, the BBB
17 had received 58 complaints about American Financial Benefits Center ("AFBC") and 55
18 complaints about AmeriTech Financial ("AmeriTech"), for a total of 113 complaints. True and
19 correct copies of the consumer complaints about AmeriTech, as well as any responses the BBB
20 received from the companies, are attached to this declaration as **Stiner Attachment A**. My
21 understanding is that the Golden Gate BBB produced complaints about American Financial
22 Benefits Center to the FTC and those complaints are attached to an FTC investigator's
23 declaration. Personal information from all the attachments to this declaration has been redacted.

24 **V. CONSUMER CORRESPONDENCE**

25 16. In 2016 and 2017, the Sacramento BBB received numerous complaints about
26 AmeriTech's business practices. My staff contacted some complainants to request additional
27 information about their experience with AmeriTech. True and correct copies of the Sacramento
28

1 BBB's email exchanges with consumers regarding AmeriTech are attached as Stiner
2 Attachments B to H.

3 17. **Stiner Attachment B** is a true and correct copy of an email the Sacramento BBB
4 received from Melissa Wells on April 27-28, 2016. Ms. Wells indicated that AmeriTech gave
5 her a partial refund, but then billed her again. She also stated "none of the money went to my
6 student loans. And that is why I got worried and wanted to cancel. Because the fee is charged
7 every month even though they are not doing anything else in the case." Att. B-4.

8 18. **Stiner Attachment C** is a true and correct copy of an email the Sacramento BBB
9 received from Mary Marks on May 26, 2016. Ms. Marks stated that "AmeriTech will not stop
10 contacting me to try and 'resolve' and 'remove' my complaint from the BBB. I am NOT
11 removing the complaint . . . this company was at fault."

12 19. **Stiner Attachment D** is a true and correct copy of an email exchange between
13 Timothy Jones and the Sacramento BBB. Mr. Jones stated that he thought his payments were
14 going towards student loan forgiveness.

15 20. **Stiner Attachment E** is a true and correct copy of an email the Sacramento BBB
16 received from consumer Deana Noble on August 20, 2016. Ms. Noble stated: "I don't want
17 AmeriTech Financial to get away with scamming others . . . I want to warn others that
18 AmeriTech Financial is a scam and that they are not authorized to collect money" for
19 government lenders.

20 21. **Stiner Attachment F** is a true and correct copy of a mailer the Sacramento BBB
21 received from Na'Curria Nowlen in January 2017.

22 22. **Stiner Attachment G** is a true and correct copy of an email the Sacramento BBB
23 received from Crystal Harp on January 23, 2017, including documents attached to her email. *See*
24 Att. G-3-4 (AmeriTech mailers). The AmeriTech mailers attached to Ms. Harp's email appear to
25 have her handwritten notes. In the email, Ms. Harp forwarded a message from Holly Novak at
26 AmeriTech. Ms. Novak told Ms. Harp that "[i]n order to initiate the refund of \$848.00 I will
27 need the resolution statement for the BBB." Ms. Novak instructed Ms. Harp to email her the
28 following statement: "AmeriTech has resolved my concerns. The BBB complaint can be

1 unpublished at this time.” Ms. Novak explained that “[o]nce I receive the statement above the
2 refund will be initiated.”

3 23. **Stiner Attachment H** is a true and correct copy of an email the Sacramento BBB
4 received from Crystal Harp on March 23, 2017, including documents attached to her email. Ms.
5 Harp stated that the mailer attached to her email was an advertisement she received from
6 AmeriTech the prior week.

7 24. **Stiner Attachment I** is a true and correct copy of an email the Sacramento BBB
8 received from Carlos Clara on June 5, 2017. Mr. Clara stated that AmeriTech “promised [him] a
9 plan to reduce [his] monthly payment,” but after dealing with AmeriTech his “loan had a higher
10 balance and I paid Ameritech more than \$2000.00”

11 **VI. CORRESPONDENCE WITH FORMER AMERITECH EMPLOYEES**

12 25. On May 26, 2016, the Sacramento BBB received a message from Courtney
13 Johnson, a former AmeriTech employee, through the BBB Scam Tracker, an online form where
14 consumers can report a scam. Ms. Johnson’s Scam Tracker message about AmeriTech stated:
15 “They are charging customers to help consolidated [sic] loans or get into a forgiveness program.
16 They are not working on everyone’s loans and clients are defaulting and they never tell
17 customers and they keep charging them. As well as lying on government forms they ask client
18 just to leave form blank just sign it . . . then they fill out there [sic] own info which lis [sic] in
19 different boxes. They have clients all over that they are scamming.” On May 26, 2016, Ms.
20 Nichols emailed Ms. Johnson for more information. A true and correct copy of Ms. Johnson’s
21 Scam Tracker message and her May 26, 2016 email exchange with Ms. Nichols are attached as
22 **Stiner Attachment J.**

23 26. On May 31, 2016, another former AFBC and AmeriTech employee, Christina
24 Pfeifer, called the Sacramento BBB and spoke briefly with a BBB employee, who the transferred
25 Ms. Pfeifer to me. The Sacramento BBB recorded the call per its policies and played a pre-
26 recorded message at the beginning of the call informing Ms. Pfeifer that the call was being
27 recorded. During the call, Ms. Pfeifer made the following statements:

28 a. “It’s a giant scam.” (minute 5:1)

- 1 b. “They’re promising them that we can get them loan forgiveness, and
2 they’re consolidating loans with – telling clients that they get them
3 out of default, and they can’t, and basically they’re letting people default,
4 not letting them know, and then still taking their money.” (5:7-12)
- 5 c. “[T]hey’re scamming people out of thousands and thousands of dollars...
6 They’re promising people that are not eligible for these programs...that
7 we’ll get them loan forgiveness, that we’ll do all the work for them.
8 They charge them over \$2,100, up-front, and then \$99 a month.
9 They don’t tell clients that we don’t make the payments for them.
10 They don’t tell clients that, you know, there is a possibility that this
11 isn’t going to happen; it’s going to be -- you’re going to be taxed.
12 They don’t tell them any of this.” (5:23-6:11)
- 13 d. “[T]hey train the sales representatives to tell the clients that they have
14 a higher family size than what they really do. So, like, let’s say for me,
15 for an example, if I were to go and try and enroll with our services,
16 the -- even though I’m single and I have a child, they would probably
17 tell me to make my family size closer to eight or ten. That way I’m
18 guaranteed a zero-dollar repayment plan in that at the end of the ten years,
19 they’re supposed to write off my student loan...But they don’t tell the
20 sales reps that they’re taxed at the end of it. They don’t tell them that
21 it’s illegal for them to fraud- -- or to lie about the family size. They don’t
22 tell anyone that. And then, so, when it gets to customer service, we have
23 to try and manipulate the client into keeping their family size that way.”
24 (11:23-12:22)
- 25 e. Ameritech Financial’s previous name was American Financial Benefits Center
26 and the company changed its name “because of issues with the other name.”
27 (4:15-17, 19-20)
- 28

1 f. "So they opened a retention department where they trained people to lie and
2 get them to either up their family size or lie about their taxes or their filing
3 status, all these different things." (13:1-5)

4 g. "I mean, we've gone to management and literally told them about problems,
5 and they said, we're not going to tell the client until they call us; let them keep
6 making those payments until they realize something's wrong." (14:2-6)

7 27. True and correct copies of Ms. Pfeifer's May 31, 2016 calls with the Sacramento
8 BBB are attached as **Stiner Attachment K**. For the Record, a court reporting service,
9 transcribed the calls. **Stiner Attachment L** is a transcript of a Ms. Pfeifer's calls with the
10 Sacramento BBB.

11 VII. CORRESPONDENCE WITH AMERITECH

12 28. On November 16, 2015, AmeriTech submitted a membership application to the
13 Better Business Bureau serving the San Francisco Bay Area ("Golden Gate BBB"). The
14 application describes AmeriTech as a "Branch Location" of AFBC. The application states that
15 "American Financial Benefits Center" is the "Parent," and "AmeriTech Financial" is the "child."
16 The application lists AmeriTech's address as P.O. Box 805, Occidental, CA 95465. A true and
17 correct copy of AmeriTech's application to the Golden Gate BBB is attached as **Stiner**
18 **Attachment M**.

19 29. On December 14, 2015, a person who identified himself as Brandon Frere called
20 the Sacramento BBB inquiring about the application. A BBB staff person transferred the call to
21 me and I spoke with Mr. Frere about the accreditation process. Mr. Frere told me that his
22 business, AmeriTech, wanted to become a Sacramento BBB member. Mr. Frere said his other
23 business, AFBC, was already a member of the Golden Gate BBB. Mr. Frere said the Golden
24 Gate BBB told him to contact me because AmeriTech is located in El Dorado Hills, California,
25 which is the Sacramento BBB's region. I gave Mr. Frere information about the Sacramento
26 BBB's accreditation process and requested he provide copies of contracts and/or customer
27 agreements.

1 30. On December 14, 2015, I received an email from Mr. Frere. In the email, he
2 identified himself as President and CEO of AmeriTech. He attached various documents to the
3 email, including AmeriTech's "primary contract and client payment authorization." A true and
4 correct copy of Mr. Frere's December 14, 2015 email to me, with the attachments, is attached as
5 **Stiner Attachment N**. Mr. Frere is the signator on the client agreement and listed as the
6 "Administrative Representative" of AmeriTech. See Att. N-10. AmeriTech's address on the
7 client agreement is 1101 Investment Blvd., Suite 290, El Dorado Hills, CA 95762. Mr. Frere did
8 not send me any AmeriTech mailers or advertisements. He also did not provide any information
9 about AmeriTech's monthly membership program, the "Financial Education Benefits Center
10 Program."

11 31. During the processing of AmeriTech's application, I instructed a member of my
12 staff to search the BBB's complaint database for information about AmeriTech. She did not find
13 any complaints about AmeriTech. Although the BBB database contained 20 complaints about
14 AFBC, only one complaint was published. The one published complaint was categorized as
15 resolved. On December 15, 2015, Mr. Frere left me a voicemail inquiring about the status of
16 AmeriTech's accreditation. On December 16, 2015, Mr. Frere sent me an email inquiring about
17 the accreditation. Because I had some concerns about the debt relief industry, I asked Mr. Frere
18 for additional information about AmeriTech, including the company's refund policy. A true and
19 correct copy of my December 16, 2015 email to Mr. Frere and his reply are attached as **Stiner**
20 **Attachment O**. Mr. Frere assured me that "a full refund is available at anytime during the
21 process and even afterwards if they [consumers] are not totally, and utterly satisfied with our
22 service." Att. O-1. Shortly thereafter, the Sacramento BBB accredited AmeriTech.

23 32. On May 5, 2016, a member of my staff attempted to call Mr. Frere to discuss
24 consumer complaints about AmeriTech. She was on hold for approximately five minutes and
25 then an answering service took her call. She left a message requesting that Mr. Frere call the
26 Sacramento BBB.

27 33. On May 17, 2016, Mr. Frere called the Sacramento BBB and was upset that we
28 published consumer complaints regarding AmeriTech. A member of our staff spoke with Mr.

1 Frere and explained the BBB's policies regarding complaints. Mr. Frere told the staff member
2 that he and the Golden Gate BBB had a special arrangement where complaints about his
3 companies would not be published. The staff member told Mr. Frere that she was unaware of
4 such agreements and that they were not possible in our office. She also explained the reasons the
5 Sacramento BBB published consumer complaints. The staff member notified me of the call on
6 May 17, 2016 and told me that she believed Mr. Frere would have consumers withdraw their
7 complaints about AmeriTech.

8 34. In May 2016, a member of my staff sent an email to AmeriTech regarding a
9 consumer complaint. On May 13, 2016, the Sacramento BBB received an email from Tom
10 Knickerbocker stating: "My team is working on resolving this complaint immediately and it's
11 resolution is our highest priority." Att. P-1. Later that day, the Sacramento BBB received an
12 email from "support@AmeriTechfinancial.com" indicating that the complaint was resolved.
13 True and correct copies of the emails the Sacramento BBB received from AmeriTech on May 13,
14 2016 are attached as **Stiner Attachment P**. On May 17, 2016, the Sacramento BBB received
15 another email from Mr. Knickerbocker regarding unpublishing a consumer complaint from
16 AmeriTech's BBB Business Profile. A true and correct copy of the email the Sacramento BBB
17 received from Mr. Knickerbocker is attached as **Stiner Attachment Q**.

18 35. On May 25 and May 31, 2016, the Sacramento BBB received emails from Mr.
19 Frere inquiring about the status of AmeriTech's BBB Business Profile. True and correct copies
20 of the Sacramento BBB's May 25-31, 2016 email exchange with Mr. Frere is attached as **Stiner**
21 **Attachment R**. On or around June 1, 2016, Mr. Frere also left a voicemail message for Ms.
22 Nichols and identified himself as being from AFBC.

23 36. On June 2, 2016, the Sacramento BBB received an email from Tom
24 Knickerbocker, who identified himself as Executive Vice President of AmeriTech. Mr.
25 Knickerbocker inquired about AmeriTech's BBB Business Profile and rating. A true and correct
26 copy of Mr. Knickerbocker's June 2, 2016 email to the Sacramento BBB is attached as **Stiner**
27 **Attachment S**.

1 37. On June 7, 2016, the Sacramento BBB sent a letter to Mr. Frere detailing
2 concerns about complaints the BBB received about AmeriTech. The Sacramento BBB informed
3 Mr. Frere that complaints alleged, among other things, that AmeriTech (1) misled consumers
4 into believing AmeriTech was associated with the government; (2) told consumers they could
5 claim almost anyone as a dependent on their loan applications; and (3) led consumers to believe
6 that payments to AmeriTech were going towards their student loan. A true and correct copy of
7 the Sacramento BBB's June 7, 2016 letter to Mr. Frere is attached as **Stiner Attachment T**. The
8 Sacramento BBB attached documents it received from consumer Hollee Warlitner to the letter,
9 including AmeriTech's mailer and customer agreements.

10 38. On June 8, 2016, the Sacramento BBB received an email from Mr.
11 Knickerbocker acknowledging the BBB's June 7, 2016 email. A true and correct copy of Mr.
12 Knickerbocker's June 8, 2016 email to the Sacramento BBB is attached as **Stiner Attachment**
13 **U**.

14 39. On June 16, 2016, the Sacramento BBB received an email from Franklin Homer,
15 an attorney at Greenspoon Marder, P.A. Mr. Homer stated that he and a partner at Greenspoon
16 Marder, Robby Birnbaum, were representing AmeriTech.

17 40. On June 23, 2016, the Sacramento BBB received a letter from Mr. Birnbaum
18 responding to the BBB's concerns about AmeriTech complaints. A true and correct copy of Mr.
19 Birnbaum's June 23, 2016 email to the Sacramento BBB is attached as **Stiner Attachment V**.
20 One of the attachments to the email was a lengthy lease agreement between AmeriTech and its
21 landlord. To save space, I have attached only the first and last pages of the lease agreement to
22 this declaration.

23 41. On June 24, 2016, the Sacramento BBB sent Mr. Homer an email requesting
24 recordings of all conversations between AmeriTech and seven consumers who complained to the
25 Sacramento BBB. On June 30, 2016, Mr. Homer responded that he would reach out to his client
26 and gather the requested information. A true and correct copy of the Sacramento BBB's June 24,
27 2016 email to Mr. Homer and his June 30, 2016 response are attached as **Stiner Attachment W**.

1 42. On July 6, 2016, the Sacramento BBB sent Mr. Homer an email again requesting
2 the call recordings. Mr. Homer responded with an email containing a link to three call
3 recordings. He stated that his client was unable to locate the four additional recordings we had
4 requested. He also stated that “AmeriTech has identified representatives that the company had
5 problems with. They were reprimanded and provided additional coaching after which time they
6 left the company.” A true and correct copy of the Sacramento BBB’s July 6, 2016 email
7 exchange with Mr. Homer is attached as **Stiner Attachment X**.

8 43. Sacramento BBB staff accessed the link in Mr. Homer’s July 6, 2016 email and
9 downloaded three audio files. True and correct copies of the audio files that AmeriTech’s
10 attorney produced to the Sacramento BBB, with personal information digitally redacted, are
11 attached as Stiner Attachments X through Z.

12 44. **Stiner Attachment Y** is a recording of a conversation between AmeriTech and
13 Patricia Eisenbarth Olsen.

14 45. **Stiner Attachment Z** is a partial recording of a conversation between AmeriTech
15 and Dale and Susan Olmstead. The first part of the call is cut off.

16 46. **Stiner Attachment AA** is a partial recording of a conversation between
17 AmeriTech and Timothy Jones. The recording is abruptly cut off. During the call, the
18 AmeriTech employee made the following statements to Mr. Jones:

19 a. “. . . but as far as family size, this is not going to be a number that you’re
20 going to file your taxes with as dependents . . . They don’t expect that for this.
21 It’s pretty much just an arbitrary number that you as a client determine and
22 provide me. In regards to the number, whether it’s a high or low, it’s pretty
23 much up to you what this number is.”

24

25 “Now, support includes any kind of money, gifts, loans, housing, food,
26 clothing, car, medical or dental, payment of college costs. Do you help
27 anybody – if you have somebody on your cell phone plan; if you have
28 somebody on your gym membership, they’re considered part of your family.

1 And we just had Christmas. You know, if you bought presents, clothes,
2 watch, earrings, toilet paper, they're a part of your family. Okay?"

3

4 "So what are the -- I mean, is there any other maybe friends that come, you
5 know, stay -- stay with you that you -- you know, you feed them, you clothe
6 them, you know, go hang out, you know, go to see a movie, you pay for them,
7 you know, you drive them around, gas, you know, take them to work? Is
8 there, you know, anybody that you bought Christmas presents for, maybe a
9 niece, nephew, somebody that you would be able to add in, somebody in your
family?"

10 b. "Now, the good news is that all of these programs are going to give you \$119
11 payment a month... Now, the difference in these programs is how we can get
12 the -- you know, get back on track with the loan a little bit by making a couple
13 -- a couple months of, you know, little bigger payments here."

14 c. "You know, you're going to pay some fees and some -- and some -- to get
15 back on track, money in the beginning... and it's going to be either -- it's
16 going to be either, you know, one month, all the way to nine months are you --
17 is going to be your options for payments. And then you're going to move into
18 the 119 and you're going to stay at that. You're not going to pay any more.
19 There's not going to be any fees after that, you know. We're not going to hit
20 you with -- blindsided you with some kind of processing fee, you know, six
21 months down the road. It just -- it doesn't work like that. You know,
22 everything is disclosed, you know, to you, and, you know, if we go through
23 the process here."

24 47. For the Record, a court reporting service, transcribed the calls attached as Stiner
25 Attachments Y-AA. **Stiner Attachment BB** is a transcript of a call between AmeriTech and
26 Patricia Eisenbarth Olsen. **Stiner Attachment CC** is a transcript of a call between AmeriTech
27 and Dale and Susan Olmstead. **Stiner Attachment DD** is a transcript of a call between
28 AmeriTech and Timothy Jones.

1 48. On July 18, 2016, the Sacramento BBB sent an email to Mr. Homer expressing
2 concerns about AmeriTech's new mailer. A true and correct copy of the Sacramento BBB's July
3 18, 2016 email to Mr. Homer is attached as **Stiner Attachment EE**.

4 49. On July 25, 2016, the Sacramento BBB received a letter from Mr. Birnbaum
5 responding to some of the Sacramento BBB's concerns and asking us to give AmeriTech an A+
6 rating. A true and correct copy of the letter the Sacramento BBB received from Mr. Birnbaum
7 on July 25, 2016 is attached as **Stiner Attachment FF**. In the letter, Mr. Birnbaum stated, "as
8 you are still concerned that it is unclear that there is a private company behind the mailer,
9 [AmeriTech] will include its name, AmeriTech Financial, in future mailers." He also attached a
10 mailer with AmeriTech's name to his letter. Att. FF-11.

11 50. On July 25, 2016, the Sacramento BBB sent an email to Mr. Homer asking for
12 additional information about the Financial Education Benefits Center. A true and correct copy of
13 the Sacramento BBB's July 25, 2016 email to Mr. Homer is attached as **Stiner Attachment GG**.

14 51. In mid-July 2016, Mr. Frere called the Sacramento BBB and requested a meeting.
15 On July 26, 2016, Ms. Nichols and I met with Mr. Frere in the Sacramento BBB's office. Mr.
16 Frere presented information about AmeriTech, discussed the company's plans for the future, and
17 described AmeriTech's actions to resolve consumer complaints. During the meeting, Ms.
18 Nichols and I asked Mr. Frere about AmeriTech sales people suggesting that customers falsify
19 their family size on their student loan applications. Mr. Frere acknowledged the problem and
20 told us the sales representatives who instructed consumers to inflate their family size had been
21 disciplined or fired.

22 52. During my July 26, 2016 meeting with Mr. Frere, I also raised concerns about
23 AmeriTech's lack of transparency on its mailers to consumers. I recall Mr. Frere saying
24 something similar to "people will look us up and not call us." After further discussion, Mr. Frere
25 agreed to add AmeriTech's name to the company's mailers and advertisements. I also informed
26 Mr. Frere that I was making a recommendation to the BBB's Board of Directors to suspend
27 AmeriTech's accreditation because the company was not currently meeting the BBB's standards.
28

1 53. On July 27, 2016, the Sacramento BBB received an email from Mr. Frere
2 requesting cancellation of AmeriTech’s BBB accreditation. A true and correct copy of Mr.
3 Frere’s July 28, 2016 email to the BBB, and my response, is attached as **Stiner Attachment HH**.

4 54. On August 2, 2016, the Sacramento BBB received an email from Mr.
5 Knickerbocker “regarding the unpublishing of complaints from [AmeriTech’s] BBB page.” A
6 true and correct copy of this email is attached as **Stiner Attachment II**. Att. II-1. The requests
7 were very similar, as if they were from a template.

8 55. On January 9, 2017, the Sacramento BBB received an email from Mr. Frere
9 inquiring about reapplying for BBB accreditation. I responded that he was welcome to apply,
10 but with a C rating AmeriTech did not meet the BBB’s minimum acceptance guidelines. A true
11 and correct copy of my January 9, 2017 email exchange with Mr. Frere is attached as **Stiner**
12 **Attachment JJ**.

13 56. On January 18, 2017, Mr. Frere came into the Sacramento BBB’s office and
14 asked to meet with me. Mr. Frere reiterated his desire for the Sacramento BBB to accredit
15 AmeriTech. He stated that AmeriTech had instituted many new quality control procedures to
16 prevent consumer dissatisfaction. He also claimed he sent a 17-page letter of introduction to the
17 Federal Trade Commission and Consumer Financial Protection Bureau. I explained that we
18 continued to receive serious complaints about AmeriTech’s misrepresentations. I also stated that
19 AmeriTech’s current C rating did not meet the BBB’s minimum threshold for accreditation. Mr.
20 Frere asked how he could raise the rating and I told him I would evaluate his file and get back to
21 him. Over the next few weeks, I reviewed consumer complaints about AmeriTech and my staff
22 corresponded with consumers about their complaints. We received copies of AmeriTech’s new
23 advertising mailers to consumers. The mailers did not include AmeriTech’s name, contrary to
24 what Mr. Frere had agree to at our prior meeting. Due to the unchanged mailer and consumer
25 complaints, there was no change to AmeriTech’s C rating.

26 57. On February 28, 2017, I sent Mr. Frere an email detailing my concerns about the
27 company and its mailers. A true and correct copy of my February 28, 2017 email to Mr. Frere is
28 attached as **Stiner Attachment KK**.

1 58. On March 17, 2017, Christopher Meier, an attorney at Greenspoon Marder,
2 emailed the Sacramento BBB. He stated that “Brandon from AmeriTech Financial reached out
3 to [Greenspoon Marder] to assist the company in responding to the BBB’s inquiry.” Att. LL-1.
4 Attached to the email was a revised mailer and application for BBB Accreditation. A true and
5 correct copy of Mr. Meier’s March 17, 2017 email to the Sacramento BBB, including
6 attachments, is attached as **Stiner Attachment LL**.

7 59. On April 5, 2017, I sent an email to Mr. Meier describing continued concerns
8 about AmeriTech, including the misleading statements about how to calculate family size on
9 student loan applications and deceptive AmeriTech mailers to consumers. A true and correct
10 copy of my April 5, 2017 email to Mr. Meier is attached as **Stiner Attachment MM**.

11 60. On May 5, 2017, the Sacramento BBB received an email from Mr. Meier
12 responding to some of our concerns about AmeriTech. A true and correct copy of the email,
13 including attachments, that the Sacramento BBB received from Mr. Meier is attached as **Stiner**
14 **Attachment NN**. The attachments include AmeriTech’s Document Preparation and Service
15 Agreement, Enrollment Specialist Script, FEBCP Enrollment Script, and AmeriTech’s BBB
16 Business Profile with suggested edits.

17 61. On May 23, 2017, the Sacramento BBB received an email from Mr.
18 Knickerbocker requesting that the Sacramento BBB remove resolved complaints from its
19 website. Mr. Knickerbocker’s email contained forwarded emails from consumers who filed
20 complaints with the Sacramento BBB. Many of the emails contained the same statement:
21 “AmeriTech has resolved my concerns and the BBB complaint can be unpublished.” A true and
22 correct copy of the email the Sacramento BBB received from Mr. Knickerbocker on May 23,
23 2017 is attached as **Stiner Attachment OO**.

24 62. On June 5, 2017, I sent an email to Mr. Meier requesting additional information
25 regarding the material he sent the Sacramento BBB in May 2017, including information about
26 the Financial Education Benefits Center. A true and correct copy of my June 5, 2017 email to
27 Mr. Meier is attached as **Stiner Attachment PP**.

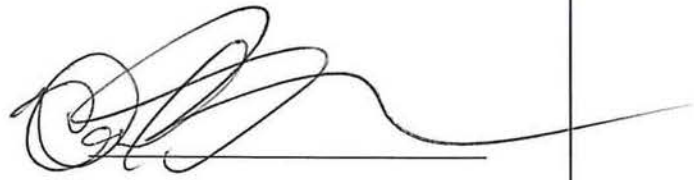
1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

63. On June 14, 2017, Mr. Meier requested that I join him and Brandon Frere on a conference call the following Monday, June 19, 2017. Mr. Meier cancelled the day of the meeting. On June 22, 2017 we were informed by Golden Gate BBB that AmeriTech had relocated to Rohnert Park, California, and no longer had an office in the Sacramento BBB's service area.

VIII. AMERITECH MAILER

64. In May or June 2017, a Sacramento BBB employee, Mistyrae Schaffer, received a mailer at her home address. The mailer was nearly identical to AmeriTech mailers the Sacramento BBB received from consumers. Ms. Schaffer gave me the mailer to investigate and I gave the mailer to the Federal Trade Commission. A true and correct copy of the mailer Ms. Schaffer gave me in May or June 2017 is attached as **Stiner Attachment QQ**. I have redacted Ms. Schaffer's handwritten note from the mailer, which indicated that she received the mailer on May 29, 2017.

65. I declare under penalty of perjury that the foregoing is true and correct. Executed on September 15, 2017, in Sacramento, California.



Daniel Stiner

Stiner Attachment A

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Rachelle LaGree [REDACTED]@yahoo.com>

Zip Code: [REDACTED]

Status: Reviewed and Published

Experience Rating: Negative

Submitted: 06/22/2016

Feedback:

I received 3 mailing postcards from "Student Loan Department" over the last 3 weeks. I was able to track down that AmeriTech Financial is behind the student loan financial help today claim. There is no way to contact them to asked to be removed from their list without providing more contact information. I find their tactics to be harassing in nature.

P.S. Loan consolidation programs are available through the federal loan program.

FTC-BBB-000481

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Sandra Bevers [REDACTED]@hotmail.com>

Zip Code: [REDACTED]

Status: Reviewed and Published

Experience Rating: Negative

Submitted: 08/18/2016

Feedback:

scam...customer service terrible. Sale personnel promises wonderful benefits but does not share good information about the \$1000+ cost for the lousy service. All they do for you is to complete the forbearance request and don't resolve any issues in an effective and proactive matter. Unfortunately I lost more than \$1,000 and now my situation with the loans is worst. Call your federal loan agency they will be more than happy to help you understand your options and the forms and filing them is free.

FTC-BBB-000482

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Marna Rasmussen [REDACTED]@gmail.com>

Zip Code: [REDACTED]

Status: Reviewed and Published

Experience Rating: Negative

Submitted: 11/10/2016

Feedback:

I find the company to be very misleading. After an hour on the phone I learn that half my monthly payment would go to pay for a member benefits package that I didn't want or ask for. They also changed the quoted payments during the verifying process.

FTC-BBB-000483

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Daniel Anglin [REDACTED]@[REDACTED].com>

Zip Code: [REDACTED]

Status: Reviewed and Published

Experience Rating: Negative

Submitted: 12/07/2016

Feedback:

Basically in a nut shell, they said I qualified for a 0 dollar IBR, which in turn I assumed that meant no payments? They did not mention that they were going to take out the service fee. To me if I qualify for a 0 dollar IBR, how the hell im I supposed to pay a 400 dollar service fee, which was not explained to me. Instead of them paying anything towards my loans they took almost 400 dollars out of my account, when I asked about this, this was for all the hard work they had done for me to get me a 0 dollar IBR, which basically is another forbearance with no interest. They are very misleading and I will not see that money again. To make a long story short when I spoke to the manager, instead of trying to make it right, he tried to make more money off me. To this day they have done nothing to help me get my loans consolidated or make payments against. I would not go with them. They are con-artists..... When asked why they took the money out after two months of trying to tell them I wanted to start at the beginning of the year, which is on phone record, I was told they are not mind readers and I should of been more specific. Like I said when you come to me and my financial situation dictates a 0 dollar payment, that means 0 DOLLARS, did not know I had to spell it out for them not to take out a service fee, that I have been asking for them to not start taking out until the start of 2017. They are a fraudulent company, please be careful and do not use them.

FTC-BBB-000484

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Rhonda Cantrell [REDACTED]@yahoo.com>

Zip Code: [REDACTED]

Status: Reviewed and Published

Experience Rating: Negative

Submitted: 02/15/2017

Feedback:

This company has cost me so much extra money. Besides the money they have swindled me out of I am also paying my student loan payment which is what Ameritech is suppose to be taking care of. As of yet they have completed anything they have promised me they would do and it has almost been a year now. You can never contact the same person twice. I have sent in their requested forms signed several They also call and send emails everyday, even though I have told them time after time I work don't call me at work call me after work do they do that nope right in the middle of my work day....I have tried to cancel this program but some how they keep telling me to be patient and not to pay my fed loan they are taking care of it....that cost me \$500.00.... and after all this time they still send me and call me all the time about forms I have sent in number of times. so far they have cost me a couple thousand....buyers beware

FTC-BBB-000485

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Paul Arvin [REDACTED]@outlook.com>

Zip Code: [REDACTED]

Status: Reviewed and Published

Experience Rating: Negative

Submitted: 03/14/2017

Feedback:

I received a nice letter that was very deceitful. Showed up in an envelop that appeared to originate from the Govt with no return address. It appeared to be a legal document. Inside was a pink paper which usually signifies a late notice in the collection world. Inside the envelope you will find NO MENTION that the company is Ameritech Financial, thus some people could easily believe this was actually potential help from the Federal Student Loan Dept. I will add - there is very small print at the bottom for all their disclaimers. But, no company name once again. To me this is elusive and purposely deceitful. I called the number on the letter just to find out who was behind all of this and was told it was Ameritech Financial.

Anyone that has done extensive research on Student Loans knows you can not get out of it. You can get deferments up to so many days/months at a time, but; you will pay it back even if it takes 30 years. There is nothing this company can do that you can not do yourself with a little effort. So save you money and avoid the trap. This letter was purposively deceiving to pull people in and make money off off of your hardshelps. Don't fall for it.

This method of Marketing (for lack of a better word), bothers me so much that I plan to take any and all measures to stop them from this type of scamming attempt. That's what it is at the end of the day, false promises and false intentions provided to the uninformed.

Shame on Ameritech Financial

Let people know up front that you are the one offering this service. You're not going to pull the fleece over my eyes and I hope to stop you from financial harming others as well.

I look forward to working with the Attorney Generals offices and everywhere I can expose this tactic.

FTC-BBB-000486

Stiner Attachment A - 6

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Brittney Chatfield [REDACTED]@gmail.com>

Zip Code: [REDACTED]

Status: Reviewed and Published

Experience Rating: Negative

Submitted: 04/12/2017

Feedback:

I paid over 1000+ dollars for nothing. They were not going to submit my paperwork until the end of the 10 years, which in this state of time, would not allow me to be grandfathered into the PSLF, if it were to be discontinued prior to the end of my ten years. You would still make membership payments if your repayment rates went up. Oh no! 0 dollars, should mean just that! Especially because they took 800+ out my pocket up front for initial processing of paperwork.

FTC-BBB-000487

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Stacey Jones [REDACTED]@aol.com>

Zip Code: [REDACTED]

Status: Reviewed and Not Published

Experience Rating: Negative

Submitted: 12/05/2016

Feedback:

This company is very misleading. On their website, they claim they will not take money from you until you are enrolled in the government program. They took 4 months of payments from my account and I was still getting delinquency notices from FedLoan. FedLoan advised me not to deal with them. I then found out they are a 3rd party doc preparation service. When signing up, they led me to believe they were with a government program. Very carefully worded sales pitch. I am still fighting to get my money back.

FTC-BBB-000492

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Lauri Anderson [REDACTED]@yahoo.com>

Zip Code: [REDACTED]

Status: Reviewed and Not Published

Experience Rating: Negative

Submitted: 12/16/2016

Feedback:

Lying scam artists take your money and then clam that they are just a document preparation company not a student loan servicer. I am out over a 1000 bucks and I am contacting the federal trade commission and the consumer protection bureau. i got a letter from Dep. of Ed saying my loan was past due. The lady who signed me up claimed the money I was sending in was my student loan payment. Run, don't walk away from these liars.

FTC-BBB-000493

Business: AmeriTech Financial

BID #: [REDACTED]

Customer Review:

Submitted By: Melissa Jimenez [REDACTED]@gmail.com>

Zip Code: [REDACTED]

Status: Reviewed and Not Published

Experience Rating: Negative

Submitted: 04/19/2016

Feedback:

Ameritech Financial has fast talking sales reps that make everything sound amazing and once you sign up, they harass you for paper work I received 3-5 phone calls a day on top of 3-5 emails. Then they would call me and tell me that the paper work that I turned into them was the wrong paper work. This is paper work that they emailed to me from their company, I did not get it from any where else. This was my first concern and tried cancelling when all of this happen. Once again a fast talking manger got on the phone and told me that I was not allowed to cancel and that I wold not be refunded the money that I have paid because they don't refund people. This company has bed customer service they blame the client for their mistakes and do not keep in contact with you what so ever. I called 5 time in 24 hours and each time I was told that someone would call me back in 30 minutes, when I finally was able to get a hold of someone o the 2nd day they said that they had no record of me calling. I called 2 different numbers 800-792-8621 and then was told if I wanted to talk to someone I had to call 954-537-1624 this number was just an answering service that took messages and obviously doesn't give anyone the message. This company is a joke, their customer service department is rude, and the mangers try to make excuses that what has happened is your fault instead of listening, understanding, and helping you, or listening to your request to cancel.

FTC-BBB-000491

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Jimenez, Melissa
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(866) 818-9026
<http://www.ameritechfinancial.com>

Date Filed: 4/19/2016 11:46:51 AM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

Ameritech Financial is a company that deals with Student loans. I have called a minimum of 10 times to cancel my services with them even before my first payment was made to the 2 months ago and even then they told me that I was not allowed to cancel and that they will not give me my money back. They gave me no cancellation policy in any of my paper work. In 24 hours I have called 5 times every time I am told that a manger will call me back and I have not heard from anyone. They are refusing to give me back the \$414 that they have already billed and I am trying to cancel the services before they bill me again without issues and they are giving me the run around and different numbers to call that lead me to no one to talk to just people taking messages saying that a person will call me back in 30 minutes. I have not heard from them in 2 months since I signed up for the program I have no clue what is going on with my case and I have talk to federal loans who says I can do this myself because there is no reason to pay a company \$207 a month because once I am in an agreement that completes the paper work for the terms that we set and nothing further is needed.

Consumer's Desired Resolution:

I would like a full refund of the money I have paid of the \$414 dollars and if I am billed again I wold like that money to be refunded as well since I have tried to contact them several times before the next payment was suppose to be billed. So if I am billed again it would be a total of \$621 that would need to be refunded.

Complaint Messages

05/13/2016 - Tom Knickerbocker

Respond to Complaint

Thank you for bringing this to our attention. My team is working on resolving this complaint immediately and it's resolution is our highest priority. I will keep you updated with the latest information throughout the process. Please feel free to contact me directly at any time regarding this complaint. Thanks again

05/13/2016 - Tom Knickerbocker

Respond to Complaint

After researching this issue, it's been found that our Customer Service department resolved this complaint with Melissa Jimenez on 4/22/2016 to her satisfaction. Please let me know what steps should be taken next, as the website isn't allowing me to respond to the BBB case related to this complaint.

Thank you!

05/13/2016 - Melissa Jimenez

I do not accept the response made by the business to resolve Complaint: [REDACTED]

I am rejecting this response because:it has not been fully resolved because they still have not refunded me a payment of 207 like they said they would. I have already had to call the 2 times I regards to this the last time being 5/9/2016. They said that the manager did not put my request in for the additional refund until I called the second time back on 5/2/2016. That is why I called back a week later see where the refund was, I will let you know as soon as I receive the refund. Still so far nothing.

05/25/2016 - Brandon Frere

Respond to Complaint

The refund has been processed successfully. Thank you.

FTC-BBB-000497

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 4/20/2016 9:41:54 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

This company claims it can save you hundreds of dollars in student loan payments by handling the consolidation for you. When asking for your information on family size, they claim that you can include "anyone you car pool with, buy presents for, spend money on, take out to eat," etc. The salesperson even gave me the reference "For example, my family sizes for taxes is 4, but for this consolidation is 13." This is falsifying information. In addition, they took my social security information, address, birth date, etc. They also claimed to need my login information for my education loan companies to check balances and place them in forbearance while consolidating my loan. They took my usernames, passwords, etc. and would not complete the application until I provided this information. Lastly, when reviewing the applications for signatures, they unveiled I would only place 40% of my payment towards my actual loan and 60% of my payment paid them EVERY month for processing my loan. DON'T DO THIS! It is a scam. Consolidate through the government websites. No fees and you will process all your information legally.

Consumer's Desired Resolution:

Company reported

FTC-BBB-000498

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Jones, Timothy
[REDACTED]
[REDACTED]
[REDACTED]@yahoo.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 4/26/2016 3:10:32 PM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

This complaint is in regards to recent interactions that I have had with Ameritech Financial in regards to my student loans. I received a notice in the mail with a phone number to call if I wanted to enroll in a student loan forgiveness program. I called the number and was forwarded to Ameritech agents. They told me that they would help me enroll in the forgiveness program, and prompted me to pay a sum of money to initiate the program, and from there, I would make regular monthly payments to Ameritech just like I would do for my servicer. The agent that I spoke with led me to believe that the money I would be paying Ameritech would be to reduce some of the interest on my loans, and they told me that they could get me a lower monthly payment with my servicer if I dealt with them as opposed to dealing with my servicer on my own, so I agreed. I also sent them recertification forms which they were supposed to forward to my servicer. I ended up contacting my servicer, and I told the representative about my dealings with Ameritech. The representative said that they'd never heard of Ameritech, and that I did not have to go through them to enroll in student loan forgiveness. At that point, I decided to cancel my account with Ameritech and deal with my servicer directly, as I had done before. I also found out that the money I had paid Ameritech was really a service fee for them forwarding my documents to my servicer and negotiating with them, but Ameritech never followed through and my servicer was not familiar with Ameritech. My servicer also recommended that I seek a refund. Upon discovering this, I called Ameritech and canceled my account. I also asked that no further charges would be paid to them, and they agreed. I also asked if I could receive a refund of the money that I paid to Ameritech and they said no. Any assistance that the BBB can provide in this matter would be greatly appreciated.

Consumer's Desired Resolution:

I would like a full refund of the money that I paid to Ameritech Financial for the months of February, March, and April as soon as possible. Thank you.

Complaint Messages

05/13/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

05/13/2016 - Timothy Jones

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me.

FTC-BBB-000500

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Smith, Angela
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(866) 818-9026
<http://www.ameritechfinancial.com>

Date Filed: 5/21/2016 7:15:48 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I received a very deceptive mail advertisement from this company. It did not state the business name. When I called for information I was advised they were a government company working directly with the department of education. A call to my loan servicer quickly confirmed both these statements to be a lie. Business practices seem very shady.

Consumer's Desired Resolution:

No need for resolution. Just a review of the A + rating stated. Seems this is not accurate.

Complaint Messages

06/03/2016 - Brandon Frere

Respond to Complaint

Based on the information provided, we currently do not have a record of this person in our system. It is our goal to resolve as soon as possible. If Ms. Smith can provide the unique reference number found on the mail piece, we can continue our investigation into this complaint. Thank you.

FTC-BBB-000501

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Savage, Jillian
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(866) 818-9026
<http://www.ameritechfinancial.com>

Date Filed: 5/23/2016 2:00:14 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have repeatedly asked this company to stop calling and texting, and they have still contacted me at least once per week for months now. I have never been a customer, I am not interested in their services, and I have communicated this clearly via text, phone call and email in response to their solicitations. I have asked to be removed from their calling list. They nonetheless persist in contacting me.

Consumer's Desired Resolution:

I want them to stop contacting me. Forever. They are a slimy, scammy operation and I am tired of telling them to leave me alone. I will never, ever, ever give them a cent of my money. I just want them to leave me alone. Thank you.

Complaint Messages

05/25/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

05/26/2016 - Jillian Savage

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me.

FTC-BBB-000502

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Hayward, Sadelia
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 5/24/2016 5:33:16 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I was contacted by this company Ameritech Financial stating they would help me consolidate my loans and enter me into a loan forgiveness program after 10 years. After researching and speaking to them I obliged and given them access to all of my information including my bank account routing and account number. I recently found out that they did not consolidate my loans and the information they gave me was incorrect. I was told I was under a Income based plan of 119 per month and when I reached out to the student loan company I was told that I was under a standard plan which was 470 per month and that no money from that company was going to be applied to my student loans. Meaning after 10 years of 120 payments of 119 dollars all of that money would be going to Ameritech over 14,000 dollars and I would still be required to pay my student loans. I had to contact my bank and close accounts and contact the credit bureaus. This has been a very stressful day and has put a strain on my job as I have been on the phone all day with different companies trying to get this corrected. I had referred this company to several people that I had to contact and tell not to sign the papers. This company sent me a rating of A+ from the BBB and information as if they were legit. One of my friends got hit for 1200 dollars from this company. I just want others to be aware and not become a victim to the antics and smooth talk of these representatives who work for Ameritech.

Consumer's Desired Resolution:

I want to be done with this company but wanted others to be aware of the scam.

Complaint Messages

05/26/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

FTC-BBB-000503

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Warlitner, Hollee
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 6/2/2016 7:42:02 PM

Nature of the Complaint: Sales Issues

Consumer's Original Complaint:

I am being scammed by this Ameritech Financial Company. I received a paper in the mail from them about student loan forgiveness so I gave them a call. I was on the phone for over an hour and gave information like my social security number, my bank account information, FAFSA pin, etc. I was told that they would be automatically taking payments from my bank account through Global Client Solutions beginning on June 8 2016. I was also told to sign papers and send back a portion of them along with my recent tax return and current pay stubs. I mailed those papers almost 3 weeks ago and have called this company twice to see if they had received them and they told me that they had changed addresses and that they currently had a forwarding address to their new location and mail was only delivered on Tuesdays. This was a red flag for me. I will be contacting my bank in the morning about this issue.

Consumer's Desired Resolution:

I want no further contact by this company because I feel as if I am being scammed

Complaint Messages

06/13/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

FTC-BBB-000504

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Duenas , Jason
[REDACTED]
[REDACTED]
[REDACTED]@yahoo.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 6/8/2016 4:23:58 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

Mailer received indicated Student Loan Forgiveness. However the company name is not on the mailer. This makes it impossible to check the validity of this company without wasting your time calling. I called and without offering my information asked a few questions. The rep spoke for a good 5 minutes clearly from a carefully written script to get around the obvious fact that this company is a scam. 1. They require you to provide them power of attorney. 2. They request all your banking info including log in information as well as my FSA ID log in information. 3. When I asked why their name was not on the mailer the reply was "we don't want you to google us" EXCUSE ME? I wonder why that is. I'll tell you why, because you quickly find out that the "service" they offer for a fee of \$1200 can be done for free simply by going to studentloans.org. It literally takes about 15 minutes to "process the documents" (this is the service they claim to sell). Further they guarantee a review annually to requalify. Since we are talking a 20 year loan it's pretty lofty for a company that has only been around a short time to make this guarantee. If you look up student loan scams and what not to do, this company requires almost every warning sign on the list. 1. Charge a fee. 2. Declare they are part of the Department of Education 3. Require power of attorney 4. Require all your log ins for lender web portals 4. Require you provide very sensitive info like social, DL, Bank Account info etc. This needs to be investigated and shut down. When asked to speak with a manager a gentleman by the name of Chris got on the line and LIED about the fees. Calling them instead program payments. Insinuating they go toward your balance. Lastly, the rep insisted my family size should include distant cousins because I send them birthday gifts and as long as the number is under 10 "nobody will verify this". Are you kidding me?!?! That's fraud. Plain and simple.

Consumer's Desired Resolution:

I would like to see this business and thier shady practices investigated. They need to be shut down, plain and simple. In the meantime - no more contacting me or anybody in my family. I have brothers with student loans. I don't want them scammed either. Another note. I found this company has changed its name a number of times. The only reason I can see for this being done is in order to fool the public and keep them from finding bad reviews.

Complaint Messages

06/15/2016 - Brandon Frere

Respond to Complaint

Based on the information provided, we currently have no record of this person in our system. The phone

number provided is disconnected and the address listed in the complaint does not exist. If Mr. Duenas can reply with his corrected contact information, or provide us with his unique reference number found on the letter he received, we can resume our investigation into this matter. Thank you.

FTC-BBB-000506

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Olmstead, Dale
[REDACTED]
[REDACTED]
[REDACTED]@att.net

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
800-792-8621

www.AmeriTechFinancial.com

Date Filed: 6/13/2016 2:27:26 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

When approached by the company about student loan forgiveness program we were not clearly informed that we would be paying them as well as the original loan servicer.

Consumer's Desired Resolution:

Send e-mail with thorough explanation of there services and why we pay them as well as the original loan servicer.

Complaint Messages

07/01/2016 - Brandon Frere

Respond to Complaint

After repeated attempts to contact Mr. Olmstead we are still unable to reach him. It is a priority for us to resolve this matter to his satisfaction. Please have Mr. Olmstead contact our Customer Service department as soon as possible. Thank you.

07/18/2016 - Brandon Frere

Respond to Complaint

Our Customer Service department has addressed the complaint issued by Mr. Olmstead, and has made necessary account revisions we believe will meet his expectations for a resolution to this case. However, Mr. Olmstead has not responded to our repeated attempts to contact him, so we are unable to confirm if we've met or exceeded his expectations.

07/28/2016 - Mr. Dale William Olmstead

I accept the business's response to resolve this complaint

Just confirming that Ameritech Financial has satisfied my complaint about the information clarification that I had made my initial complaint about. So now I'm satisfied with the information from Ameritech Financial.

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: EISENBARTH, PATRICIA
[REDACTED]
[REDACTED]
[REDACTED]@HOTMAIL.COM

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 6/21/2016 1:30:16 PM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

This company contacted me, in regards to student loan forgiveness. I provided them with all my personal information regarding my student loans and allowed them to take a higher payment from my checking account in return after one year my payments would be lowered and forgave in 10 years. I received a suspicious email which in turn I contacted my previous student loan company Fedloan service they advised me to contact and report because it was another student loan forgiveness scam.

Consumer's Desired Resolution:

I want back the money they took from my checking account. I am currently working on getting back with Fedloan service and going back to my current student loan repayment plan. I also would like others to be warned so they dont face this situation

Complaint Messages

07/06/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

07/14/2016 - Brandon Frere

Respond to Complaint

Client has received a full refund, and has confirmed via email that the issue has been resolved to her satisfaction.

FTC-BBB-000508

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Kendrix, Donyale
[REDACTED]
[REDACTED]
[REDACTED]@hotmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621

<http://www.ameritechfinancial.com>

Date Filed: 6/24/2016 2:54:12 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

This is a fraudulent company that has several other company names they work under. They take people personal information and do whatever they want with it. They are not able to provide any proof of payments towards any student loans and their customer service can not accurately answer valid questions. The one website they work under is www.fercp.com with an address and number of 311 Professional Center Dr Ste 200 Rohnert Park, CA 94928. 800-488-1490. Another website they work under is www.afbcenter.com with the same number of 800-488-1980 and same address. When Jill Heller emailed me needing personal info she email me from an Ameritech email address and the physical address of 1101 Investment Blvd Ste 290 El Dorado Hills, CA 95762. The website on the email address is showing www.ameritechfinancial.com with a different company number of 800-792-8621. All of these companies need to be investigated and shut down. I am sure there are several more companies operating under the same umbrella because I get several calls a day about student loans.

Consumer's Desired Resolution:

Discontinue the allowed practices of this fraudulent company.

Complaint Messages

07/26/2016 - Tom Knickerbocker

Respond to Complaint

Ms. Schaffer,

Hope you had a terrific weekend!

Regarding this complaint, we have made numerous attempts, with both calls and emails, to reach out and resolve the complaint with Ms. Kendrix since 7/5/2016.

We have yet to receive any response and do not know how to proceed with the resolution of this complaint.

It is our top priority to get this resolved in a timely manner, and to uphold the resolution timeline set by the BBB.

Please let me know what information I can provide you so that we do not get penalized for this case. Thank you, have a great week!

FTC-BBB-000509

07/26/2016 - Donyale Kendrix

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is partially satisfactory to me.

I have talked to Holly Novack at Ameritech and she has further explained what it is that company actually does. She was hesitant of answering my question of what is it the company does different from what a client can do themselves to get the same results but I have read between the lines that there is nothing different and clients can do the footwork themselves. She has also made it clear that the original rep that I talked to was a new employee and was not clear on the training received to handle calls efficiently. I found this to be a pattern with another rep as well. Holly has advised me that the training department has been notified of this discrepancy for their reps to get more thorough training.

FTC-BBB-000510

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Noble, Deana
[REDACTED]
[REDACTED]
[REDACTED]@yahoo.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 6/30/2016 7:11:48 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I contacted ameritech financial to help me repay my student loans. When I talked to the representative they assured me that my payment would go toward paying my loans down and allow me to be eligible for further funding for my education. I made 5 payments of \$257.00 an amount that I could barely spare and survive on, only to find out that not one cent went on my loans. When I inquired where to money had gone I was told it was fees on their service of entering me into the program. I asked what the program was supposed to do since it was not authorized to collect funds for the lender, and they said it was to fill out the paperwork which the lender does for free. These people stole a total of \$1285.00 from me for doing something that the lender does without fees. They need stopped before they do this again.

Consumer's Desired Resolution:

I want my money back and I want them shut down so they can'T steal from anyone else.

Complaint Messages

07/11/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

07/16/2016 - Deana P Noble

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me.

FTC-BBB-000511

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Davis, Craig
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 7/13/2016 12:58:42 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I did not understand about e-signature??? How is that legal I still had paperwork to sign VIA mailed to me and they took out of my account \$207.00 and I still havent signed and sent in the paperwork??? I did'nt like the verbage of the paperwork I recieved they said to sign and they would fill in the rest.I called to get a refund but things did'nt go well they said they would give me \$100.00 of the \$207.00 so AMERITECH takes advantage keeps \$100.00 for what anouther sales pitch to take money for what servicies how about my time wasted.

Consumer's Desired Resolution:

I want my \$207.00 back they said 100% satisfaction Im not

Complaint Messages

07/15/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

07/17/2016 - Craig K Davis

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me.

FTC-BBB-000512

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Forbes, Barbara
[REDACTED]
[REDACTED]
[REDACTED]@ymail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621

<http://www.ameritechfinancial.com>

Date Filed: 7/15/2016 2:38:44 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I took out a parent plus loan for my daughter, I had some difficulties during that time. I requested forbearance from Fed Loan with whom I had the loan and was told to look out for information in the mail that would be sent to me. A few days later, the forebearance information arrived but under a different name. The name was Ameritech Financial. I am aware that different companies do change their names from time to time. I went ahead and provided the information that was required. I also sent documents such as a blank check, three most recent paystubs and most recent income tax return. I was informed by Alayna Miley That my payments would be \$207 monthly. The first payment was made on April 7/16. Shortly after the payment was made, I received another eail equesting additional documents. Again, I emailed the document. This went on frequently, the request of additional documents. During this time, I received a bill from ed Loan for \$1015 due on July 17. I called Ameritech and spoke with Rheianna Contreras who assured me that once the document was received the issue with Fed Loan would be resolved. I faxed the document which was a family size letter three times and was still receiving emails for the same document. I called Ameritech again on 7/13/16 at 4p to determine why I was still getting emails for a document that was faxed several time. The customer service representative with whom I spoke, took my information and said someone would call me the next business day. I waited patiently until noon and did not receive a call. I called Ameritech at 12:15P on 7/14/16 and spoke with Theresa Dowdell. I told her I was disappointed not hearing from the company and asked her exactly what was going on regarding my payments. She informed me that no payments were made to Fed Loan. The payments that have been made were for their fees only because they have to reapply on a yearly basis for forbearance. She told me to hold for her supervisor but never came back on the line that was the last I heard from company

Consumer's Desired Resolution:

I would like to have the total of \$828 that was deducted refunded back. I was falsely misled by this company.

Complaint Messages

07/19/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

FTC-BBB-000513

07/20/2016 - Barbara A Forbes

I accept the business's response to resolve this complaint

Better Business Bureau:

Hello Ms. Schaffer,

Thank you for managing my previous complaint regarding Ameritech. I've been in touch with Ms. Novak from the company. We both have decided that Ameritech will initiate a refund check in the amount of \$431.09. This amount should be post back to my account within 5-7 business days. Once this is done, this issue will be resolved.

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me.

FTC-BBB-000514

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Krot, Eve
[REDACTED]
[REDACTED]
[REDACTED]@yahoo.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 7/17/2016 4:06:32 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I had contacted AmeriTech Financial regarding student loan reduction. They said I was eligible for the William D. Ford Loan Forgiveness (which is legitimate) and I sent them the paperwork for that. I was told that my loans were going to be switched from Navient (my current student loan servicer) to another student loan servicer. This new student loan servicer is Global Client Solutions in Tulsa, OK that is known for helping scammers charge up front fees for their debt settlement paperwork. I feel that I have now fallen victim for this type of student loan scam. It is nice that they helped me with the paperwork, but it did not show I would be charged over \$1100 for their paperwork help. Because AmeriTech Financial set this up through Global Client Solutions, I feel this "other student loan servicer" which is not a student loan servicer at all, but a debt collection management company shows that AmeriTech is not representing their financial services correctly.

Consumer's Desired Resolution:

Refund all the fees that they are trying to charge me, cancel the account with GLocal Client Solutions in Tulsa, OK, discontinue Auto pay with my bank, Bank of America (which was required to enroll in this program), and no more contact.

Complaint Messages

07/20/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

07/20/2016 - Ms. Eve Krot

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me.

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Talbot, Michael
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 7/19/2016 2:05:53 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I was informed by Ameritech financial representative that I would be entering a Student Loan Forgiveness Program at a set rate on a monthly basis with Loan forgiveness after a determined time frame. The paperwork was processed as a new consolidation loan at a standard payment plan that is 163.00 more per month than I was informed it would be. I was assured that I would have a significant amount of my loan forgiven at the end of the term and now am being told by the Student Loan Service Provider that received the "consolidation" that it is a basic consolidation and not a Loan Forgiveness Program at all. I was with a student loan company that was working for my me and at an amount I could afford with a limited time remaining. Now, I am starting all over with a New 25 year loan term at a higher payment that was not agreed upon.

Consumer's Desired Resolution:

I request a written transcript of the conversation that was recorded between myself and representative Aryan Carafa at AmeriTech as well as a written explanation of why I was taken advantage of and am now in a new program that was not agreed upon in the initial conversation.

Complaint Messages

07/20/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

FTC-BBB-000516

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Sizemore, Laura
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(866) 818-9026

<http://www.ameritechfinancial.com>

Date Filed: 8/8/2016 4:40:27 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I wanted to reach out about a scam involving a sham of a "company" called Ameritech Financial and student loans. I've received numerous harassing direct mail pieces stating "URGENT: FINAL NOTICE" and "IMPORTANT PERSONAL INFORMATION ENCLOSED." Inside the envelopes, I've received notices demanding to action to "declare" my student loans with the "U.S. Student Loan Department." These direct mail pieces are actually not the work of a government agency but a small, scam company called Ameritech Financial. This type of advertising is not only false in nature, but extremely harassing. As someone who works in the advertising field, I'm aware of the bounds of false advertising and this is truly harassment marketing. The words "Ameritech Financial" never once appear on any direct mail piece and they are pretending to look like the U.S. Department of Education mail pieces. Once you call, they gather all your personal information and try to "consolidate" your loans- meanwhile taking a HUGE chunk of your money and ripping you off. They send pieces of mail constantly demanding you contact the "Student Loan Department." Most people would assume this is a formal document about their loans, because they include all your personal contact information and the exact amount of your loans- which coincidentally, is public knowledge that they are exploiting. They send these mail pieces to THOUSANDS of people to take advantage of them and scare them into giving them all of their money. TOTALLY WRONG.

Consumer's Desired Resolution:

They need to provide their actual name on these marketing materials and stop pretending to be the U.S. Department of Education! Also, no more "response mandatory" or wording like this when referring to someone's loans. People who are receiving these forms are being misled.

Lastly, if someone asks to be removed from their mailing list- they need to actually remove people. I've asked to be removed MANY times and still get materials.

Complaint Messages

08/31/2016 - Brandon Frere

Respond to Complaint

FTC-BBB-000517

Stiner Attachment A - 32

The mailer to which Ms. Sizemore is referring to contained a disclosure at the bottom which reads:

Important Disclosures: The Company does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. This is not a government program. For more information please direct all questions and inquiries to [phone number].

Please note that there should be no confusion over whether AmeriTech was affiliated with the government.

It also clearly states that "Company provides document preparation and processing services for a fee." The current mailer contains disclosures to ensure no confusion. Moreover, even the verification script has the consumer acknowledge that it is not a government program - as well as it being clearly stated on our website.

All marketing is cleared by our attorneys before being used.

08/31/2016 - Ms. Laura A Sizemore

I do not accept the response made by the business to resolve Complaint: [REDACTED]

I am rejecting this response because:

While my concern was with the content of the marketing materials and the lack of company name, I was also very disturbed by the fact this company continued to send marketing materials to me via mail even after numerous attempts asking to stop. After being assured that all marketing would cease, I continued to receive direct mail pieces as recent as last week.

I spoke with Holly Novak from Ameritech Financial today and while she assured me that the marketing materials would stop, Ameritech Financial has made this promise numerous times in the past. I let Ms. Novak know that I will not consider this problem resolved until at least a time period of 6 months with no marketing materials sent to me. As of now, this is an ongoing issue with Ameritech Financial's unethical advertising and harassment.

While it may be legal for Ameritech Financial to purchase information about my student loan debt, it's entire unacceptable and illegal to continue marketing harassment- especially when their materials say things like "Response Required- FINAL NOTICE" and appear to be a creditor or governmental agency. Falsifying advertisements as the "U.S. Financial Student Loan Department" should be considered dangerous to the public as this puts people in risk of financial fraud.

FTC-BBB-000518

Stiner Attachment A - 33

09/15/2016 - Brandon Frere

Respond to Complaint

Per Laura Sizemore's request, we have removed her information from all future mailing/marketing lists upon receipt of her initial complaint. There is typically a 4 week lead time for mailing lists to be updated and suppressed. We can confirm that she will no longer receive any future mail correspondence from us. There is a possibility that she may receive similar-looking mail pieces in the future, but they will not be originated from, sourced by, or related to our company in any way, and may simply be from another company utilizing a similar marketing strategy. We have made sure that all data pertaining to Ms. Sizemore has been struck from our marketing lists indefinitely.

09/16/2016 - Lola Sizemore

I do not accept the response made by the business to resolve Complaint: [REDACTED]

I am rejecting this response because:

As stated in my previous response, I've continued getting direct mail pieces from this company. Their messaging and materials they send out are extremely misleading and they are falsely impersonating a government agency. In addition to this, I believe that Ameritech Financial should follow up with a clarification to all recipients of their marketing with an apology for sending misleading information. It should absolutely not be acceptable for a company to send out misleading, harassing and threatening mail materials to innocent recipients demanding that a government agency is requiring the recipient to work with them. Above all, this company is deliberately trying to manipulate people into work with them and I consider this issue unresolved until every recipient of their marketing materials has been informed of their deceptive advertising. Consumers need to be aware of what kind of business this is and how they have been misled.

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Denzin, Megan
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(866) 818-9026
<http://www.ameritechfinancial.com>

Date Filed: 8/12/2016 3:57:22 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

I received multiple mailings from this company advertising that they could help with Student Loan Forgiveness. I was under the impression that they were affiliated with the government program. It also advised me it was URGENT and if I didn't call by a certain date I would lose the offer. I contacted them and ultimately decided to go ahead with "the program." What they did not mention whatsoever was that they were going to consolidate my loans. This is not what I wanted because I had one where it was a very low interest rate. They also wanted my log in for my loan servicer, Nelnet. I did not want to give them my log in, but they had to see what I currently had. They have accessed my account without my knowledge multiple times and it's very frightening. When I called in to see what the fuss about, the woman tried to log in to my account but made it locked out and then I had to change MY password for them. I keep getting e-mails from Nelnet with changes they have made to my account. Ameritech claimed they can save me a lot of money, but I needed to pay more for "fees" for choosing their service. I then asked if I should pay more anyways, because I would like these loans gone sooner rather than later and they discouraged me from paying more and that I should pay the bare minimum of what they are asking. After reading other complaints on BBB website, I have grown very concerned if I fell for a scam.

Consumer's Desired Resolution:

Please stop accessing my account with my REAL loan servicing company. I also no longer want to be a part of Ameritech and want to go back to my regular, real loan servicing company. They are more accessible and are 24/7 while Ameritech advertises they are as well, but if you call after 5pm, the person just takes messages so the next day the agent can call you back. It's all very misleading. I expect the money I paid to be used for my loan payment as well.

Complaint Messages

08/26/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

10/20/2016 - Ms. Megan Denzin

I accept the business's response to resolve this complaint

FTC-BBB-000520

Stiner Attachment A - 35

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me.

AmeriTech has resolved my concerns to my satisfaction. The BBB complaint can be unpublished at this time.

Sincerely,

Megan Denzin

FTC-BBB-000521

AmeriTech Financial

Case #: [REDACTED]

**Consumer
Info:**

Schaaf, Mary
[REDACTED]
[REDACTED]
[REDACTED]@yahoo.com

**Business
Info:**

AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621

<http://www.ameritechfinancial.com>

Date Filed: 8/26/2016 5:13:51 PM

Nature of the Complaint: Product Issues

Consumer's Original Complaint:

Charles Anderson at Ameritech assisted me in preparing my documents for student loan forgiveness. He went through the qualification portion and when we got the family size he kept saying asking a lot of questions and rephrasing the definition until he said I qualified for the \$0-20 per month payment. I told him more than once that the number of people he entered as my family size do not live with me. He stated that did not matter and that by "support" it could be as insignificant as gifting money or things to them. When I received my documents, the one regarding family size specifically that the people had to live in my home. I called Mr. Anderson back and questioned him on the discrepancy. He then sent me over to his manager, I cannot recall his name, who again read me a version of the definition of family size. I again clearly said that the number on the form Ameritech prepared for me is inaccurate according to the definition on the form. He stated the verbiage is confusing and told me not to worry that no one would verify the information. I told him I was concerned about my documents being accurate. He again assured me that the family size listed was appropriate as long as I provided some sort of support and that they did not have to live with me. A few days ago I received a document from Ameritech asking for verification (names) of the people who I support and on the document from Ameritech it says "such individuals live with me and receive more than half my support". I feel I was lied to, mislead, and now have Ameritech taking my money and meddling in my student loans. I am concerned I may have some sort of consequence, more interest to pay on my loans or a loss of funds with no benefit for the money I payed. I am concerned that in fact I do not qualify for loan forgiveness or at least a reduced payment and now I need to figure out how to get back on a plan that is legitimate.

Consumer's Desired Resolution:

I would like my account with Ameritech closed and any money I paid refunded, \$210. They are scheduled to take another payment out on September 4th of approximately \$100. I do not want them associated with my student loans at all. I do not trust them to be involved in anyway any longer. Ameritech uses a third party payment processor, GCS (Global Client Solutions I think). They may need to be contacted as well in order to stop payments. These payments are withdrawn from my account.

Complaint Messages

09/09/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction via refund. Thank you.

10/20/2016 - Mary Schaaf

I accept the business's response to resolve this complaint

To Whom It May Concern:

AmeriTech has resolved my concerns to my satisfaction. The BBB complaint can be unpublished at this time.

Sincerely,

Megan Denzin

FTC-BBB-000523

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Brewer, Tasheka
[REDACTED]
[REDACTED]
[REDACTED]@yahoo.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(800) 792-8621
<http://www.ameritechfinancial.com>

Date Filed: 8/30/2016 6:46:31 PM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

I closed my account with Ameritech Financial on 7/7/16, due to being falsely misled by not being made aware of double payments needing to be made to AF and also my federal student aid service provider, FedLoan Servicing, simultaneously. Your services did not help with consolidation, and thankfully a financial catastrophe was avoided by calling and resubmitting my consolidation request and paperwork, again and correctly, directly with FedLoan. Therefore, your services were of zero benefit. An initial email on 8/24/16 was communicated regarding refund of the remaining balance of \$207. I called AF and was told that AF did not know where the monies were and to provide statements of the transactions, in which I only sent the pages of the transactions. On 8/25/16, Holly informed me that the previous day's email was not sufficient enough, and that I needed to provide all pages of bank statements, relating to the below-mentioned transactions. On 8/26/16 I obliged, even including August's statement, to prove that I was not trying to fraud AF. On 8/29/16, Holly left a voicemail stating that she received the emailed bank statements, and "August did not provide sufficient enough information for us to authorize a refund, at this time, since we do not have any money to return to you, um, at this point" and to "log onto your Global Client Solutions account and verify yourself, which you can actually see the billing, that that was actually returned to you." I reached a GCS customer service representative on 8/30/16, who informed me that since my account with GCS was closed by AF, that I possibly could not log on to see my account information. The representative was kind enough to provide me with a temporary password to see if that helped, in which case it did not. The representative verified that May & June's payments were drafted from my account, and a customer-initiated revocation of June's payment was received and \$207 was returned back to my bank account. This proves correct emailed statement information.

Consumer's Desired Resolution:

While using Ameritech Financial, \$414 total was direct debited from my account, in two transactions on 5/23/16 & 6/21/16, which in total should have been refunded during cancellation. June's monthly payment of \$207 was revoked back to my bank account on 7/7/16, leaving a balance of \$207 from May due to be returned.

I am requesting that the remaining balance of \$207 be refunded ASAP, in paper check form, due to the closing of my bank account to prevent any further misleading charges.

FTC-BBB-000524

Complaint Messages

09/09/2016 - Brandon Frere

Respond to Complaint

Company has resolved the Clients inquiry to the Clients satisfaction. Thank you.

09/09/2016 - Brandon Frere

Respond to Complaint

Ameritech Customer Service has resolved Ms. Brewer's complaint via refund. She was a pleasure to work with and we were happy to assist her. Per Ms. Brewer:

Good afternoon, Kristina.

Thank you, so much, for looking into my situation and understanding the circumstances. You going above and beyond to determine where the discrepancies were was impressive, and your superior customer service skills and compassion are appreciated.

I'm looking forward to receiving the paper check in the requested refund amount of \$207 and having this matter satisfactorily resolved.

AmeriTech Financial has resolved my concerns. The BBB complaint can be unpublished at this time.

Regards,

Tasheka Brewer

10/20/2016 - Ms. Tasheka Brewer

I accept the business's response to resolve this complaint

Thank you, so much, for looking into my situation and understanding the circumstances. You going above and beyond to determine where the discrepancies were was impressive, and your superior customer service skills and compassion are appreciated.

I'm looking forward to receiving the paper check in the requested refund amount of \$207 and having this matter satisfactorily resolved.

AmeriTech Financial has resolved my concerns. The BBB complaint can be unpublished at this time.

Regards,

Tasheka Brewer

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Capra, Kristi
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(866) 818-9026

<http://www.ameritechfinancial.com>

Date Filed: 9/13/2016 4:47:33 PM

Nature of the Complaint: Product Issues

Consumer's Original Complaint:

I signed up with Ameritech's student loan forgiveness program in May 2016 and have since, as of today, cancelled my account with this company because I discovered they were not clear, until I inquired for the fourth time, that they will be collecting a service fee for consolidated my loans every month without actually paying my loans off. As of today, this company has taken \$1,171.00 from my checking account, none of which has gone to my actual student loans. I have received false and misleading information throughout this loan process, and this money was paid under the impression that it would be put toward my loan amount, not a servicing fee. Everywhere on the Internet says to NEVER EVER PAY to have loans consolidated, but unfortunately I received this information too late. This is a scam, and I feel scammed. The time wasted over the past three months paying them the payments of \$457, \$357, and \$357 has now increased my loan amount from \$[REDACTED] to \$[REDACTED], an increase of \$854, which now also has interest attached to it. I have lost money and now my loan amount is higher. I do not think this is right or fair to do to someone who owes money already to a loan company. I am now in a worse place, and I feel lied to. I do not believe in the benefit of paying them a \$99 service fee while my loans increase into more debt year after year. There is no guarantee this loan will even be forgiven. I do not feel comfortable paying money while my loan amount continues to climb higher. This is a highly irresponsible situation. This company is not clear about their servicing, and I am afraid they will continue to scam the American public who already have debt to pay. I would appreciate it if they do the correct thing and refund my \$1,171 I paid under a false pretense. The supervisor on the phone today refused to refund me, so I have no choice but to escalate this matter.

Consumer's Desired Resolution:

Refund in the amount of \$1,171.00

Complaint Messages

10/20/2016 - Kristi Capra

Respond to Complaint

Ameritech has resolved my concerns. The BBB complaint can be unpublished at this time.

Thank you
Kristi Capra

FTC-BBB-000526

Stiner Attachment A - 41

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Cluckey, Patrick
[REDACTED]
[REDACTED]@yahoo.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(866) 818-9026
<http://www.ameritechfinancial.com>

Date Filed: 9/20/2016 2:59:42 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

After reviewing the BBB review about Ameritec Financial I wanted to submit a complaint based on the review that the company has not changed it's practices. On September 19, 2016 I received a letter stating Student Loan Payment Reduction and Forgiveness from the Student Loan Department (assuming this is student.gov). Nowhere on the letter does it state the companies names. I called and started to give my information and the underwriter told me I could have a family size of up to 9. I was only claiming my wife, myself and 2 kids which I do for taxes. He stated if I provide gifts to or anything other support to extended family they could be included in my family size which I questioned. I started to get suspicious about the whole service when I was all of the sudden disconnected. I called back immediately and the representative I was talking to was no longer available and they couldn't help me out. During the approval process I was never told about the fee's that would be paid or how this program worked until I asked.

Consumer's Desired Resolution:

This is a very misleading company. It appears they are working with or for the Government and are not up from about the fee's. The family size I questioned incase I was ever audited. I would like BBB to continue pressure on this company on being more transparent. I got the feeling they won't call me back because I was starting to ask too many questions how the program works because as a well informed consumer I have never heard of a program they were offering.

Complaint Messages

10/03/2016 - Brandon Frere

Respond to Complaint

Company has resolved Mr. Cluckey's inquiry to his satisfaction. Thank you.

10/20/2016 - Patrick Cluckey

I accept the business's response to resolve this complaint

Hi Kristina,

Ameritech has resolved my concerns and the BBB complaint can be unpublished at this

FTC-BBB-000528

Stiner Attachment A - 42

time.

Thanks,

FTC-BBB-000529

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: ZAMANI, TARA
[REDACTED]
[REDACTED]
[REDACTED]@GMAIL.COM

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(866) 818-9026
<http://www.ameritechfinancial.com>

Date Filed: 9/28/2016 2:05:44 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

I got a letter in regards to my student loans advertising (Student loan forgiveness) so I called the 800 number. I spoke to Jason and he gave me options for student loan forgiveness that seemed to good to be true. I heard about companies like this that scam students on offering fake student loan forgiveness programs. I was very interested in the service until he asked me to give him my financial aide (Fafsa) username and password!! He made it seem like its a normal thing to give him my fafsa password and username!! At that moment I was sure they are not a legitimate business and are fraudulent. I hope no one falls for this scam!

Consumer's Desired Resolution:

I would like them to explain the process of their student loan forgiveness program and where the payments are applied to and how from beginning to end. I also want to know how this business makes money and profit?

Complaint Messages

10/11/2016 - Brandon Frere

Respond to Complaint

We have attempted to contact Ms. Zamani multiple times in an effort to resolve her complaint, and have been unsuccessful so far in reaching her. Our goal is to resolve her complaint to her satisfaction. She may contact our customer service department any time, Monday through Friday from 8am to 6pm PST to speak with management regarding her complaint.

FTC-BBB-000530

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Patterson, Nina
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 9576257
(866) 818-9026
<http://www.ameritechfinancial.com>

Date Filed: 10/4/2016 11:30:49 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I would have been trying to contact Ameritech via phone and email with no response. The phone is ringing busy. This is not reassuring for customers who put their confidence in these companies. Failing to respond to emails is also disconcerting.

Consumer's Desired Resolution:

I would like assurances that I will not be charged by this company. Their poor customer services skills have destroyed any confidence that I had in this company.

Complaint Messages

10/11/2016 - Brandon Frere

Respond to Complaint

Company has resolved the inquiry to Ms. Patterson's satisfaction. Thank you.

10/19/2016 - Ms. Nina Patterson

Respond to Complaint

Many employees from this company reached out to me and explained that there was a technical error with the phone. One of the managers reached out to me and reassured me that the company was working on my behalf. I feel much more confidence in this company and I am happy that they are working on my behalf.

10/20/2016 - Ms. Nina Patterson

I accept the business's response to resolve this complaint

Kristina Sciortino and others on her staff have gone above and beyond to aid me in resolving my previous issues. I now feel much more secure about working with this company and would recommend this company to others. Please feel free to in-publish my complaint.

AmeriTech Financial

Case #: [REDACTED]

**Consumer
Info:**

Thomas, Von

[REDACTED]
[REDACTED]
[REDACTED]@cune.org

**Business
Info:**

AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 10/11/2016 9:11:01 PM

Nature of the Complaint: Sales Issues

Consumer's Original Complaint:

I called AmeriTech Financial to reduce my student loans. The gentleman that I talked to, Aryan, stated to us that our current loans would be in the six figures if I didn't sign up with AmeriTech. If I did sign up for AmeriTech my loans would go down to \$29,000. He then stated that when signing with him he would take my loans currently under Navient. Aryan stated that my \$207 payments would go to my loans. I received a call from Navient today, October 11, 2016 and they stated that I was overdue on payments. I found this strange since I thought my payments were going straight my student loans. I called Navient back and they stated they haven't received anything. Come to find out the \$207 goes to the AmeriTech company. I was scammed out of over \$600 dollars from this company.

Consumer's Desired Resolution:

I would desire a full refund of our money or at least a majority of money.

Complaint Messages

10/25/2016 - Brandon Frere

Respond to Complaint

Ameritech has resolved Mr. Thomas's inquiry via refund. Thank you.

FTC-BBB-000532

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Little, LaDonna
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 10/12/2016 9:55:17 PM

Nature of the Complaint: Product Issues

Consumer's Original Complaint:

As many other people have stated, I also received little yellow cards in the mail which suggested that I speak to someone about loan consolidation or loan forgiveness. I was very skeptical about it and I had received several of these cards and had not taken any action but I finally decided to call. I ended up speaking with someone from Ameritech Financial who was trying to get me signed up. The process was a little overwhelming and very confusing because I wasn't sure if what they were doing was legitimate. There were red flags but the person that I was speaking with had a way of convincing me that the company was legit. He even went as far as to send me links in an email that I could follow to read about the company and at that time when I clicked on one of the links which was a link to this Better Business Bureau site, I believe they were accredited. Now when I look at the site the rating is a C, and they are not BBB accredited at all. The other link that he sent me I believe was an article just talking about how good the company was and now when I follow that link it brings up a message that says the page does not exist. So that leads me to believe that there is something fishy going on and I almost believe that those links were probably set up by the Ameritech company as a way of convincing people that they are reputable. I am now paying \$207 a month for 11 months I believe, and then supposedly my payments will go down to \$119 per month. The first 11 payments that I make I believe are going to a document processing fee. They wanted the money up front, but heck if i had that kind of money, i wouldn't need consolidation. That was also a red flag that because that's a lot of money to charge just for completing some papers. Other red flags were the fact that they asked for my username and password to my Mohela account. I would consider that a violation of privacy and at the time I was actually so skeptical about it all that I told them that I wanted to cancel everything. The associate that I was speaking with was clearly upset that I had decided to cancel and after he failed to convince me that everything was okay he ended up transferring me back to another person who could help me. Even at that point they did not want me to cancel so they ended up giving me a day or so to think about it and then they called me back. I went ahead and went through with it and now I'm regretting it because I received an email from Mohela warning their customers against financial companies who are out to scam them. All of the red flags that Mohela mention fit Ameritech Financial perfectly. I also agree with others about the family household question. They were willing to include anyone that I had even sent a gift to. But I did not include that many people. The whole thing just seems shady, and people should know what they are getting into. So at this point I really want my account with Ameritech Financial closed completely so that I can transfer my loan payments back to a legitimate company. I also would like a refund of the

FTC-BBB-000533

Stiner Attachment A - 47

payments that I have made thus far since April. To my knowledge these payments are not going towards my actual loan. When I log into my Mohela account my current status of the loans is deferment. I didn't expect my loans to be in a deferment nor a forbearance. Global Client Solutions is the company that actually takes money from my account. I want that stopped as well. If not, I will change my bank information. I'm just ready to get this off my back because it's nerve wrecking to know that you have been ripped off by a company who has a lot of my personal information.

Consumer's Desired Resolution:

I want my account with Ameritech Financial completely closed, and I want a refund for the payments I have made thus far ASAP. I want to be sure that no more money is deducted from my bank account.

Complaint Messages

10/15/2016 - LaDonna S Little

Respond to Complaint

To whom it may concern, please close this complaint. I have spoken with someone from Ameritech Financial who addressed my concerns.

FTC-BBB-000534

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Gross, Vanessa
[REDACTED]
[REDACTED]
[REDACTED]@hotmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 10/15/2016 12:21:27 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I would like to file a complaint get a refund from Ameritech Financial. I have called in multiple times to attempt to close my account and not make any further payments however they are making it extremely difficult just to close the account. I have made multiple monthly payments of over two hundred dollars that I just found out are not going to my past medical school loan but for their services which is just paperwork.

Consumer's Desired Resolution:

I would like my money back so I can work with Nelnet and pay the loan myself. I also want this business to be more clear in their consumer relations and be held accountable as to how they spend the client's money that does not go toward the loan. Please let me know the best way to proceed forward.

Complaint Messages

10/21/2016 - Brandon Frere

Respond to Complaint

Company has resolved the complaint to the client's satisfaction via refund. Thank you.

FTC-BBB-000535

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Nowlen, Na'Curria
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hills, CA 95762
(800) 792-8621

Date Filed: 12/18/2016 2:28:30 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

I was led to believe by a representative of this company that the money I have been paying them for the last 6 months, \$207 a month, was being paid towards my school loans with Fed Loan Servicing. I recently spoke with a Fed Loan customer service representative and was told that they never received any money for my student loans and that I actually don't owe any money because my payments are \$0. Fed Loan told me that I should report this incident to the BBB and also contact my financial institution and local law enforcement agency. I have reached out to the company but have been unsuccessful.

Consumer's Desired Resolution:

I would like no further contact with this company and if at all possible a refund for the 6 months I been paying \$207, thinking it was going towards my student loans.

Complaint Messages

12/21/2016 - Brandon Frere

Respond to Complaint

Ms. Nowlen has spoken with our Customer Service team regarding this complaint, and we have resolved the complaint to her satisfaction. Thank you.

12/21/2016 - Ms. Na'Curria Nowlen

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me.

FTC-BBB-000536

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Vick, Ryan
[REDACTED]
[REDACTED]
[REDACTED] hotmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 12/27/2016 2:41:31 PM

Nature of the Complaint: Product Issues

Consumer's Original Complaint:

not what I expected. misled on the phone. student loans forgiveness/deferment services, is what they do/advertise, but I was misunderstood as to what this means. (I still must pay back my student loans)

Consumer's Desired Resolution:

want out of this service (monthly fee) and should really get a full refund, because product is not what I thought. I should have done more research before signing up with them. they misled me. this is a scam. criminal act, in my opinion.

Complaint Messages

01/10/2017 - Brandon Frere

Respond to Complaint

Our Customer Service department has contacted Mr. Vick and has successfully resolved all of his concerns at this time. Thank you.

FTC-BBB-000537

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Harp, Crystal
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@yahoo.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 1/14/2017 8:26:25 PM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

In June, 2016, I received letter from Student Loan Department mailed to me. I called and was told they were a student loan company and that I would be making my student loan payments to under their loan forgiveness program that would lower my total balance due to less than half of what I owe now. Instead, the payments went to them. Nothing went towards my student loans. I received an email from Mohela, the company I've been under for years, stating they have reason to believe an outside company is committing fraud, that they are not a loan company, but charging for services that Mohela provides for free. After contacting Ameritech, they denied misinforming me and said I misunderstood and refuse to refund the money. They used Global Client Solutions to deducted from my bank account, \$207, August, Sept, Oct., Nov. plus a \$20 in Aug, totaling \$848.

Consumer's Desired Resolution:

Refund

Complaint Messages

01/26/2017 - Brandon Frere

Respond to Complaint

After speaking with Ms. Harp, our Customer Service team was able to address her concerns to her satisfaction. Thank you.

FTC-BBB-000538

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Troutman, Benn
[REDACTED]
[REDACTED]
[REDACTED]@yahoo.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hills, CA 95762
(800) 792-8621

Date Filed: 1/17/2017 6:56:01 PM

Nature of the Complaint: Billing or Collection Issues

Consumer's Original Complaint:

Ameritech Financial. I have read and heard of other complaints. What I need to do is speak so someone about this. This is a short, simple explanation: Global Clients Solutions (GCS), set up a student loan repayment program. I pay them, and a portion of that goes towards my student loan. U.S. Department of Education is not receiving any money toward my loan. I have been making payments for 10 months. Global Clients Solutions (GCS) closed and my account was transferred to Account Management Plus (AcctMgtPlu). I called Ameritech Financial (800) 792-8621 to ask why the company closed and why my account was transferred to Account Management Plus (AcctMgtPlu), and why the U.S. Department of Education has not received a payment. My answers were not answered, they were "Not able to answer my questions", wanted my contact information (I did not offer that information), and I would "receive a return phone call". I read your review of this dishonest company, and I need out of this...Whatever this is that I have with them. I want to repay my student loan and not be taken advantage of from these scam, dishonest, scum the earth people. Please help me in whichever way possible! Thank You Benn

Consumer's Desired Resolution:

Refund

Released from their corrupt system

STOP PAYMENTS to them!

Complaint Messages

02/13/2017 - Tom Knickerbocker

Respond to Complaint

We received a notification that the case has been closed due to unresponsiveness on our part. I just wanted to let you know that we've been repeatedly attempting to contact Mr. Troutman with no success, on every business day Monday through Friday. At one point, we were told by Mr. Troutman to only call him after 5pm EST, but we haven't been successful in contacting him since then via phone or email.

It is our goal to reach out to Mr. Troutman and address his concerns, and we will continue our attempts.

Thank you.

--

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Michigan, Teny
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
8007928621

Date Filed: 1/26/2017 12:00:00 AM

Nature of the Complaint: Refund / Exchange Issues

Consumer's Original Complaint:

I was originally approached by a man by the name of Ben Dugar, who had reached out, claiming that my present loan providers (Navient), were a scam company, and that his company, AmeriTech wanted to help students like myself pay off their debts quickly and easily. He claimed that they reached out to help hundreds of people such as myself be warned from scam loan providers, and stated that he wished to help me pay my debt off. Although this was a lengthy conversation, towards the end, Ben had claimed that AmeriTech would be my NEW loan providers, and that I would NO LONGER need to give any money towards Navient. I specifically asked: "So, I don't need to work with Navient anymore? And the money I pay AmeriTech, will go towards my loans?" His response was "Yes, absolutely." I unfortunately, did sign a contract with them, and would be paying \$207 a month TOWARDS MY LOANS. Over time, I had received correspondence from Navient, saying that I was on forbearance. I thought this was quite strange that I was still receiving mail from Navient, when I thought I was no longer associating with Navient, at all! I immediately called and spoke to Navient, and found out some disturbing news... not only had I accrued \$1200 (from my ORIGINAL loan providers) in interest while I was paying AmeriTech, not ONE SINGLE DOLLAR of the money I spent with AmeriTech, went towards my loans, at all! I have absolute proof of this in my account! Even more disturbing, is that a representative at Navient, told me someone was calling and pretending to be Teny Mishigian (myself)! There were several documented phone calls of someone claiming they were me! They had been obviously, using my social security number, birthdate, address, etc.! Not only is that a violation of privacy, it is indeed, ILLEGAL to do! Also, when I spoke with Navient, they had WARNED me of AmeriTech (and similar scam companies). I went on your website and likewise, found several complaints of AmeriTech being a fraudulent company. After I discovered that I was being scammed, I called the number given in their e-mail, and a lady answered "phone answering service", and when she transferred me, the phone rang, and immediately hung up! I called back after being promised that I would be able to speak to a representative, and another "phone answering service" woman said she did not know what AmeriTech was, and that she only worked for "the phone answering service" and had "no association with AmeriTech". Later, a woman by the name of Kristine called me, and after angrily discovering that I indeed was scammed, she had assured me that her company had "helped hundreds of people lower their monthly payments", yet, interestingly enough, Navient had NO KNOWLEDGE of a single payment going towards my loans! When I told her the claims of Ben Dugar, she informed me that "he no longer worked there). I knew I was involved in a huge scam. Now, I have yet to get a subpoena so I may see proof of documented calls to Navient from AmeriTech,

claiming they were me. I am absolutely frustrated, aggravated, and upset that someone would take advantage of so many innocent people such as myself, who works two jobs in order to pay my bills, and stay afloat! Not only did they take my money dishonestly, they lied about who they were, and cost me more money, in the end! I speak on the behalf of innocent people and students like myself, who deserve their right to receive justice.

Consumer's Desired Resolution:

I am hoping that the BBB can investigate into my claim (and I'm sure, many others), that this company is indeed fraudulent, makes false claims, and also, engages in illegal, shady activity in posing as people/using personal information illegally.

Refund \$2255.00

Complaint Messages

02/21/2017 - Tom Knickerbocker

Respond to Complaint

We've been able to resolve this case with Ms. Mishigan. We initially had some difficulty contacting her, but was able to receive a confirmation that we've resolved her concerns to her satisfaction, and will be happy to assist her with any questions moving forward.

I also believe she may have emailed the BBB directly about the resolution of her complaint, but I'm unable to confirm that.

Thank you!

--

Tom Knickerbocker
Executive Vice President

FTC-BBB-000542

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Giffard, Tim
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 1/26/2017 4:56:39 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I was literally on the phone with a customer service rep from this company while I was on your website reading all the BBB complaints against them. The sales rep and "underwriter" both stated that family size is determined by factors that are total falsehoods. They stated that family size includes people that "HAVE lived with you this year, HAVE received gifts from you or received financial support including assistance with rent, bills or even food." They absolutely mislead me and got hung up on only after they were able to take a look at my financial information regarding student loans only after they were able to analyze my income debt and life etc. People used to get arrested for this type of thing in this country.

Consumer's Desired Resolution:

The mail notice still insinuates that they are affiliated with the department of education or the federal government in some capacity. The title of the notice claims they are the "Student Loan Department" the company name "Ameritech Financial" is not on the notice at all and they still claim that "failure to respond to this notice could cancel this offer".

Complaint Messages

02/21/2017 - Brandon Frere

Respond to Complaint

Update: Our team is continuing to attempt to contact Mr. Giffard on a daily basis with no success. It is our goal to address his concerns in a timely manner. While Mr. Giffard is not a client of Ameritech Financial, we would still like to try and address any and all concerns he may have. Thank you.

FTC-BBB-000543

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Staplefoote, Christine
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
800-792-8621

Date Filed: 3/9/2017 9:19:27 AM

Nature of the Complaint: Contract Issues

Consumer's Original Complaint:

They contacted me about my Student Loan at a lower price and I agreed but the money was not going towards my Student Loan. It was a business I was paying to kept my Student Loan Mohela from contacting me. I paid them over \$2,000 dollars. Thinking it was going paying my Student Loan and it wasn't.

Consumer's Desired Resolution:

I will like for other people to know this is a bad business deal.

Complaint Messages

03/29/2017 - Brandon Frere

Respond to Complaint

Our Customer Service team was able to contact Ms. Staplefoote and successfully address each of her concerns from her inquiry to the BBB. Through out conversation, Ms. Staplefoote expressed that she was appreciative of the resolution that was provided to her, the Company's explanation of what exactly how we are able to help our clients, and that satisfied her concerns. The Company takes great pride in meeting and exceeding each Clients expectations. Thank you for the opportunity to resolve this inquiry.

FTC-BBB-000544

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: De Zess, Troy
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@aol.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 3/15/2017 3:23:54 PM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

I have told this company to stop contacting me

Consumer's Desired Resolution:

I want the company to stop contacting me, no phone, email, and postal mail.

Complaint Messages

04/12/2017 - support@ameritechfinancial.com

Respond to Complaint

Regarding this complaint, our customer service team initially contacted Mr. De Zess, providing proof of his removal from all future methods of contact. After multiple attempts to confirm resolution of the case, we have still been unable to receive confirmation from Mr. De Zess that we've satisfied all of his concerns. Mr. De Zess is welcome to contact our Customer Service department at any time in the future, as we believe to have addressed all issues in the respective complaint. Thank you.

FTC-BBB-000545

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Banfield, Joy
[REDACTED]
[REDACTED]
[REDACTED].com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 3/28/2017 9:26:59 AM

Nature of the Complaint: Customer Service Issues

Consumer's Original Complaint:

After reading the information regarding this company on your website I have found out that they have misrepresented themselves to me. Also, when they were helping me fill out my application for student loan assistance they told me that family size is not documented and not verified. The family member does not have to live in my home but as long as I can state I provide assistance I can count them as a family member.

Consumer's Desired Resolution:

I would like a refund of the money that I have been paying them. And for them to cancel my services with them.

Complaint Messages

04/07/2017 - Brandon Frere

Respond to Complaint

Our Customer Service team was able to contact Ms. Banfield and address her concerns, as well as answer all of her questions. We are happy to have been able to clarify any miscommunication that may have occurred. Per a communication directly with Ms. Banfield, "Thank you for contacting me to resolve my issue. After speaking with you today, I am comfortable saying Ameritech has resolved my concerns and the BBB complaint can be unpublished at this time." The client wishes to keep her complaint private, and as a Company we respect their decision. Thank you.

04/07/2017 - Joy Banfield

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me. I am satisfied with my resolution with Ameritech, but after reading the message from them to you, it bothers me to see the way it was written. If feel my resolution required me to state my complaint can be unpublished. Privacy was not my issue. It is Ameritech's issue. I just want to make that clear. Thank you for your assistance with this matter.

04/27/2017 - Brandon Frere

Respond to Complaint

We apologize for the miscommunication, at no time do we require a complaint to be unpublished. It was our understanding that the Client wished for this to occur. Please consider this response so that we can clarify our joint understanding of the resolution now, at this time. Thank you.

04/27/2017 - Joy Banfield

I accept the business's response to resolve this complaint

Better Business Bureau:

I have reviewed the response made by the business in reference to my concern, and find that this resolution is satisfactory to me.

FTC-BBB-000547

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: browne, alden
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@yahoo.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 4/11/2017 7:52:31 PM

Nature of the Complaint: Service Issues

Consumer's Original Complaint:

ameritech financial sold me a nice dream. Trying to reach an agent is crazy. Im talking to a receptionist when i call their 800 numbers. Then they tells me i have wait 48 hours for an agent to called me back. i really want to know is this a legitimate company to help people with their student loans. For this company to use former president OBAMA name to reel people in is crazy. i made payments starting from march 14, 2016 for \$207 a month. That's for 9 month. now i have other student loans company sending emails stating that i owe them money and calling me. I just want to know is this company legit or phony? can you please help out

Consumer's Desired Resolution:

if my money that im sending ameritech is not going towards my student loans, i need a refund period

Complaint Messages

04/21/2017 - Mr. alden browne Jr. (Review)

Respond to Complaint

Ameritech has resolved my concerns. it wasn't good communication me and the agent, but everything was taken care of and i appreciate there time.

FTC-BBB-000548

AmeriTech Financial

Case #: [REDACTED]

Consumer Info: Colocino, Joshua
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]@gmail.com

Business Info: AmeriTech Financial
1101 Investment Blvd Ste 290
El Dorado Hls, CA 95762
(800) 792-8621

Date Filed: 4/20/2017 4:58:36 PM

Nature of the Complaint: Advertising Issues

Consumer's Original Complaint:

I was contacted by Ameritech about my current college loans detailing that financially they aren't feasible and trying to determine a alternative of making payments due to the financial stress its put on me. Ameritech representative and I spent over an hour going through what the process would look like for my current situation. Representative explained that based off my current amount of college loans (\$ [REDACTED]) through Navient, they would be able to help me and take my loans from \$ [REDACTED] to \$35,000 for my entire education. All that was required was them to complete documentation and financial information from me. This resulted in me sending them my current tax return, previous tax return and multiple other documents supporting my financial status. For them to complete this paperwork and filing, would be \$900 which was broken up into 3 payments of \$300 monthly until the documents would be filed. Once documents would be filed I would be then paying what I assumed and was told would be \$119.00 going to my college loans of \$35,000. After two months of not hearing or getting any information back, I finally started researching and finding out what the company was doing was filing paperwork that I could complete myself through Navients website. The documents were not anything with decreasing my loan amount but to halt my loans from being in repayment and placing my interest baring (meaning entire loans are halted, interest would be gained). My loans would now go from \$ [REDACTED] to almost \$300,000!! I called complained that I was mislead and wanted to halt all processing and service. Once I filed complaint and asked for my account to be stopped, I requested that I receive my \$900 back as the filling was unreasonable and truly a ripoff. I was informed that money could not be returned and I would no longer have a account with Ameritech. I lost \$900 and now am back in my financial downturn due to the misleading and misdirect of this horrible company.

Consumer's Desired Resolution:

I want a refund of my payments to file the paperwork and an apology from the company for misleading and misdirecting me resulting in more hardship.

FTC-BBB-000549

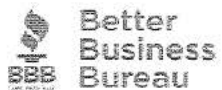
Consumer Name	Date Closed	Narrative	Outcome
Melvin Hernandez	6/7/2017	<p>The representative at AmeriTech Financial led me to believe that after 10 years of payments to AmeriTech, in the amount of \$207 per month, my loan would be reduced to around \$20,000. And the monthly payments I would be making would go towards my loan. I have been paying this company for a year based on the information I was given, and this caused my Nelnet loan to delinquent. In the application process, they instructed me to provide false information regarding my family size in order to complete the documents. The representative I spoke with instructed me to apply for PSLF based on their analysis of my financial situation. I submitted my application and all paperwork on 5/13/2016. I called on 5/23/2017 the Fed Loans dept to inquire about the status of my qualifying payments and was told my application was never received. I would not have known if my employer qualified for PSLF because my documents were never submitted, and according to the PSLF program, the department determines this information. Extremely frustrated, I spoke with AmeriTech on 5/22/2017 and 5/23/17 and was transferred to a supervisor, Abhinav Joshi whom went by AJ. I demanded a refund for all services paid. I was advised that he would review the tapes from my initial conversations to assess the validity of my claims. He advised that all agents are instructed to read through a script during the application process. After reviewing the tapes, AJ called me back advising they would not be able to refund my money based on his observations. I did not want to take his own word for it, so when asked if I can obtain a copy of the tapes to hear for myself, AJ advised that it would not be available to me. On 5/23/2017, I spoke with yet another representative asking about the status of my PSLF submission. She advised that my form was never sent and she could not give me a reason. She called back after researching and instructed that I never gave AmeriTech my consent to submit my application. I told her that was incorrect, that I submitted and signed the forms. I demanded a refund again and was transferred to AJ. He advised that AmeriTech does not have to send in the PSLF application until later because it was useless. I don't understand why they would have me fill out an application, and not send it if it was useless. They could not give me a reason why. Per the PSLF guidelines that you can find on the Department of Education website, it states, "However, if you ultimately do not meet the eligibility requirements for PSLF, you will be responsible for repaying the entire balance of your loan, including all accrued interest." How will I have known if I were even qualified if my application was never sent? I asked AJ again why I could not get a copy of tapes, and his response was: "that's just what my manager said, I don't know." I demanded that this case be escalated and asked for manager contact information. AJ could not provide that information, and a</p>	I want 100% of my money refunded for services that were not delivered.
Katrina Lewis	6/11/2017	I was referred through a person to give this business a call for 'loan forgiveness' because we work for a qualifying company. They took information - logged into my Navient account, obtain bank information; only to start taking money without any service. I have not been 'approved.'	I want my money returned and a letter stating that no other collections will be withdrawn from my account.
Christine DeJongh	6/23/2017	<p>I want to warn anyone out there that is thinking this is any kind of solution, to run the other way. They lied to me and told me that any gifts or money counted towards family size on 'the program they were signing me up for.' I asked and questioned because I live alone. They ended up stating that my household size was way bigger than it is and qualified me for 'the program' that was supposed to allow me to pay for 20 years with a small amount to them for processing the paperwork and after that the remainder of the loan would be forgiven. All they do is put your loan in forbearance. I asked about this paperwork and was told to stop paying my loans to Navient and this was just to make sure everything was current until approval was done. NOT ONE DOLLAR THAT I PAID WENT TO MY LOANS. As renewal approached I did some more reading on them and saw the same things happening on BBB. I called and questioned and was told that they have 'retrained' their sales staff and that I do not now (which means never did) qualify for this program. There is no program. All it does it but your loans in forbearance which I never needed in the first place. I was told this was a new program that was better than the one I was in. Now I have to start from square one with the Department of Education which I don't have time to do and my loans have been accruing interest the whole time. Total scam.</p>	I want to be put back to whole. My loans where they should be, any extra administrative fees refunded as well and my time and aggravation and any other detrimental costs. I will end up with a higher loan payment now after making other financial decisions based on 'the program' This effects so many other financial decisions.
Felicia Barr	7/16/2017	Ameritechfinancial took over my student loan for a lower payment each month that supposed to go to my loan holder great lakes after six months i have to recertify with Ameritechfinancial with my monthly budget the representative told me over the phone that they cant get into my account with great lakes unless i set up a password for her to use.i called great lakes and they informed me that Ameritechfinancial never made a payment to them since march 2016 .	I would like my balance of 1620 00 that i have payed out to Ameritechfinancial over the course of six months return to me.

Consumer Name	Date Closed	Narrative	Outcome
Lisa Shenk	8/4/2017	<p>Good morning. I hope you have had your coffee. I mistakenly trusted Ameritech Financial to consolidate my student loans, draft automatically from my bank account each month under the impression my student loans were consolidated and that amount of money drafting from my account was going towards the entire amount I owed for my education. I did research, but I wish I would have done more. My real student loan was in forbearance and my automatic draft was not being applied to it. I called Ameritech to ask where that money was going. I talked to Tyler (who is a supervisor) about my concern. He talked in circles, and I let him know I heard what he was saying, but my concern is the fact that I have consolidated my student debt, I'm making payments to lower the amount owed, and my payments have yet to be applied to the base of the loan that has now GROWN by approximately \$2,000 without explanation. I mentioned holding on to all documents I had received from Ameritech during my consolidation (June 16- Oct 16) & also mentioned involving the BBB if we could not resolve the situation. He put me on hold (multiple times) to chat with a supervisor about my situation. By the end of our chat, they had offered me a \$1,000 refund. I was livid. They took more money than that from me, but ultimately, its about the principle. I requested 2 things in our conversation: My money back & my YELP review they are using on the front page of the website to be taken down. I have since updated that review on YELP to reflect accuracy. I do not want people to make the mistake I've made due to the praise I mistakenly gave them. I strongly base my opinions on online reviews, which is why this is important to me. The yelp review is the reason I am writing you now. I do not know how else to get them to remove that after my multiple requests via email and during that phone conversation with the supervisor(s). They did refund me \$1,450 of the money they took from me as long as I had the understanding that we were parting amicably. Don't get me wrong, I was happy to get that money back, but I am wondering what type of business can get away with operating like this. I would be happy to answer any questions you may have, feel free to email me at [REDACTED]@gmail.com, but please see what you can do about getting my YELP review removed from https://ameritechfinancial.com/. Thanks for your time. Lisa Shenk</p>	I want my inaccurate YELP review removed from the front of their webpage. I have updated it on YELP and requested it be permanently removed from their website multiple times via email and phone conversation. This is important to me & has not been done yet.
Chelsea Olds	8/8/2017	I started paying my student loans through AmeriTech Financial because they said it was a student loan forgiveness. I've been paying them for 9 months and they have not paid me money towards my actual loan at all. My loan is still the same as when I began paying them.	I would like a refund for all the money I paid into thinking that it was actually going towards my overall student loan.
Carlos Clara	8/15/2017	Noncompliance in student loan reduction, and money paid to Ameritech that was not applied to the loan	I would like a refund of the money that I spent.
Desiree Sheely	8/22/2017	I received a notice that they could help with Student Loan Payment, Reduction, and Forgiveness. I called them, they said they could help and I qualified for the loan forgiveness program but I'd have to pay so much a month for their services and to be put into this program. This was Feb of 2016. I was told I was approved and they needed documentation which I sent and I thought all was great. My first payment was March of 2016 and I never missed one payment. Today I looked at my lenders page and saw that it wasn't showing any plan that I was in and my amount owed was now \$26,000 higher because of capitalized interest on my account. This was due to Ameritech putting my loans into forbearance, without advising me that there were issues for the past year and a half. I was lead to believe I was in a Income-Based Repayment program and found out today that I was never approved and they failed to tell me this. However, they didn't fail to collect their fees every month and allow my interest to continue building. They advised they would give me a refund of some of the money but not all and they will do nothing further to help me get all of this straightened out. They stated they are doing an investigation on their end to make sure this doesn't happen to anyone else. This does not help me and has hurt me now financially because I now have more interest on my already large sum of money that I owe on my student loans.	I would like to be reimbursed the full amount that I have paid for their services and I would like the accrued interest to be removed from my loans or handled by Ameritech Financial. I would also like something in writing to provide to my student loan lenders explaining that I was doing the right thing by handling my loans and trying to stay on top of repaying it by being responsible and contacting a firm to help. Ameritech failed to provide the service that they promised from our first conversation.
Michael Diacont	9/8/2017	I signed up for the program over a year ago. Contributing about \$100 to \$200 a month to go towards my student loans. I received a call stating my payment will go up \$500 a month. I then realized that none of my payments went towards my student loans. Ameritech was keeping it for fees. I feel I was scammed. Called customer service and they said sorry it is our fees. I am seeking a lawyer to get a refund.	I would like to have a refund

Stiner Attachment B

4/28/2016

BBB of Northeast California Mail - Ameritech



Laurie Alexander <lalexander@necal.bbb.org>

Ameritech

Gmail Personal [REDACTED]
To: Laurie Alexander <lalexander@sacramento.bbb.org>

Wed, Apr 27, 2016 at 7:12 PM

They did give me 1 refund but they billed again so I will contact them again to see when they are going to refund the other amount.

Melissa Wells SLP-A
[Quoted text hidden]

FTC-BBB-000168

4/29/2016

BBB of Northeast California Mail - Fwd: Isiah McCall @ Ameritech Financial



Laurie Alexander <lalexander@necal.bbb.org>

Fwd: Isiah McCall @ Ameritech Financial

Word Play [REDACTED]
To: Laurie Alexander <lalexander@sacramento.bbb.org>

Wed, Apr 27, 2016 at 7:15 PM

Here are the most recent I can forward you all of them.

Melissa Wells SLP-A
Word Play Ilc

NOTICE: This e-mail (and any attachments) may contain PRIVILEGED OR CONFIDENTIAL information and is intended only for the use of the specific individual(s) to whom it is addressed. It may contain information that is privileged and confidential under state and federal law. This information may be used or disclosed only in accordance with law, and you may be subject to penalties under law for improper use or further disclosure of the information in this e-mail and its attachments. If you have received this e-mail in error, please immediately notify the person named above by reply e-mail, and then delete the original e-mail. Thank you.

Begin forwarded message:

From: Isiah McCall <isiah.mccall@ameritechfinancial.com>
Date: April 19, 2016 at 12:50:02 PM MST
To: Word Play [REDACTED]
Subject: Re: Isiah McCall @ Ameritech Financial

Ok, we will issue you a refund for your last payment for the amount of \$207. The refund will be placed back into your account between 7 to 10 business days.

On Tue, Apr 19, 2016 at 12:08 PM, Word Play [REDACTED] wrote:
Then yes please just refund me last months amount and I will suck up the other amount

Melissa Wells SLP-A
Word Play Ilc

NOTICE: This e-mail (and any attachments) may contain PRIVILEGED OR CONFIDENTIAL information and is intended only for the use of the specific individual(s) to whom it is addressed. It may contain information that is privileged and confidential under state and federal law. This information may be used or disclosed only in accordance with law, and you may be subject to penalties under law for improper use or further disclosure of the information in this e-mail and its attachments. If you have received this e-mail in error, please immediately notify the person named above by reply e-mail, and then delete the original e-mail. Thank you.

On Apr 19, 2016, at 10:58 AM, Isiah McCall <isiah.mccall@amentechfinancial.com> wrote:

Hello.

If you are wanting to petition for a larger refund amount then that means that you were not satisfied with the offer of the last payment to be refunded back to you. So again, if you are wanting to petition for a larger refund amount than you can write a petition explaining your situation and why you feel that you deserve a larger amount. If you are saying that you will be satisfied with the refund amount of the last payment then that means that you will not be writing a petition for a larger refund amount. The decision is yours.

FTC-BBB-000162

Thanks,

On Tue, Apr 19, 2016 at 10:39 AM, Word Play [REDACTED] wrote:

I did tell you I would except the last payment as a refund, but that I want to have the other amount refunded to if you were listening to me. Your customer services skills are very inconsistent and unreliable you don't listen to customers when they talk. So yes please process the refund for last month and I will deal with the rest

Melissa Wells SLP-A
Word Play llc

NOTICE: This e-mail (and any attachments) may contain PRIVILEGED OR CONFIDENTIAL information and is intended only for the use of the specific individual(s) to whom it is addressed. It may contain information that is privileged and confidential under state and federal law. This information may be used or disclosed only in accordance with law, and you may be subject to penalties under law for improper use or further disclosure of the information in this e-mail and its attachments. If you have received this e-mail in error, please immediately notify the person named above by reply e-mail, and then delete the original e-mail. Thank you.

On Apr 19, 2016, at 9:18 AM, Isiah McCall <isiah.mccall@ameritechfinancial.com> wrote:

Hello,

Due to our conversation today, I am letting you know that your account has been closed and you will get a official confirmation within 24 hours. You were offered a refund for your last payment but you have decided to not accept that offer and write a petition to our Executive Members explaining your situation and why you feel you deserve a larger refund amount. You can send your petition to this email and I will forward it to the members and they will handle the issue how they see fit.

Thanks,



1101 Investment Blvd. Suite 290
El Dorado Hills, CA 95762

Phone: (800) 792-8621

Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com

Customer Service: customer.service@ameritechfinancial.com

Submit Documents: income.doc@ameritechfinancial.com

Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of

FTC-BBB-000163

4/28/2016

BBB of Northeast California Mail - Ameritech



Laurie Alexander <lalexander@necal.bbb.org>

Ameritech

Gmail Personal [REDACTED]
To: Laurie Alexander <lalexander@sacramento.bbb.org>

Thu, Apr 28, 2016 at 9:39 AM

No the money was only for their fees none of the money went to my student loans. And that is why I got worried and wanted to cancel. Because the fee is charged every month even though they are not doing anything else in the case

Melissa Wells SLP-A
[Quoted text hidden]

FTC-BBB-000166

Stiner Attachment C

5/31/2016

BBB of Northeast California Mail - Re: Ameritech



Elizabeth Nichols <enichols@necal.bbb.org>

Re: Ameritech

1 message

Mary Marks [REDACTED]

Thu, May 26, 2016 at 6:27 PM

To: Laurie Alexander <lalexander@sacramento.bbb.org>

Hi Laurie.

Ameritech will not stop contacting me to try and "resolve" and "remove" my complaint from the BBB. I am NOT removing the complaint. I have a feeling this pestering is how they keep their A+ on BBB. I am a completely honest person. I reviewed this information with my father (a lawyer) before I contacted you and know this company was at fault. Please post my complaint.

Thank you. If you have any questions and concerns feel free to contact me.

Mary Marks

Sent from my iPhone

On May 2, 2016, at 12:24 PM, Laurie Alexander <lalexander@sacramento.bbb.org> wrote:

Dear Mary,

Thank you for your response. It would be great if you could find the contract. Was Ameritech going to make the payments to your lender out of the money you paid them?

Best regards,

Laurie Alexander

On Sun, May 1, 2016 at 8:45 PM, Mary Marks <[REDACTED]> wrote:

Hello Laurie.

I no longer have a copy of the contract because they removed it from docusign when I refused to sign after reading some of the finer print. I will try and get it back to show you. The payment information was to the end. It stated I was paying about \$70/mo, towards my loan and \$100 to the Ameritech company. When I inquired about that, I was informed that the \$100 a month covered filing the paperwork and whatnot. That is a heck of a profit for "paperwork."

What else do you need? This person quoted me up and down about their A+ rating with the BBB. Both companies (BBB and Ameritech) are based in Sacramento, CA. Weird.

Thanks.
Mary

On Thu, Apr 28, 2016 at 12:16 PM, Laurie Alexander <lalexander@sacramento.bbb.org> wrote:
Dear Ms. Marks,

From your complaint, you state the company took 60% of the loan payment and 40% went toward your loan payment. Were you making monthly payments to Ameritech and then Ameritech was making payments on your loan for you?

If so, do you happen to have any documentation for that?

FTC-BBB-000180

Stiner Attachment C - 1

Stiner Attachment D



Elizabeth Nichols <enichols@necal.bbb.org>

Re: Your BBB Complaint Against AmeriTech Financial

1 message

Timothy Jones <[REDACTED]>
Reply-To: Timothy Jones <[REDACTED]>
To: Elizabeth Nichols <enichols@sacramento.bbb.org>

Thu, Jun 2, 2016 at 4:00 PM

The only other documents that I received from the business were electronic, DocuSign forms that I signed in order to commence what I believed was a student loan forgiveness program.

On Thursday, June 2, 2016 11:13 AM, Elizabeth Nichols <enichols@sacramento.bbb.org> wrote:

Good Morning to you too. Thank you for your response. Did you receive any other paperwork or written contract from the business?

On Thu, Jun 2, 2016 at 7:04 AM, Timothy Jones <[REDACTED]> wrote:

Good morning Elizabeth,

Unfortunately I do not have the mail notice that I originally received. It advertised a phone number to call if I was interested in student loan forgiveness.

V/r,
Timothy Jones.

Happy Connecting. Sent from my Sprint Samsung Galaxy S® 5

----- Original message -----

From: Elizabeth Nichols <enichols@sacramento.bbb.org>
Date: 06/01/2016 6:52 PM (GMT-05:00)
To: [REDACTED]
Subject: Your BBB Complaint Against AmeriTech Financial

Dear Mr. Jones,

I am contacting you today to see if you might be able to provide us with more information about your experience with AmeriTech Financial. We are currently investigating this company and anything you can provide us with will be helpful. In your complaint you explained that you received a deceptive advertisement from this business in the mail. Do you still have a copy of this advertisement? Would you be able to email me a copy or photograph of the ad? Do you remember any of the claims made on the advertisement?

Thank you in advance for your help. Please feel free to give me a call if you have any questions.

FTC-BBB-000188

Sincerely,

--

Elizabeth Nichols, *Trade Practices Specialist*
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

916-231-8929
enichols@sacramento.bbb.org
bbb.org Start With Trust®

--

Elizabeth Nichols, *Trade Practices Specialist*
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

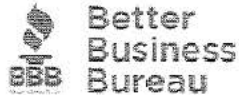
916-231-8929
enichols@sacramento.bbb.org
bbb.org Start With Trust®

FTC-BBB-000189

Stiner Attachment E

8/22/2016

BBB of Northeast California Mail - Re: Your BBB Complaint Against AmeriTech Financial



Elizabeth Nichols <enichols@necal.bbb.org>

Re: Your BBB Complaint Against AmeriTech Financial

1 message

Deana Noble <[REDACTED]>
Reply-To: Deana Noble <[REDACTED]>
To: Elizabeth Nichols <enichols@sacramento.bbb.org>

Sat, Aug 20, 2016 at 8:31 AM

I don't want Ameritech Financial to get away with scamming others and the refund of my money was not technically to render my complaint null and void. It was a want of the company that they not be exposed for the frauds they are. I want to warn others that Ameritech Financial is a scam and that they are not authorized to collect money for the lender Navient who used to be Sallie Mae. I want others to know that they charge fees on what they do and that it is free through the lender and that the lender is more than willing to take the time to go through the effort to help the borrower understand the process.

Deana Noble

Women are Angels
And when someone breaks our wings
We simply continue to fly ... on a broomstick
We are flexible like that

On Friday, August 19, 2016 5:24 PM, Elizabeth Nichols <enichols@sacramento.bbb.org> wrote:

Hi Deana,

This is to followup on our conversation about AmeriTech Financial. If you change your mind and would like to have your complaint against the company published, you can reply to my email here. Hope you have a good weekend and please feel free to call me if you have any questions.

Sincerely,

Elizabeth Nichols, *Trade Practices Specialist*
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

1/2

FTC-BBB-000405

Stiner Attachment E

Stiner Attachment F

Student Loan Department
866-238-9743

Account #: [REDACTED]

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
SACRAMENTO, CA
PERMIT # 1827

RE: Student Loan Payment Reduction & Forgiveness

[REDACTED]

Nacurria Nowlen

[REDACTED]



Disclaimer and Disclosures: The Company does not assume or pay consumer debts and does not provide tax advice. This is not a loan. Company provides document preparation and processing services. A list of company products and services are online and mutually exclusive from each other. Read and understand all contract terms prior to agreement. Use Terms of Use and Privacy Policy for additional guidelines regarding or restrict the software in any particular situation. There are many loan forgiveness programs available and you may apply on your own directly with the DOL for all purposes without fee. We are not affiliated or retained for use. Our services are intended to make it easier and quicker to complete all application forms. All student loan issues before plans are subject to lender approval. This is not a home loan as regulated with a government agency. For more information about the programs offered please direct all questions and inquiries to 866-238-9743.

ATTENTION: Nacurria Nowlen

*Ameritech
Financial*

are pleased to inform you that you may now participate in the Student Loan Document Preparation & Processing Services Program. This program can immediately assist you in potentially saving thousands on your student loans.

With the implementation of the Health Care and Education Affordability Reconciliation Act of 2010, the U.S Department of Education has adjusted their re-payment policies. You may now be eligible for:

- ✓ **\$0/ month Monthly Student Loan Payment**
- ✓ **No Minimum Income Requirement or Credit Check**
- ✓ **Loan Forgiveness Programs**
- ✓ **No Impact on your Credit Rating or Score**
- ✓ **No Program Payment for up to 90 days**

To confirm your eligibility, please contact our Student Loan Department with your account #:

Toll Free: 866-238-9743

Monday - Friday 10am - 9pm EST

*ASK name
website, company name*

*make sure not
a scam!*

Stiner Attachment G



Elizabeth Nichols <enichols@necal.bbb.org>

Fwd: Follow Up from AmeriTech

1 message

Crystal Harp <[REDACTED]>
To: Elizabeth Nichols <enichols@sacramento.bbb.org>

Mon, Jan 23, 2017 at 2:36 PM

Sent from my iPhone
with heartfelt love! Crystal

Begin forwarded message:

From: Crystal Harp <[REDACTED]>
Date: January 18, 2017 at 4:13:27 PM EST
To: Glantz & Glantz <fgdocs@glantzlaw.com>
Subject: Fwd: Follow Up from AmeriTech

File # [REDACTED]

Attorney Zamakis

Sent from my iPhone
with heartfelt love! Crystal

Begin forwarded message:

From: Holly Novak <holly.novak@ameritechfinancial.com>
Date: January 18, 2017 at 3:57:29 PM EST
To: [REDACTED]
Subject: Follow Up from AmeriTech

Hello Miss Harp,

Per our conversation, I'm outlining a few details we discussed.

Your account has been terminated as of 12/14/2015. Billing and Processing was notified to cease all work on your behalf.

In order to initiate the refund of \$848.00 I will need the resolution statement for the BBB. Please email me the statement below at your earliest convenience.

"AmeriTech has resolved my concerns. The BBB complaint can be unpublished at this time."

Once I receive the statement above the refund will be initiated. Allow 10-14 days for receipt. If you have any questions about what we discussed you can refer to case number [REDACTED]

Thank you for your time today. I'm glad we were able to come to a resolution.

--

Warm Regards,

Holly Novak
Operations Manager

FTC-BBB-000415

Stiner Attachment G - 1



1101 Investment Blvd. Suite 290
El Dorado Hills, CA 95762

Phone: (800) 792-8621
Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com
Customer Service: customer.service@ameritechfinancial.com
Submit Documents: income.doc@ameritechfinancial.com
Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All participants in Ameritech Financial's referral program must agree to the Terms & Conditions of the program, reviewable at refer.ameritechfinancial.com.

Student Loan Payment Reduction & Forgiveness

Student Loan Department
1-800-352-6043

Account # [REDACTED]

RE: Student Loan Payment Reduction & Forgiveness

Crystal Harp
[REDACTED]



AnswerTech

ATTENTION: Crystal Harp

We are pleased to inform you that you may now participate in the Student Loan Document Preparation and Processing Services Program. This program can immediately assist you in potentially saving thousands on your student loans.

With the implementation of the Health Care and Education Affordability Reconciliation Act of 2010 the U.S. Department of Education has adjusted their re-payment policies. You may now be eligible for:

- ✓ Student Loan Payment as low as \$0/ month
- ✓ Loan Forgiveness Programs
- ✓ No Negative Impact on your credit rating
- ✓ No Program Payments for up to 90 days upon enrollment

To process your application today, please contact us at: 1-800-352-6043 Monday - Friday 10am - 9pm EST. Failure to respond to this letter may cancel the offer for services.

For more details about your eligibility, please contact one of our representatives today and provide your personal Account Number [REDACTED]

Warm Regards,



Student Loan Department
1-800-352-6043
Account Number [REDACTED]

Disclaimer and Disclosure: Company is a Better Business Bureau (BBB) accredited business in good standing that holds an A+ rating. We do not guarantee our consumer rights and do not provide tax advice. This is not a loan. Company products and services are optional and available as described in our terms and conditions. All contracts terms apply in full. We have many success stories but cannot guarantee any results or predict the amount of savings. There are many other things available. Company provides document preparation and processing services for a fee. Payment of services is required as per program terms by contacting the Department of Education (DOE). All student loan assistance plans are subject to credit review. This offer is Company affiliated with a government agency. For more information about the program offered please direct all questions to: 1-800-352-6043

Student Loan Payment Reduction & Forgiveness

Student Loan Department
1-866-931-9244

Account #: [REDACTED]

RE: Student Loan Payment Reduction & Forgiveness

Crystal Harp

[REDACTED]



ATTENTION: Crystal Harp

We are pleased to invite you to participate in the Student Loan Document Preparation and Processing Services Program. This program can immediately assist you in potentially saving thousands on your student loans.

With the implementation of the **Health Care and Education Affordability Reconciliation Act of 2010** the U.S Department of Education has adjusted their re-payment policies. You may now be eligible for:

- ✓ Student Loan Payment as low as \$0/ month
- ✓ Total Loan Forgiveness Program
- ✓ No Negative Impact on your credit rating or score
- ✓ No Program Payments for up to 90 days upon enrollment
- ✓ No Minimum Income Requirement or Credit Check

To process your application and start saving money, please call us toll-free at: 1-866-931-9244. We are here to assist you Monday - Friday 9am - 8pm CST.

For more details about your eligibility and savings, contact one of our Certified Account Representatives today and provide your Personal Account Number [REDACTED]

Warm Regards,

Student Loan Department
1-866-931-9244
Account Number: [REDACTED]

Eligibility and Disclaimers: The Company does not assume any responsibility for the borrower's debt and does not provide tax advice. This is not a loan, savings, or investment product and processing services for a fee. Company products and services are optional and separate from each other. First Aid understands all associated risks and does not guarantee any outcome. While we may use our best efforts to predict the outcome in any particular situation, there are many free government programs available and you may apply on your own directly with the DOE for its services without fee. We are not associated or required by any other entity to process, collect, and sponsor to complete all applications online. All student loan assistance plans are subject to lender approval. This is not our Company's affiliated with a government agency. For more information about the program, visit our website or call us at 1-866-931-9244.

Auto debit

Take

Am. Financial

207 x 1 mo.

207 x 10 mo.

207 x next month x 25 yrs

37,000

1-800-792-8621

Stiner Attachment H



Elizabeth Nichols <enichols@necal.bbb.org>

Re: FRAUD ALERT - Notice about student loan servicing scams

1 message

Crystal Harp <[REDACTED]>

Thu, Mar 23, 2017 at 2:23 PM

To: Elizabeth Nichols <enichols@sacramento.bbb.org>

I just received it in the mail last week, I believe Friday.

Sent from my iPhone
with heartfelt love! Crystal

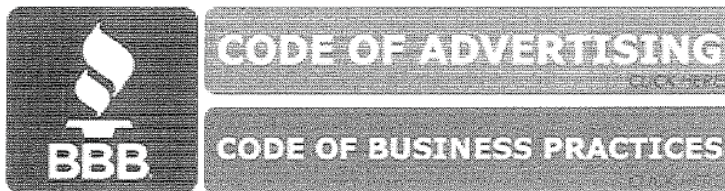
On Mar 23, 2017, at 4:37 PM, Elizabeth Nichols <enichols@sacramento.bbb.org> wrote:

Hi Crystal,

Thank you so much for sending these over! All of this is extremely helpful to us. When did you receive the advertisement you attached?

Elizabeth Nichols, Trade Practices Specialist
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

916-231-8929
enichols@sacramento.bbb.org
Start With Trust®
bbb.org

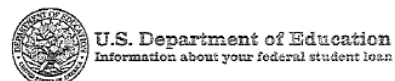


On Thu, Mar 23, 2017 at 12:52 PM, Crystal Harp <[REDACTED]> wrote:

This is the email that 1st alerted me that something wasn't as it seemed.

On Thursday, March 23, 2017 3:46 PM, Crystal Harp <[REDACTED]> wrote:

On Thursday, October 6, 2016 10:32 AM, MOHELA Student Loan Servicer <mohela@mohela.com> wrote:



FTC-BBB-000435

Stiner Attachment H - 1



Elizabeth Nichols <enichols@necal.bbb.org>

Fw: FRAUD ALERT - Notice about student loan servicing scams

1 message

Crystal Harp <[REDACTED]>
Reply-To: Crystal Harp <[REDACTED]>
To: Elizabeth Nichols <enichols@sacramento.bbb.org>

Thu, Mar 23, 2017 at 12:52 PM

This is the email that 1st alerted me that something wasn't as it seemed.

On Thursday, March 23, 2017 3:46 PM, Crystal Harp <[REDACTED]> wrote:

On Thursday, October 6, 2016 10:32 AM, MOHELA Student Loan Servicer <mohela@mohela.com> wrote:



MOHELA recently became aware of debt relief companies that are charging fees to help you with your student loan such as completing consolidation, applying for an income-driven repayment plan, qualifying for forgiveness programs, and/or getting out of default. **Caution - you never have to pay for student loan help!** The U.S. Department of Education contracts with MOHELA to service your student loan and we in turn provide services to you for FREE. As your dedicated federal servicer contracted to work for the Department of Education, we can help you:

- Lower monthly payments
- Consolidate federal student loans
- Check on loan forgiveness
- Apply for options to postpone payments
- Resolve delinquency
- Get out of default

You *never* need to pay for these services. MOHELA is committed to providing you with quality and complimentary customer service. For help with your student loan, use our **official website mohela.com** or call using our **official phone number 888.866.4352**.

Protect yourself

Unfortunately, some companies act unethically or potentially illegally to get your business—misrepresenting themselves as having a relationship with the Department of Education, violating students' privacy by inappropriately using their FSA IDs, and claiming that government programs are their own. The Department of Education continues efforts to crack down on these companies to protect student borrowers like you.

If you think that you've been scammed, learn your options. Many state governments have an Office of Consumer Affairs or Consumer Protection either within or affiliated with, the Office of the Attorney General for each state. At the federal level, the FTC and the CFPB have the authority to act against companies that engage in deceptive or unfair practices.

Learn more about how to protect yourself: <http://blog.ed.gov/2016/01/dont-be-fooled-you-never-have-to-pay-for-student-loan-help/>

Sincerely,
MOHELA

FTC-BBB-000433

This email is an attempt to communicate timely information to you. If you wish to contact us, please go to www.moheila.com. Replies to this message will not be read or responded to. If you do not want to receive future information of this nature, please unsubscribe or contact customer service at 888.866.4352. Please note that unsubscribing from MOHELA's email campaigns will not cancel or change the status of accounts which have elected MOHELA Paperless delivery.

[Privacy Policy](#)

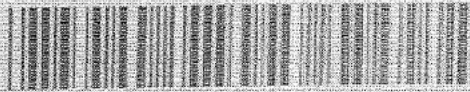
This message is an attempt to collect a debt and any information obtained will be used for that purpose.

California residents: The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or www.ftc.gov.

ATTENTION: STUDENT LOAN PAYMENT REDUCTION AND FORGIVENESS

[Reference No: [REDACTED] Crystal Harp]

IMPORTANT OFFER



Reference No: [REDACTED]

Student Loan Department
1-866-298-2883

[REDACTED]
Crystal Harp
[REDACTED]



Dear Crystal,

We are pleased to inform you that you may now participate in our Student Loan Document Preparation and Processing Services Program. This program can potentially save you thousands on your student loans and prepare you for Total Loan Forgiveness.

With the implementation of the Health Care and Education Affordability Reconciliation Act of 2010 the U.S. Department of Education has adjusted their re-payment policies.

You may now be eligible for:

BORROWER	Crystal Harp
BALANCE	[REDACTED]
OFFER TYPE	Loan Forgiveness
LOAN TYPE	Federal Student Loan
REFERENCE NO.	[REDACTED]
OFFER STATUS	Eligible

- \$0 / Month Student Loan Payment
- Total Loan Forgiveness Programs
- Loan Consolidation and Program Payment Reduction
- No Minimum Income Requirement
- No Credit Check
- Special Forgiveness Programs for Public Sector Employees

To confirm your eligibility today, contact us at: 1-866-298-2883, Monday - Friday 10am - 5pm EST and provide your personal reference number: [REDACTED]

Failure to respond to this letter may void offer for services.

Sincerely,

Student Loan Department
1-866-298-2883

Reference No: [REDACTED]

Disclosure: The Company does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. This is not a government program. For more information please direct all questions and inquiries to 1-866-298-2883.

2017

IMPORTANT DOCUMENT

Reference No.
STLN#: (enclosed)

PERSONAL AND CONFIDENTIAL

*Crystal Harp
Tampa
admitted to
Crystal Harp*



PRESORTED
STANDARD
U.S. POSTAGE
PAID
PERMIT NO. 11827

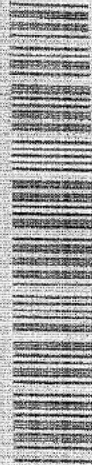
*Crystal Harp
of her
2017-2018
Walden Bank*



ATTENTION: STUDENT LOAN PAYMENT REDUCTION AND FORGIVENESS

Reference No: [Redacted] Crystal Harp

IMPORTANT OFFER



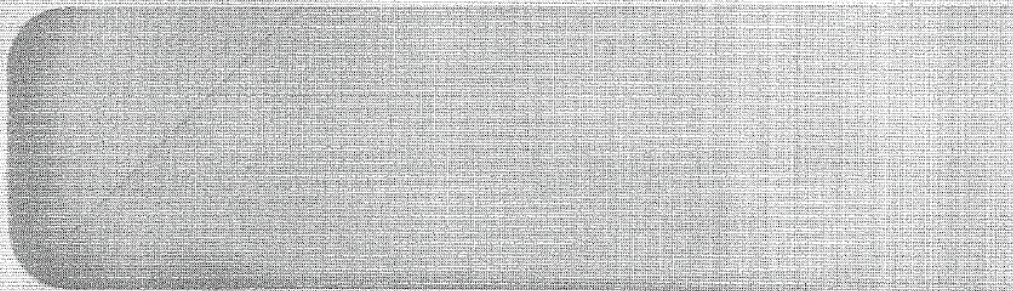
Reference No: [Redacted]

Student Loan Department
1-866-299-2385

Crystal Harp
[Redacted]

2017	IMPORTANT DOCUMENT	Reference No. STLN#: (enclosed)
-------------	-------------------------------	--

PERSONAL AND CONFIDENTIAL



ATTENTION: STUDENT LOAN PAYMENT REDU

[Reference No: [REDACTED] Crystal Harp]





MOHELA recently became aware of debt relief companies that are charging fees to help you with your student loan such as completing consolidation, applying for an income-driven repayment plan, qualifying for forgiveness programs, and/or getting out of default. **Caution - you never have to pay for student loan help!** The U.S. Department of Education contracts with MOHELA to service your student loan and we in turn provide services to you for FREE.

As your dedicated federal servicer contracted to work for the Department of Education, we can help you:

- Lower monthly payments
- Consolidate federal student loans
- Check on loan forgiveness
- Apply for options to postpone payments
- Resolve delinquency
- Get out of default

You *never* need to pay for these services. MOHELA is committed to providing you with quality and complimentary customer service. For help with your student loan, use our **official website** mohela.com or call using our **official phone number 888.866.4352**.

Protect yourself

Unfortunately, some companies act unethically or potentially illegally to get your business—misrepresenting themselves as having a relationship with the Department of Education, violating students' privacy by inappropriately using their FSA IDs, and claiming that government programs are their own. The Department of Education continues efforts to crack down on these companies to protect student borrowers like you.

If you think that you've been scammed, learn your options. Many state governments have an Office of Consumer Affairs or Consumer Protection either within or affiliated with, the Office of the Attorney General for each state. At the federal level, the FTC and the CFPB have the authority to act against companies that engage in deceptive or unfair practices.

Learn more about how to protect yourself: <http://blog.ed.gov/2016/01/dont-be-fooled-you-never-have-to-pay-for-student-loan-help/>

Sincerely,
MOHELA

This email is an attempt to communicate timely information to you. If you wish to contact us, please go to www.mohela.com. Replies to this message will not be read or responded to. If you do not want to receive future information of this nature, please unsubscribe or contact customer service at 888.866.4352. Please note that unsubscribing from MOHELA's email campaigns will not cancel or change the status of accounts which have elected MOHELA Paperless delivery.

[Privacy Policy](#)

This message is an attempt to collect a debt and any information obtained will be used for that purpose.

California residents: *The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877.FTC.HELP or www.ftc.gov.*

Stiner Attachment I



Daniel Stiner <dstiner@necal.bbb.org>

Ameritech Complaint

1 message

Carlos O Clara <[REDACTED]>

Mon, Jun 5, 2017 at 9:41 PM

To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>, Daniel Stiner <dstiner@sacramento.bbb.org>

Ms. Sciortino,

I am very disappointed with Ameritech, because I had a conversation with the NELNET financial department and they told me that the Department of Education is the only Governmental Institution that can provide forgiveness of Students Loans in "very special" circumstances.

When I started worked with Shane Banning, he proposed to me a plan to reduce monthly payment, and Student Loan amount with substantial reduction, that you already know.

But when the re-payment was transferred from NAVIENT to NELNET, my loan had a higher balance and I paid Ameritech more that \$2000.00.

I know just part of this payment was part of the services to Ameritech to conclude my reduction loan payment process, that never happened.

I am having the BBB support, because I consider that is not correct business for me, and I hope we resolve this situation soon.

When Shane Banning made that written proposal on behalf of Ameritech, I trusted in your Company.

I hope to have a friendly agreement.

Sincerely,

Carlos Clara

From: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

Sent: Monday, June 5, 2017 4:57 PM

To: Carlos O Clara

Subject: Please Call

Hello Carlos,

I am reaching out because I have not yet received the documentation we discussed. If you would like to resolve your account and case another way, please let me know.

Thank you.

--
Warm regards,

Kristina Sciortino
Customer Service Supervisor



1101 Investment Blvd. Suite 290
El Dorado Hills, CA 95762

Phone: (800) 792-8621

Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com

Customer Service: customer.service@ameritechfinancial.com

Submit Documents: income.doc@ameritechfinancial.com

Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All participants in Ameritech Financial's referral program must agree to the Terms & Conditions of the program, reviewable at refer.ameritechfinancial.com.

Stiner Attachment J

BBB Scam Tracker Report

This content is based on victim and potential victim accounts. Government agencies and legitimate business names and phone numbers are often used by scam artists to rip consumers off. All information in this report was provided by the victim.

Scam ID: 59271

Date Reported: 05/26/2016

Scam Type: Other

Business Information Used by Scammer

Business Name: Ameritech Financial

Business State/Province: CA

Postal Code: 95762

Business Phone Number:

Business Website: <https://www.ameritechfinancial.com>

Business Email:

Total Dollars Lost: \$ 100000.00

Total Dollars Attempted: \$ 0.00

Method of Payment: Bank Account Debit

Means of Contact: Phone

Scam Target: Individual

Scam Description: They are charging customers to help consolidated loans or get into a forgiveness program. They are not working everyone's loans and clients are defaulting and they never tell customers and they keep charging them. As well as lying on government forms they ask client just to leave form blank just sign it.. then they fill out there own info which lis is different boxes. They have clients all over that they are scamming

Victim Information

Name: Chad Johnson

Age:

Gender: 0

Student: Yes

Active duty military, veteran, or spouse: No

State/Province: CA

Postal Code: [REDACTED]

Email: [REDACTED]

Phone:

Victim is willing to speak to media: Yes

5/26/2016

BBB of Northeast California Mail - The BBB Scam Tracker Report you Filed for AmeriTech Financial



Elizabeth Nichols <enichols@necal.bbb.org>

The BBB Scam Tracker Report you Filed for AmeriTech Financial

7 messages

Elizabeth Nichols <enichols@sacramento.bbb.org>

Thu, May 26, 2016 at 2:00 PM

To: [Redacted]

Dear Mr. Johnson,

We are currently investigating complaints we have received for AmeriTech Financial. I reviewed the report you left with Scam Tracker. Can you tell me more about your interaction with the company? Did you receive any paperwork or advertising from the company and, if so, would you be able to email me copies? Thank you in advance for your time. If you have any questions, please feel free to give me a call.

Sincerely,

—
Elizabeth Nichols, *Trade Practices Specialist*
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

916-231-8929
enichols@sacramento.bbb.org
bbb.org Start With Trust®

Courtney Johnson [Redacted]
To: Elizabeth Nichols <enichols@sacramento.bbb.org>

Thu, May 26, 2016 at 2:26 PM

I was an employee with the company, not a client - so I know everything that they were doing.

[Quoted text hidden]

Elizabeth Nichols <enichols@sacramento.bbb.org>
To: Courtney Johnson [Redacted]

Thu, May 26, 2016 at 2:29 PM

Do you have any company documents (sales scripts, forms, etc.) you could send us copies of?

[Quoted text hidden]

Courtney Johnson [Redacted]
To: Elizabeth Nichols <enichols@sacramento.bbb.org>

Thu, May 26, 2016 at 2:34 PM

No I don't have copys of that. All I could provide is the actually data base

[Quoted text hidden]

Courtney Johnson [Redacted]
To: Elizabeth Nichols <enichols@sacramento.bbb.org>

Thu, May 26, 2016 at 2:41 PM

5/26/2016

BBB of Northeast California Mail - The BBB Scam Tracker Report you Filed for AmeriTech Financial

The data base would have record of every client and in that database you would be able to see how many people they are frauding you would also be able to pull up all the forms that are government forms that they also have frauded

[Quoted text hidden]

Elizabeth Nichols <enichols@sacramento.bbb.org>

Thu, May 26, 2016 at 2:42 PM

To: Courtney Johnson [REDACTED]

What do you mean when you say you have the database? Also, we suggest that if you have documentation supporting your claims, you contact the California Attorney General's office. Here is a link to their website: <https://oag.ca.gov/>

[Quoted text hidden]

Courtney Johnson [REDACTED]
To: Elizabeth Nichols <enichols@sacramento.bbb.org>

Thu, May 26, 2016 at 2:44 PM

Thank you I will also reach out to them I just figured I would let you know because they're claiming they have an A-Plus rating with you guys but they have no rating at all

[Quoted text hidden]

Stiner Attachment K is in physical form only, and maintained in the case file at the Clerk's office.

If you are a participant on this case, this Attachment will be served in physical form.

For information on retrieving this filing directly from the court, please see the court's main web site at <http://www.cand.uscourts.gov> under Frequently Asked Questions (FAQ).

This Attachment was not efiled for the following reason:

Non Graphical/Textual Computer File (audio, video, etc.) on CD or other media.

Stiner Attachment L

1 OFFICIAL TRANSCRIPT PROCEEDING

2 FEDERAL TRADE COMMISSION

3
4
5 MATTER NO. 1723027

6 TITLE AMERICAN FINANCIAL BENEFITS CENTER

7
8 DATE RECORDED: DATE UNKNOWN
TRANSCRIBED: JUNE 5, 2017
REVISED: SEPTEMBER 18, 2017

9 PAGES 1 THROUGH 6

10
11
12 TELEPHONE CONVERSATION BETWEEN
13 BETTER BUSINESS BUREAU REP (JORGE) AND CHRISTINA
FTC-BBB-00182

14
15
16
17
18
19
20
21
22
23
24 For The Record, Inc.
25 (301) 870-8025 - www.fttrinc.net - (800) 921-5555

FEDERAL TRADE COMMISSION

I N D E X

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

RECORDING:	PAGE:
Conversation between Jorge and Christina	4

FEDERAL TRADE COMMISSION

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

In the Matter of:)
American Financial Benefit) Matter No. 1723027
Services)
-----)

Date Unknown

The following transcript was produced from a digital file provided to For The Record, Inc. on May 19, 2017.

1 P R O C E E D I N G S

2 - - - - -

3 TELEPHONE CONVERSATION BETWEEN JORGE AND CHRISTINA

4 JORGE: -- Business Bureau. This is Jorge.
5 How can I help you?

6 CHRISTINA: Hi. I need to get some
7 information on a company.

8 JORGE: Okay. What's the name of the
9 company? Where's it located?

10 CHRISTINA: And I was just wondering how I
11 would go about talking to someone about something.

12 JORGE: Well, what's the name of the
13 company, and where's it located?

14 CHRISTINA: It's called Ameritech Financial,
15 and they say they're in Eldorado Hills, California,
16 but they're really in Rohnert Park, California.

17 JORGE: Okay. And you want to inquire about
18 their status with us?

19 CHRISTINA: Well, I was a recent employee,
20 and I think you guys should be made aware of some
21 stuff -- some stuff that's going on there.

22 JORGE: All right. Hold on one second.
23 Okay?

24 CHRISTINA: Okay.

25 JORGE: Be -- hold on.

1 Hi. I'm going to go ahead and transfer you
2 over to our trade practices department, and they
3 should be able to assist you further with your
4 inquiry. Okay?

5 CHRISTINA: Okay. Thank you.

6 JORGE: Yeah.

7 (The call was concluded.)

8 (The recording was concluded.)

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1 CERTIFICATE OF TRANSCRIPTIONIST

2
3
4 I, Sara J. Vance, do hereby certify that the
5 foregoing proceedings and/or conversations were
6 transcribed by me via CD, videotape, audiotape or
7 digital recording, and reduced to typewriting under my
8 supervision; that I had no role in the recording of
9 this material; and that it has been transcribed to the
10 best of my ability given the quality and clarity of
11 the recording media.

12 I further certify that I am neither counsel
13 for, related to, nor employed by any of the parties to
14 the action in which these proceedings were
15 transcribed; and further, that I am not a relative or
16 employee of any attorney or counsel employed by the
17 parties hereto, nor financially or otherwise
18 interested in the outcome of the action.

19
20
21 DATE: 9/18/2017

22 SARA J. VANCE, CERT
23
24
25

1 OFFICIAL TRANSCRIPT PROCEEDING

2 FEDERAL TRADE COMMISSION

3
4
5 MATTER NO. 1723027

6 TITLE AMERICAN FINANCIAL BENEFITS CENTER

7
8 DATE RECORDED: DATE UNKNOWN
TRANSCRIBED: JUNE 5, 2017
REVISED: SEPTEMBER 18, 2017

9 PAGES 1 THROUGH 16

10
11
12 TELEPHONE CONVERSATION BETWEEN
13 BETTER BUSINESS BUREAU REP (DANIEL) AND CHRISTINA
FTC-BBB-00183

14
15
16
17
18
19
20
21
22
23
24 For The Record, Inc.
25 (301) 870-8025 - www.fttrinc.net - (800) 921-5555

FEDERAL TRADE COMMISSION

I N D E X

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

RECORDING:

PAGE:

Conversation between Daniel and Christina

4

FEDERAL TRADE COMMISSION

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

In the Matter of:)
American Financial Benefit) Matter No. 1723027
Services)
-----)

Date Unknown

The following transcript was produced from a
digital file provided to For The Record, Inc. on May
19, 2017.

1 PROCEEDINGS

2 - - - - -

3 TELEPHONE CONVERSATION BETWEEN DANIEL AND CHRISTINA

4 DANIEL: Thank you for holding. This is
5 Daniel. How can I help you?

6 CHRISTINA: Hi. So I recently left my place
7 of employment after two years because of the fact that
8 the way that they were going is just not something
9 that I'm okay with, and I really think you guys should
10 be made aware of what's going on with this company
11 because I'm sure you have thousands of complaints.

12 DANIEL: Okay. And is this Ameritech
13 Financial?

14 CHRISTINA: Yes. And then I was -- they
15 didn't employ me as Ameritech Financial. They kept me
16 under their previous name, which was American
17 Financial Benefits Center.

18 DANIEL: Mm-hmm.

19 CHRISTINA: But they recently changed the
20 name because of issues with the other name.

21 DANIEL: What -- what was the original name?

22 CHRISTINA: American Financial Benefits
23 Center.

24 DANIEL: Okay. Okay. And, so, what's going
25 on over there that's concerning you?

1 CHRISTINA: It's a giant scam. Like, it's
2 taking everything in me for me not to call every
3 single one of their clients and tell them to stop
4 their services.

5 DANIEL: Uh-huh. So what's -- what's going
6 on exactly?

7 CHRISTINA: They're promising them that we
8 can get them loan forgiveness, and they're
9 consolidating loans with -- telling clients that they
10 get them out of default, and they can't, and basically
11 they're letting people default, not letting them know,
12 and then still taking their money. They had another
13 company before American Financial Benefits Center
14 called Consumer Debt Collections or whatever.

15 DANIEL: Uh-huh.

16 CHRISTINA: And they closed that one because
17 of lawsuits as well.

18 DANIEL: Interesting.

19 CHRISTINA: Brandon Frere is a sleazeball.

20 DANIEL: Who -- who is -- who is that?

21 CHRISTINA: He's the -- the owner of the
22 company.

23 DANIEL: Okay. Did you -- did you send us
24 an email about this?

25 CHRISTINA: No. I wouldn't be surprised if

1 you've gotten another one recently.

2 DANIEL: Okay.

3 CHRISTINA: But they've literally been
4 screwing every one of their employees over. They're,
5 like, hiring people on through temp agencies, at
6 higher wages than us. So I quit my job because my
7 supervisor kept calling me inappropriate names, and he
8 was just being very hostile towards me, so I finally
9 gave up and I put my two weeks' notice in. And then
10 they cashed me out on Friday because they didn't want
11 me to come back and try to pull any of the employees
12 or my clients' records.

13 DANIEL: Okay.

14 CHRISTINA: Like, my name is all over their
15 website, like they used me as third-party repre- --
16 like my name's on third-party authorization forms,
17 like, I'm scared for my -- my well-being and my name
18 and what could possibly happen to me because of them
19 putting my name on legal documents.

20 DANIEL: So -- so what exactly is it that
21 they're doing that you -- that you feel is misleading
22 or problematic?

23 CHRISTINA: They're -- they're scamming
24 people out of thousands and thousands of dollars.

25 DANIEL: Are they -- they're --

1 CHRISTINA: They're promising people that
2 are not eligible for these programs --

3 DANIEL: Uh-huh.

4 CHRISTINA: -- that we'll get them loan
5 forgiveness, that we'll do all the work for them.
6 They charge them over \$2,100, up-front, and then \$99 a
7 month. They don't tell clients that we don't make the
8 payments for them. They don't tell clients that, you
9 know, there is a possibility that this isn't going to
10 happen; it's going to be -- you're going to be taxed.
11 They don't tell them any of this.

12 DANIEL: Hmm.

13 CHRISTINA: And I know Brandon --

14 DANIEL: Uh-huh.

15 CHRISTINA: -- has friends with the Better
16 Business Bureau, and I know he's gotten rid of
17 reviews. I know that for a firsthand because he brags
18 about it.

19 DANIEL: Interesting. Okay.

20 CHRISTINA: They brag about their lawyers
21 that they have and how they get away with things like
22 this, that there's very little his lawyers can't get
23 taken care of for him. Like, he -- they're ruthless.

24 DANIEL: How do you -- how do you spell his
25 last name, Brandon's?

1 CHRISTINA: F E R R E R.

2 DANIEL: Okay. And do you -- do you have
3 any sort of documentation or anything to support what
4 you're saying?

5 CHRISTINA: I worked there for two years.
6 I'd be more than happy to type up a statement, but
7 when you leave, they literally -- the second you put
8 your notice in, they go to your desk, and they remove
9 every paper from your desk. And they did that while I
10 was not on premises, so when I went to pick up my
11 belongings --

12 DANIEL: Uh-huh.

13 CHRISTINA: -- all of my documentation and
14 everything had been removed from my desk and my
15 filing.

16 DANIEL: Wow, okay.

17 CHRISTINA: They made us sign some sort of
18 waiver saying that we will not work for -- certain
19 companies after being employed there. I don't
20 remember what was signed, so I'm scared that I'm going
21 to go -- go work somewhere and then later, a couple
22 months down the road, that they come back and sue me.

23 DANIEL: Oh.

24 CHRISTINA: Like, my name is literally on --
25 it's legal documents for people I don't even know what

1 people they're for -- or what names or what clients
2 they're for.

3 DANIEL: Oh, I hear what you're saying.

4 Yeah, that's -- that's --

5 CHRISTINA: So if these people come back and
6 they're, like, well, Christina Pfeiffer told me all
7 this stuff and her name's on these papers, and I
8 wasn't the one who helped that person, it's going to
9 come back on me, not Brandon.

10 DANIEL: Right. Okay.

11 CHRISTINA: And they didn't make us aware of
12 this when we got hired. None of that.

13 DANIEL: Yeah, well, what was your position
14 there?

15 CHRISTINA: I was a customer service
16 representative.

17 DANIEL: Okay. And you said your name was
18 Christina?

19 CHRISTINA: Yes.

20 DANIEL: Can you -- do you want to give me
21 your -- your full name?

22 CHRISTINA: Is it going to be given to them?

23 DANIEL: Not if you don't want it to.

24 CHRISTINA: I mean, I'll give my first name,
25 but I don't want them coming after me.

1 DANIEL: Uh-huh.

2 CHRISTINA: So if you want, I can -- I don't
3 -- I can go to a lawyer, have them do everything and
4 then send it over to you.

5 DANIEL: Yeah, I mean --

6 CHRISTINA: Because there's people in that
7 company that are scared to leave --

8 DANIEL: Wow.

9 CHRISTINA: -- because they make threats.
10 They don't care about their employees, and it's a
11 problem. And, like, I am -- it's getting to the point
12 where I'm going to contact these people and have them
13 contact you guys because I don't want my clients being
14 screwed over by a company and I'm not there, and
15 they're still using my name.

16 DANIEL: Okay. Yeah, well, we -- we'd
17 definitely be interested in you providing us with a --
18 with a statement, if you can, you know, and if you
19 want it to be anonymous, that's okay; or if you -- you
20 know, if you want to provide some sort of contact
21 information where we can follow up with you, you know,
22 that -- that would be good. But we're definitely
23 interested in looking into the things that you're
24 talking about here.

25 Have you thought about contacting the

1 District Attorney's Office?

2 CHRISTINA: Well, I just got off the phone
3 with the labor board because they lowered my wages
4 without telling me, and basically the labor board said
5 that there's not much I can do because I got -- I
6 received a paycheck, so that was them notifying me. I
7 guess I didn't have to sign anything.

8 DANIEL: Oh.

9 CHRISTINA: But, I mean, I should go to the
10 DA, I'm working with another girl. Her name's
11 Courtney, and she was -- they terminated her because
12 she missed two days of work. So she's already been in
13 contact with, like, news agencies and everything. So
14 I just wanted to know if there was anything I needed
15 to do to protect my name.

16 DANIEL: Yeah. Wow. Well, you -- you know,
17 if you're worried about being in some sort of legal
18 trouble, you definitely want to seek the advice of an
19 attorney. You know, we -- we can't really give you
20 legal advice on something like that. But --

21 CHRISTINA: Mm-hmm.

22 DANIEL: -- you do need to be cautious.
23 Interesting, okay. Did they -- did they -- did
24 they -- are they instructing people to be misleading
25 to the clients there? Is that's what's going on?

1 CHRISTINA: Yes.

2 DANIEL: Okay. And how -- how do they go
3 about communicating that?

4 CHRISTINA: So basically they train the
5 sales representatives to tell the clients that they
6 have a higher family size than what they really do.
7 So, like, let's say for me, for an example, if I were
8 to go and try and enroll with our services, the --
9 even though I'm single and I have a child, they would
10 probably tell me to make my family size closer to
11 eight or ten. That way I'm guaranteed a zero-dollar
12 repayment plan in that at the end of the ten years,
13 they're supposed to write off my student loan.

14 DANIEL: (Inaudible).

15 CHRISTINA: Like the Department of
16 Education. But they don't tell the sales reps that
17 they're taxed at the end of it. They don't tell them
18 that it's illegal for them to fraud- -- or to lie
19 about the family size. They don't tell anyone that.
20 And then, so, when it gets to customer service, we
21 have to try and manipulate the client into keeping
22 their family size that way. So it got to the point
23 where I wasn't comfortable assisting those types of
24 clients anymore.

25 DANIEL: Yeah.

1 CHRISTINA: So they opened a retention
2 department where they trained people to lie and get
3 them to either up their family size or lie about their
4 taxes or their filing status, all these different
5 things.

6 DANIEL: Wow. Okay. Interesting.
7 So are you willing to provide, you know, a
8 detailed written statement to us?

9 CHRISTINA: Yeah. I would just need to know
10 what email or where to send that, and I can get that
11 over to you guys.

12 DANIEL: Okay. I can give you my email.

13 CHRISTINA: Okay.

14 DANIEL: It's -- it's -- I'll say it and
15 then I'll spell it. It's dstiner, and it's D, like
16 Daniel; S, like Sam; T, like Tom; I, like ice cream;
17 N, like Nancy; E, like Edward; R, like Robert;
18 @sacramento.bbb.org.

19 CHRISTINA: Okay, Sacramento. I'm sorry, so
20 it's D S T I N E R, @sacramento-dot-what? I'm sorry.

21 DANIEL: BBB, like Better Business Bureau,
22 dot-org.

23 CHRISTINA: Okay. So I can email that to
24 you, and then I'll also email exactly what I put in my
25 resignation letter, so that way you guys can see that

1 as well, so that way you guys can show that this
2 company is aware that there is issues going on. I
3 mean, we've gone to management and literally told them
4 about problems, and they said, we're not going to tell
5 the client until they call us; let them keep making
6 those payments until they realize something's wrong.

7 DANIEL: Wow. Well, I'm certainly glad
8 you're telling us all this. It's certainly something
9 that we want to know about. Goodness. Well, yeah,
10 if you could send that stuff along, Christina, and
11 I've got your phone number here from the Caller ID.
12 Is it -- is it okay if we call you back if we have any
13 questions?

14 CHRISTINA: Oh, absolutely.

15 DANIEL: Okay.

16 CHRISTINA: And then is it okay if I have
17 Courtney email you what she filed as well? That way
18 you can just see, like, the similarities in what's
19 going on?

20 DANIEL: Yes. Please -- please do.

21 CHRISTINA: Okay. So I will get that over
22 to you, and then I will have Courtney do that. And
23 then if you have any questions, you can just call me.

24 DANIEL: Okay.

25 CHRISTINA: Or anyone can call me.

1 DANIEL: All right. Well, we will
2 definitely do that. And I thank you for coming
3 forward and speaking up, Christina. Thank you.

4 CHRISTINA: No problem. I'll talk to you
5 soon.

6 DANIEL: Okay. Take care.

7 CHRISTINA: Bye.

8 DANIEL: Bye.

9 (The call was concluded.)

10 (The recording was concluded.)

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1 CERTIFICATE OF TRANSCRIPTIONIST

2
3
4 I, Sara J. Vance, do hereby certify that the
5 foregoing proceedings and/or conversations were
6 transcribed by me via CD, videotape, audiotape or
7 digital recording, and reduced to typewriting under my
8 supervision; that I had no role in the recording of
9 this material; and that it has been transcribed to the
10 best of my ability given the quality and clarity of
11 the recording media.

12 I further certify that I am neither counsel
13 for, related to, nor employed by any of the parties to
14 the action in which these proceedings were
15 transcribed; and further, that I am not a relative or
16 employee of any attorney or counsel employed by the
17 parties hereto, nor financially or otherwise
18 interested in the outcome of the action.

19
20
21 DATE: 9/18/2017

22 SARA J. VANCE, CERT
23
24
25

Stiner Attachment M

November 16, 2015 Golden Gate BBB Membership Application Page: 1
 --BASIC INFORMATION--

Company ID# Record on BIS
 384795, American Financial Benefits Center Parent
 Legal Name AmeriTech Financial child
 DBA
 Main Location P.O. Box 805
 Address Occidental, CA 95465
 Report (Y/N)
 Description of Location
 HQ Franchise Corp-Owned Franchise Indiv-Owned Branch Location Only Location
 Total Number of Locations for this Company
 Mailing Location if different)
 Report (Y/N)
 Parent Company/HQ Name
 HQ Address
 Main Phone Number 800-792-8621
 Report (Y/N)
 Cell Phone for eQuote
 Additional Phone Number(s)
 Main Fax # 866-818-9026
 Additional Fax Number(s)
 URL www.ameritechfinancial.com
 Facebook Page www.facebook.com/
 Twitter Account @
 Main Email Address info@ameritechfinancial.com REPORT
 Additional Email DNR Brandon@ameritechfinancial.com DNR
 Brandon@afbcenter.com DNR

This Company Offers: Student Loan Company Document Preparation

Area Business Serves: This business service area is nationwide

TOB 20047-000 : Financial Services
 Additional TOB(s)
 Entity Corporation (Corp/LLC/Partnership/etc...)
 Business Start Date 1/11/12
 Verification Document
 Incorporation Date/State 2011 - CA
 Number of Employees 42
 Gross Annual Sales 0.00
 Annual # of Customers
 License Number License Agency

Date Submitted: November 16, 2015 Sales Person: Karen Fazzina #KAF

FTC-BBB-000152

Stiner Attachment N



On Mon, Dec 14, 2015 at 11:27 AM, Brandon Frere <brandon@ameritechfinancial.com> wrote:
Daniel,

It was a pleasure speaking with you today. Per our conversation, please find attached the primary contract and client payment authorization for AmeriTech. Please review, then give me a call with any questions you may have.

I look forward to hearing from you.

Thank you!

-

Warm Regards,



Brandon Frere

President & CEO

AmeriTech Financial

1101 Investment Blvd Suite 290

El Dorado Hills , CA 95762

Phone: 800-792-8621 ext. 101

Cell: 707-758-0662

Fax: 800-878-1182

Email: brandon@AmeriTechFinancial.com

Website: www.AmeriTechFinancial.com

Our Client Promise:

100% Client Satisfaction - 100% of The Time

FTC-BBB-000137

Stiner Attachment N - 1

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments).

FTC-BBB-000138



1101 Investment Blvd Suite 290
 El Dorado Hills, CA 95762
 Telephone: (800) 792-8621
 Fax: (866) 818-9026
 Website: www.AmeriTechFinancial.com
 Documents: income.doc@AmeriTechFinancial.com
 Email: support@AmeriTechFinancial.com

Client Name: _____ Client #: _____
 Address: _____ Home Phone: _____
 City, State, Zip _____ Other Phone: _____
 Date: _____

Thank you for contacting **AmeriTech Financial**. Based on the information you have provided to our company, we believe that you may qualify for one or more student loan assistance programs offered by the United States Department of Education. **AmeriTech Financial** ("AF") is a privately owned company that helps consumers like you identify programs that may be suitable for their situation, gathers their relevant application documents, and then assists them by preparing those documents for review and submission. To begin, we need the following information from you:

1. Please carefully read the enclosed agreement, and make sure that all pages are signed and dated where indicated.
2. Please provide a copy of a voided check, along with the attached authorization forms, signed by the account holder who is remitting the program payment.
3. After you have faxed your documents please contact AF at 1-800-792-8621 ext. 0 and speak to a Client Services Representative to verify all documentation has been received. You may also email your documentation to:
income.doc@AmeriTechFinancial.com
4. Be sure to retain a copy of all documents for your records.

Due to the importance of this material and so that we may start working for you as soon as possible, please return these documents to AmeriTech Financial via secure fax, email to income.doc@AmeriTechFinancial.com, or mail to 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762 as soon as possible.

If you have any questions when reviewing the attached documents, please feel free to contact your AmeriTech Financial Client Services Representative directly at **1-800-792-8621**.

Client Signature: _____ Date: _____

AmeriTech Financial

Privacy Policy

AmeriTech Financial (hereinafter "Company") is dedicated to protecting your privacy and providing you with the highest level of service. This Policy explains what Company does to keep information about you private and secure. This Policy covers only information that you provide to Company or that it obtains about you from companies that you have chosen to do business with. Please read this Policy carefully and contact us if you have any questions.

Personal Information We Collect

The personal information we collect about you comes from the following sources:

- Information we receive from you, such as your name, address, and telephone number, or other information that you provide to us over the phone or in documents or applications,
- Information about your transactions, such as your account balances with your creditors, payment histories, account activity, and all other information that may be contained in your credit card statements or other reports relating to your debt, and
- Information we receive from consumer reporting agencies and other sources, such as your credit bureau reports, collection agency reports or other communications, and other information relating to your payment histories, creditworthiness, annual income, or ability to satisfy your obligations.

We will not sell or transfer your personal information to third parties for any purpose in our sole discretion. We prohibit the sale or transfer of personal information to non-affiliated entities for their use without giving you the opportunity to opt-out. We may disclose such information in order to effect or carry out any transaction that you have requested of us or as necessary to complete our contractual obligations with you. We may also share your information with service providers that perform business operations for us, companies that act on our behalf to market our services, or others only as permitted or required by law, such as to protect against fraud or in response to a subpoena. We may also share or transfer our information in the event we transfer or sell your account or our business assets to another provider.

By carrying out those services, we may disclose your information, as we see fit and as permitted by law, to your creditors, credit card companies, collection agencies, banks, and other entities and individuals specifically necessary to effect, administer and perform our services.

Your Choices / Opt-out

We provide you the opportunity to 'opt-out' of having your personally identifiable information used for certain purposes. By providing information to Company you are consenting to the collection, use and disclosure of such personal information in the manner described in this privacy policy. We provide you the opportunity to withdraw your consent when such information is collected.

Such consent may be withdrawn by calling the telephone number provided below or may be done in writing/email and sent to our customer service department at the following physical address or email address:

AmeriTech Financial
1101 Investment Blvd Suite 290
El Dorado Hills, CA 95762

If by email: support@AmeriTechFinancial.com

If by phone: 1-800-792-8621 Extension: 0

How We Protect Your Information

We train our employees to protect all customer information. We maintain physical, electronic and procedural controls that comply with government standards. We authorize our employees, agents and contractors to get information about you only when they need it to do their work with us. You can help to maintain the security of your online transactions by not sharing your personal information or password with anyone. Remember, no method of transmission over the Internet, or method of electronic storage, is 100% secure.

This policy applies to current and former customers. If you have any questions, please contact AmeriTech Financial at 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762

Client Signature: _____ Date: _____

"Notice of Cancellation"

FTC-BBB-000142

Date: _____

"You may cancel this transaction, without any penalty or obligation, within ten (10) business days from the above date.

If you cancel, any property traded in, any payments made by you under the contract or sale, and any negotiable instrument executed by you will be returned within ten (10) days following receipt by the seller of your cancellation notice, and any security interest arising out of the transaction will be canceled.

If you cancel, you must make available to the seller at your residence, in substantially as good condition as when received, any goods delivered to you under this contract or sale, or you may, if you wish, comply with the instructions of the seller regarding the return shipment of the goods at the seller's expense and risk.

If you do make the goods available to the seller and the seller does not pick them up within 20 days of the date of your notice of cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the seller, or if you agree to return the goods to the seller and fail to do so, then you remain liable for performance of all obligations under the contract."

To cancel this transaction, mail or deliver a signed and dated copy of this cancellation notice, or any other written notice, or send a telegram to AmeriTech Financial , at 1101 Investment Blvd Suite 290 , El Dorado Hills, CA 95762 not later than ten (10) business days from the above date .

I hereby cancel this transaction.

(Client's signature)

(Print Name)

(Date)

AmeriTech Financial

FTC-BBB-000143

Complaint Policy

Our goal at AmeriTech Financial is to provide exceptional service to our Clients. While every effort is taken to ensure we treat our Clients in a fair, courteous, and honest manner, sometimes our Clients have special inquiries that require our immediate attention.

We believe that our Clients have the right to raise a complaint, and the right to have their complaints addressed immediately. We also believe that a successful organization must be willing to evolve in an effort to meet the needs of its Clients. Therefore, we have established a complaint process for Clients who are unsatisfied with the service or treatment they have received.

How to Initiate a Complaint

In the event you are unsatisfied with our service, please initially direct your comment or complaint directly to the employee or team which is responsible for your dissatisfaction. If the individual employee cannot resolve the matter, we will quickly engage the relevant Manager or Director to resolve your matter.

We always attempt to resolve your concerns at the first point of contact. However, if you are not satisfied with the resolution, you may then notify our Compliance Officer directly in writing at:

1. **Compliance@AmeriTechFinancial.com**
2. **1-800-792-8621 Extension: 0**
3. **AmeriTech Financial**
Attention: Compliance Officer
1101 Investment Blvd Suite 290
El Dorado Hills, CA 95762

Please include the following in your written correspondence

1. A clear description of the complaint and any suggestions you may have that would resolve your grievance.
2. Details of any relevant information relating to any contacts you may previously have had with AmeriTech Financial on this subject.
3. Whether it is an original complaint, or a follow-up to a reply you were not satisfied with.
4. Your complete contact information (including full postal address, telephone number, and email address) and your date of birth (for verification purposes).

What to Expect

We strive to resolve all complaint inquiries as quickly and efficiently as possible. You can expect to receive a response from us within 2 business days after we receive your complaint. If your case is particularly complex and cannot be resolved within 2 business days, we will provide you with an estimated time in which you should expect to receive such resolve. Thank You.

AmeriTech Financial

Document Preparation and Service Agreement

FTC-BBB-000144

This Service Agreement is entered into on the date shown below between the AmeriTech Financial ("AF") and the Client shown below ("Client").

AF provides processing and support services to assist consumers who are applying for Federal Student Loan Consolidation Services, and/or other repayment plan programs available through the Department of Education ("DOE"). AF is a private company, not affiliated with any government agency and, for a fee, will assist in assembly and submission of student loan consolidation, and/or other repayment plan program documents. AF is not a lender or a debt consolidation company. It does not promise to improve your credit score.

Client requests AF to perform, in good faith, the following services, ("the Services"): (a) Review the Client's current Federal Student Loan debt situation, (b) Identify potential Student Loan Consolidation, and/or other repayment plan options that may be available to Client from the DOE, (c) Discuss potential options with the Client, and (d) Prepare and process, on the Client's behalf, a Federal Student Loan Consolidation Application, and/or other repayment plan program application with the DOE after Client selects desired option.

Now therefore in consideration of the foregoing and every term, covenant and condition hereafter set forth, AF and Client do hereby understand, covenant and agree to the following:

1. Provide Complete and Truthful Information. AF will provide Client with an overview session limited to his/her Federal Student Loan debts to assist the Client in locating options that may be available to Client. Client expressly represents and warrants that he/she/they will at all times provide AF with information that is complete, accurate and true to the best of their knowledge and belief.

2. Performance of Services. Upon receipt of all information from Client, AF shall promptly analyze Client's Federal Student Loan debt situation, review the information provided by the Client, and complete the application forms required for the DOE program(s) that have been selected by the Client. Upon completion of AF's review and due diligence, AF shall prepare for filing with Client's lender an application to initiate a Federal Student Loan Consolidation, and/or other repayment plan available to Client through the DOE on behalf of Client. Where appropriate, AF will assist in applying for pre-consolidation forbearance, applying for loan consolidations, submitting post-consolidation documents, applying for income-based repayment programs and reapplying for income-based repayment programs.

3. Fees for Services. The cost of the program for a client enrolling is \$400.00, and shall be charged to the Client's chosen dedicated account as specified below after obtaining approval of a Federal Student Loan Consolidation, or any other Department of Education repayment plan option on Client's behalf. Thereafter and as requested by Client, AF will reach out annually to assist borrower with any additional student document preparation needs at a cost of \$100.00 annually payable at the time services are provided.

4. Documents Service Agreement and Monthly Cost Authorization. AF will use a third party payment processor to debit Client for fees/payments and Client shall pay all processing fees associated with such. Client hereby authorizes AF to deduct all payments due per this contract from the financial institution listed in the accompanying Credit Card/ACH Authorization or such other financial institution that may be used by Client from time to time. Further, Client authorizes their financial institution to accept and to charge any debit entries initiated by AmeriTech Financial to Client's account. This authorization for automatic withdrawal of fees/payments is to remain in full force and effect until AF has received written notice from Client of its termination in such time and such manner as to afford AF a reasonable opportunity to act. A fee/payment (whether paid by debit or other means) that is not honored by Client's financial institution for any reason may be subject to a \$20.00 service fee imposed by AF (unless otherwise limited or prohibited by state law), the amount of which may be debited from Client's account.

5. Process. Once paperwork has been received, processing will begin. AF will always act promptly on Client's documents and program. Be advised that Federal Student Loan Consolidations, and other repayment plans completed by AF rely on the relevant lenders for prompt service and AF cannot be held liable for delayed completion. Average completion of a Federal Student Loan Consolidation through the DOE is usually ninety (90) days, but may take longer. AF solely prepares and provides documents/applications for Client's review and approval before it submits such documents to the DOE. AF does not control the DOE application review process.

6. Indemnification and Hold Harmless. Client hereby agrees to defend and hold harmless AF from and against any claims and liability of any nature whatsoever arising out of or in connection with Client's failure to timely provide requested information to AF, Client's lack of authority or ability to complete terms of this Agreement, and all other claims arising out of this Agreement or relating to Client's loans and other financial obligations. This Agreement constitutes the entire agreement between the parties. AF makes no warranty, express or implied, as to the fitness of any recommendation

it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against AF, its officers, directors, employees, agents, brokers and assignees, at law, equity or any other cause of action for any reason, directly, indirectly or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of AF or Client's failure to follow any recommendation of AF, whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client. This section shall survive any termination of this Agreement.

7. Important Limitation on Consumer Rights - Mandatory Arbitration Requirement – Please read carefully: In the event of any controversy, claim or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, conscionability or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in Sonoma County, California or in the county in which the consumer resides, in accordance with the Laws of the State of California for agreements to be made in and to be performed in California. The parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. **The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.** Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost (not attorneys' fees) of arbitration equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. **Binding Arbitration means that both parties give up the right to a trial by a jury.** It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and the arbitration requirement shall survive any termination. **OPT-OUT PROCESS:** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within thirty (30) calendar days of the date of this Agreement at the following address: AF, Attn: Customer Service, 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762. Your written notice must include your name, address, the date of this Agreement, and a signed statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Agreement.

8. Entire Agreement. By virtue of Client's signature below, Client acknowledges that he/she has read, understands and agrees to every term, covenant and condition of this Agreement and that he/she has received a true and complete copy hereof, effective on the date below. This agreement is the only agreement between the parties and there is no other collateral agreement (oral or written) between the parties in any manner relating to the subject matter of this agreement. If any portion of this agreement is held to be invalid or unenforceable, the remaining provisions will remain in effect. The parties mutually understand and agree that a facsimile copy signature or an electronic signature on this agreement shall be deemed an original for all lawfully enforceable purposes.

9. Cancellation Policy. Client may cancel this contract at any time prior to being approved for a Federal Student Loan Consolidation, or any other Department of Education repayment plan option achieved on Client's behalf.

10. Limitations on Damages. AF's liability under this agreement and/or relating directly or indirectly to Client's participation in the Student Loan Consolidation Program, under any theory of liability regarding any claim by the Client is limited to the amount of fees paid by Client to AF. The Parties agree to be contractually bound to such limitation on any damages, and agree not to demand or attempt to recover any amount in excess of such. This section shall survive termination.

11. Information Authorization: Client hereby authorizes AF to verify Client's past and present employment earnings records for income verification purposes that are needed to process Client's Federal Student Loan Consolidation, and/or other repayment plan program available to Client. The information AF obtains is only to be used in the processing of Client's application for a Federal Student Loan Consolidation or any other repayment plan program through the DOE, and AF does not provide any form of credit repair, credit score enhancement, or debt relief.

12. Legal Authorization Form: This form will serve to acknowledge that Client has authorized AF to act on Client's behalf to apply for consolidation of Client's Federal Student Loans, and/or other repayment plan programs available to Client. Client has been advised that if approved for the Federal Student Loan Consolidation, and/or other repayment plan

program, Client will receive a sixty (60) day furlough before payments will start. If Client has any questions regarding this Federal Student Loan Consolidation Program, Client should contact AmeriTech Financial at 1-800-792-8621.

13. Important Disclosures about the AmeriTech Financial Services. Client may choose to complete his/her own consolidation documents based on the applicable federal student loan programs and is not obligated to use a third party resource such as AF or pay a service fee. Please note that AF does not expressly or impliedly warranty, represent or guarantee that it will be able to reduce Client's total student loan debt or monthly payments.

- Failure to make timely payments, or non-payment to Client's creditors will adversely affect the credit standing, collection efforts, and may incur more fees and interest.
- If Client utilizes a Dedicated Account to save funds towards program fees, Client owns the funds in the account; Client may withdraw from AF's service at any time without penalty; and if Client withdraws from AF's service, he or she will get all the money in the account other than fees earned in compliance with the TSR.

14. Dedicated Savings Account: Client understands that Client is solely in control of all savings funds for the purpose of paying the fees due for the services that AF is contracting to perform. Client will designate an account for program savings funds and such dedicated account is independent from AF. Client selects:

FDIC Insured Bank thru Global Client Solutions, LLC

Another account of Member's choosing

Payment Information

Total Amount: \$400.00

BY SIGNING BELOW (ELECTRONICALLY OR PHYSICALLY), I HEREBY ACKNOWLEDGE THAT I HAVE NOT BEEN ADVISED BY AMERITECH FINANCIAL , ANY OF ITS AGENTS, AND/OR AFFILIATES TO FOREGO A STUDENT LOAN PAYMENT IN EXCHANGE FOR THE GOOD FAITH PAYMENT AND FEDERAL STUDENT LOAN CONSOLIDATION PROGRAM. DURING THIS PROCESS, I AM RESPONSIBLE FOR MAKING MY PAYMENTS, AND FAILURE TO DO SO COULD DISQUALIFY ME/US FROM OBTAINING THE SERVICE THAT WAS AGREED UPON. I UNDERSTAND THAT I CAN APPLY ON MY OWN TO CONSOLIDATE MY LOANS WITHOUT THE ASSISTANCE OF AMERITECH FINANCIAL. I FURTHER ACKNOWLEDGE THAT NO GUARANTEES CONCERNING THE SUCCESS OF THE LOAN CONSOLIDATION HAVE BEEN PROVIDED TO ME/US BY AMERITECH FINANCIAL, AND/OR ANY OF ITS AGENTS, AND/OR AFFILIATES AND A POSITIVE OUTCOME IS NOT GUARANTEED. I, THE CONSUMER, HAVE BEEN EXPLAINED THE PROGRAM IN FULL AND TO MY SATISFACTION.

ACKNOWLEDGMENT

As indicated by my signature below, I acknowledge that I have read, understand and agree to the terms and conditions of the Document Preparation and Service Agreement.

Client Name: _____ Executed On this Date: _____

Client Signature: _____ Date of Birth: _____

Driver License Number: _____ Social Security Number: _____

For: AmeriTech Financial ("AF")

By: *Brandon Frere*
Title: Administrative Representative



DEDICATED ACCOUNT AGREEMENT AND APPLICATION

I. This Dedicated Account Agreement and Application ("Agreement") contains the terms, conditions, and disclosures that apply to your dedicated account ("Account"). By signing this Agreement or using your Account, you agree that this Agreement shall apply; and you agree to abide by all of the terms and conditions set forth herein, including the "ARBITRATION OF DISPUTE" provision in paragraph XVIII on page 2 of this Agreement, which requires you to arbitrate any dispute with Global. If you have any questions that you do not believe are addressed in this Agreement, you can and should call, email, or write Global Client Solutions, LLC ("Global") at the number or addresses shown at the end of this Agreement. Please review this Agreement carefully and keep it with your other important records. In this Agreement, the words, "I", "me", "mine", "my", "you" and "your" mean you and any other party who you authorize to use your Account.

II. Purpose, Nature and Use of the Account: Your Account is a dedicated account that you can use in connection with the financial service program you have undertaken to assist you with the consolidation of your federal student loans. Global is not a party to your financial service program and does not participate in the consolidation of your federal student loans. In general, you will be (i) making periodic deposits to your Account from your primary bank account and/or via debit/credit card transactions, if applicable, and (ii) you will be periodically disbursing funds from your Account to pay for the services associated with your financial service program and your Account, and, if applicable, to pay student loan lenders. Your Account is a Federal Deposit Insurance Corporation ("FDIC") insured sub-account within a master custodial account maintained at a bank designated or selected by Global. Additionally, you authorize Global to transfer your Account to another FDIC insured institution under the existing terms. Global will provide written notice to you of such change. Any such notice, and any other written notice that is provided for in this Agreement, will be sent to you at either the physical address you have provided in the application portion of this Agreement and/or the email address you establish with Global. If an email address is not provided to Global, all notices that are provided for in this Agreement will be sent to you at the physical address you have provided in the application portion of this Agreement. Your Account may not be used for any illegal purpose.

III. Passcodes / Passwords: You will be provided with a four-digit passcode (your "Passcode") that will enable you to access your Account via the telephone and to identify yourself when contacting a customer support representative. You will also be provided with an initial Internet password (your "Password") that will enable you to access your Account via the Internet. You may change your Password at any time for security purposes and you are encouraged to do so from time to time. You are responsible for the protection and use of your Passcode and Password. Do not disclose your Passcode or Password to anyone who does not have your permission to access your Account.

IV. Telephonic / Electronic Communications: You authorize Global to accept and act upon any instruction received from you or authorized by you under this Agreement concerning your Account, where you have communicated that instruction or authorization by telephone, facsimile, email or other electronic means using a telephone keypad or computer. Use of your Passcode, Password or any other form of identification designated by you in any transaction constitutes and will be accepted as your electronic signature, as that term is used in the federal Electronic Signatures in Global and National Commerce Act and other applicable laws.

V. Authorizing and Initiating Transactions: In this Agreement you authorize certain transactions involving your Account. Unless you direct otherwise in writing, Global may also act upon those instructions that you have conveyed to your Sponsor, as defined in the application portion of this Agreement, and such instructions may be acted on without further confirmation. From time to time, you may change those instructions and/or give other instructions by contacting Global's Customer Support. In any event, you must always provide a reasonable period of time to act upon your instructions. All deposits to your Account will be authorized and initiated, as applicable, pursuant to your instructions, and all disbursements from your Account will be authorized and initiated pursuant to your instructions and

provided it contains sufficient funds to cover the amount of the disbursement. However, neither Global, nor any service provider to Global shall be responsible for determining when a payment is actually due, nor shall they be responsible for determining whether a payment is for the correct amount or otherwise proper. Global's sole obligation in this regard will be to execute your payment instructions in a commercially reasonable manner as soon as practical after receipt of such instructions. Global shall not be responsible for any late payment fee, penalty or other charge levied against you; or for any other adverse action taken by any party. Global shall not be liable for any consequences or damages you may claim resulting from Global acting on your instructions.

VI. Fees and Charges: The "SCHEDULE OF FEES AND CHARGES" identifies the fees and charges you are obligated to pay Global in connection with this Agreement and your Account; and you agree that these fees and charges may be deducted directly from your Account. The fees and charges in the "SCHEDULE OF FEES AND CHARGES" are the only fees associated with Global's services and your Account. The Monthly Service Charge for the first month in which your Account is established will not be prorated and will be deemed earned in full as of the day the Account is established, e.g., if your Account is established on the 15th day of a month, the Monthly Service Charge for such month shall be earned as of that day. Thereafter, the Monthly Service Charge will be deemed earned in full on the first day of each calendar month during which your Account remains open. Other fees will be deemed earned at the time of the transaction or the event that gives rise to the fee. You expressly acknowledge that Global may increase the fees and charges associated with your Account at any time, and that you will be provided with written notice at least thirty (30) days' prior to such increase. Global shall not be responsible for any other fees and/or charges that you may incur in association with your financial service program.

VII. Termination of Agreement / Account Closure: You may terminate this Agreement and close your Account at any time by sending a written notice to Global's Customer Support. The written notice must provide Global with the following information:

1. Your full name and current address;
2. Your Account number;
3. The date of the request; and
4. Your request to close your Account.

Please provide Global with sufficient time to process the request. In addition, Global may suspend, cancel or terminate this Agreement and your Account at any time without notice for inactivity, or if your financial service program has been terminated or is no longer being managed, if your Account is improperly maintained or used, or if you otherwise violate any provision of this Agreement. If this Agreement is terminated for any reason, or upon Account closure, the collected balance in your Account will be credited to the debit/credit card account utilized for deposits and/or will be sent to you by check, as deemed appropriate by Global, within a reasonable period of time.

VIII. Monthly Statements: You will receive your first monthly statement by mail showing your Account activity and balance by mail. Thereafter, monthly statements will be available online, and may be accessed using your login information and Password. Should you desire to continue receiving a paper statement via the United States Postal Service, please contact Global's Customer Support and make a request to receive mailed paper statements. You may obtain balance and transaction information by using your Passcode to access your Account over the telephone, by using your Password to log into Global's website, or by calling Global's Customer Support. You agree to review your statement carefully and to report any erroneous, improper or unauthorized transactions promptly.

IX. Non-Interest Account: Your Account is a non-interest bearing Account.

X. Unauthorized Transactions and Customer Responsibility: You should never share your Passcode or Password(s) with anyone and should keep your Account information and papers in a secure place. If you believe someone has transferred or may transfer money from your Account without your permission, contact Global's Customer Support immediately.

XI. FDIC Insurance: The funds in your Account will be FDIC insured up to a maximum of \$250,000.00. The insured amount may increase or decrease and is subject to limits set and reset by the FDIC from time to time.

XII. Incomplete Transactions: Neither Global nor any service provider to Global shall be liable for failing to complete a transaction due to insufficient funds in your Account; or if circumstances beyond their control prevent the completion of the transaction, including, without limitation, the acts or omissions of any ACH, check or other processor, the National Automated Clearing House Association, the Federal Reserve System, any bank, or the directive of any regulatory authority.

XIII. Error Resolution Procedures: In the event of potential errors or questions concerning specific transactions involving your Account, you must call or write Global's Customer Support no later than sixty (60) days after the transaction in question appears on your monthly statement. Furthermore, at the very minimum you must provide Global with the following information:

1. Your full name and Account number;
2. The date and amount of the transaction;
3. The type of transaction and a description of the suspected error (please explain as clearly as possible why you believe there is an error or why you need additional information); and
4. The dollar amount of the suspected error.

If the information was provided over the phone, you may be asked and required to provide it again in writing within ten (10) business days. Global will inform you of the results of the investigation of the suspected error within ten (10) business days after you submit the information and any error will be promptly corrected. However, if Global requires more time to investigate the suspected error, it may take up to an additional thirty (30) days to complete the investigation. If Global determines that there is no error, you will be provided with a written explanation within three (3) business days of such determination; and you may ask for and receive copies of the documents used in making any such determination.

XIV. Disputes: You understand and agree that Global is not a party to your financial service program, and does not participate in the consolidation of your federal student loans. This Agreement is separate and independent from any contractual obligations you may have with your student loan lenders or your Sponsor, as defined in the application portion of this Agreement. Accordingly, you hereby expressly acknowledge that Global does not have any involvement in or responsibilities of any nature with respect to your contractual agreement with your Sponsor, your financial service program or the results that you may or may not achieve from your participation in a financial service program. Furthermore, you hereby expressly acknowledge that any representation, statement, or obligation made by your Sponsor or in connection with your financial service program does not and cannot bind Global. Finally, you expressly acknowledge that Global shall not be liable for any actions taken by your Sponsor in connection with your financial service program.

XV. Garnishment Acknowledgement: In the event that a creditor of yours moves to garnish funds in your Account, you expressly acknowledge that Global will answer the garnishment and comply with any writ issued by the Court in accordance with the applicable state law. Furthermore, you expressly acknowledge that Global will not be responsible for challenging or raising a defense to the garnishment on your behalf. You specifically agree to indemnify and hold Global harmless from any loss, liability, obligation, damage, cost and expense resulting from a creditor's attempt to garnish and/or hold Global liable for any judgment against you.

XVI. Governing Law: This Agreement shall be governed by the laws of the state where you reside, except that the state's rules or statutes governing arbitration procedures shall not apply. If any part of this Agreement is declared void or unenforceable, such provision(s) shall be deemed severed from this Agreement, and the remainder of this Agreement shall remain in full force and effect. This Agreement may be modified to the extent necessary to give such force and effect to the remaining provisions. No delay or forbearance in the strict observance or performance of any provision of this Agreement, nor any failure to exercise a right or remedy hereunder, shall be construed as a waiver of such performance, right, or remedy, as the case may be.

XVII. Limitation of Liability: Under no circumstances shall Global ever be liable for any special, incidental, consequential, exemplary or punitive damages. Moreover, under no circumstances shall Global ever be liable for the conduct or contractual obligations of a third party, including, but not limited to, the Sponsor, as defined in the application portion of this Agreement.

XVIII. ARBITRATION OF DISPUTE – IMPORTANT NOTICE AFFECTING YOUR RIGHTS: In the event of any controversy between the parties, including, but not limited to, any claim, dispute, suit, demand, cross claim, counterclaim, or third party complaint (whether statutory, in tort, or otherwise) arising out of or relating to this Agreement or its performance, breach, termination, enforcement, interpretation or validity, including the validity, scope or applicability of this provision to arbitrate, shall be determined by binding arbitration. This arbitration provision is governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. § 1 *et seq.* and not by any state rule or statute governing arbitration. Arbitration under this provision shall be conducted in either the county in which the consumer resides or the closest metropolitan county. **THE PARTIES AGREE THAT ARBITRATION SHALL BE BEFORE A SINGLE ARBITRATOR ON AN INDIVIDUAL BASIS AND NOT AS A CLASS OR MASS ACTION. FURTHERMORE, THE PARTIES AGREE THAT THE ARBITRATOR MAY NOT CONSOLIDATE PROCEEDINGS OF MORE THAN ONE PERSON'S CLAIMS.** The Arbitration shall be administered by the Judicial Arbitration Mediation Services ("JAMS"), 1920 Main Street, Suite 300, Irvine, CA 92614 (www.jamsadr.com), the American Arbitration Association ("AAA"), 335 Madison Ave., Floor 10, New York, NY 10017-4605 (www.adr.org), or another nationally known consumer arbitration service on which the parties shall agree. Arbitration shall be administered according to the arbitration service's fee schedule and the service's current applicable rules and procedures except: 1) that the parties expressly waive the applicability of any rule governing class or mass action; and 2) that the parties agree that any specific arbitration procedure provided for herein shall apply to the arbitration proceeding. The arbitrator shall be neutral and independent and shall comply with the selected arbitration service's code of ethics. Additionally, the arbitrator shall be guided by and apply the Federal Rules of Evidence and "governing substantive" law. The arbitrator's award shall be final and binding on all parties. Judgment on the arbitration award may be entered in any court having jurisdiction over the parties. If a party fails to comply with the arbitrator's award, the other party may petition a court having jurisdiction to enforce the award. The parties shall bear their own attorneys' fees unless such fees are expressly provided for by applicable law. If the arbitrator determines that reasonable attorneys' fees are to be awarded under applicable law, the parties agree that the arbitrator will also determine the amount under the award for attorneys' fees. In the event a party fails to proceed with arbitration, fails to comply with the arbitrator's award or unsuccessfully challenges the arbitrator's award, the other party is entitled to any costs and expenses incurred, including a reasonable attorneys' fee for having to compel arbitration or defend or enforce the award.

Binding Arbitration means: (1) that both parties give up the right to a trial by a judge or jury; (2) that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of appealable issues expressly provided for in 9 U.S.C. § 16; and (3) that discovery may be severely limited by the arbitrator, and should the arbitrator decide to allow full discovery, the arbitrator may not exceed discovery limitations set forth by the Federal Rules of Civil Procedure.

I acknowledge that I have read and agree to abide by the terms of the arbitration provision set forth above.

SIGNATURE: _____

Initials: _____

XIX. USA Patriot Act Compliance: As required by the USA Patriot Act, you authorize Global to take reasonable and practical measures to verify the accuracy of the information you have provided in the application portion of this Agreement, as well as to verify your identity by, including and without limitation, securing or accessing your credit report, and/or obtaining any other information about you in order to assist in combating terrorism and preventing Global's system and the banking system from being used for money laundering or other impermissible, illegal purposes.

XX. PRIVACY POLICY: Global may collect personal information that you provide: (1) in the application portion of this Agreement; (2) in any updated information you may provide from time to time; and (3) as part of the transactions processed through your Account. A description of the Privacy Policy applicable to your Account is provided below. If you have additional questions regarding this Agreement's Privacy Policy, please contact Global's Customer Support.

- a. **Collection / Use of Personal Information:** Collection of your personal information is designed to protect access to your Account and to assist in providing you with the products and services you have requested. All personal information collected and stored by Global, or on its behalf, is used for specific business purposes: (1) to protect and administer your Account and initiate your authorized transactions; (2) to assist in the design or improvement of products and services; (3) to identify additional products or services offered by Global and/or its affiliated companies that may meet your needs; and (4) to comply with state and federal banking regulations. Only approved and authorized personnel will have access to such information. To further protect your information, auditing mechanisms are in place to identify anyone who may have accessed and in any way modified your personal information.
- b. **Maintenance of Accurate Information:** You may update your personal information online, at any time, by using your Password to log into Global's website or by contacting Global's Customer Support. To ensure that Global is able to protect your Account and verify your information, it is in your best interests to maintain accurate and current any records concerning your personal information.
- c. **Limited Access to Personal Information:** Access to your personal information is limited to only those personnel with a business reason for accessing such information. In addition, all personnel are trained and educated about the importance of confidentiality and customer privacy. Individual user names and passwords are used by approved personnel to access your personal information, providing audit trails to further safeguard the privacy of your personal information.
- d. **Third-Party Disclosure Restrictions:** All third parties with a business need to access your personal information are required to adhere to stringent privacy policies. Your personal information may be supplied to a third party in order to process a transaction you have authorized or if the disclosure is allowed or required by law, e.g., the exchange of information with reputable reporting agencies in response to a subpoena, in connection with the investigation of fraudulent activity, etc.
- e. **Sharing of Information:** You authorize Global to share certain information with your Sponsor, as defined in the Application portion of this Agreement, and any third party to the extent necessary to administer your Account in accordance with your instructions and authorization. *You expressly acknowledge that Global does not maintain records of any documents or information associated with your financial service program.*

XXI. English Language Governs: The terms of this Agreement and the products and services we provide are governed by the English language. As a courtesy, Global has made this Agreement available in languages other than English. If there is any difference in meaning between the English and non-English version of any of our documents, including this Agreement, the English version will apply to your Account and is available to you upon request.

XXII. Merger Clause: This Agreement contains the complete and final understanding between the parties. Any prior oral statements, representations, or agreements are superseded by this Agreement.

XXIII. Customer Support Information:

Correspondence Address: 4500 S. 129th E. Avenue, Suite 177
Tulsa, OK 74134

Telephone: (800) 398-7191

Fax: (866) 355-8228

Website Address: www.globalclientsolutions.com

Email: customersupport@globalclientsolutions.com

Note: Global will provide you with a welcome packet subsequent to the execution of this Agreement that will contain deposit instructions applicable to those customers who choose to send in deposits.

DEDICATED ACCOUNT AGREEMENT AND APPLICATION

I hereby apply for and agree to establish a non-interest bearing dedicated account ("Account") to be administered at a bank selected by Global Client Solutions, LLC ("Global") for my utilization in connection with a financial service program of my own choosing (my "Program") that is managed by the organization responsible for administering the Program ("Sponsor"). I understand that Global is not a party to my Program and does not participate in the management of my Program. I understand that this Agreement is subject to a customer identification program, as required by the USA Patriot Act and other applicable laws; and accordingly, I hereby represent that the following information is true and complete to the best of my knowledge and belief. In addition, I understand that I may be required to provide a copy of a driver's license and/or other information from time to time for use in connection with the verification of my identity and the administration of the Account. **Furthermore, I understand that the Account is governed by the terms of this Agreement and that I am bound by all of its terms and conditions, including the binding arbitration provision located in paragraph XVIII on page 2 of this Agreement.**

ACCOUNT OWNERSHIP, CONTROL AND USE: I understand that the Account, when established in accordance with this Agreement, will be my sole and exclusive property; that only I (or authorized contact, if any) may authorize transactions involving my Account; and that only I may withdraw funds from and close my Account as provided for in the Agreement. I hereby authorize (a) periodic deposits to be made to my Account pursuant to the authorization provided below and (b) periodic disbursements to be made from my Account. In this regard, I hereby authorize payment from my Account of the fees and charges provided for in this Agreement. Should I designate an authorized contact, such designation allows for confirmation of Account information and for receipt of messages regarding my Account to the designee.

PERMISSION TO SHARE DATA: I hereby grant permission for the bank, Global and the Sponsor to share information regarding my Account and my Program with one another and with any other party to the extent necessary to facilitate the transactions I authorize on my Account, and acknowledge that sharing information among these parties is essential to the administration of my Account. I understand that the Agreement provides additional information relating to my privacy rights.

ALL FIELDS REQUIRED UNLESS OTHERWISE NOTED

Applicant: Last Name (Please print clearly)		First Name		MI	Social Security #		Date of Birth (mm/dd/yy)	
Authorized Contact (optional): Last Name		First Name		MI	Social Security #		Date of Birth (mm/dd/yy)	
Mailing Address					City		State	Zip Code
Physical Address (if different from mailing address)					City		State	Zip Code
Home Phone No.		Email Address			Mother's Maiden Name (for future ID purposes)			
Cell Phone No.		Sponsor			Sponsor's Global Account Number (if known)			
Applicant's Signature							Date	

AUTHORIZATION TO DEBIT BANK ACCOUNT
Applicant's Financial Institution Information

Bank Name		Routing Number ¹		Account Number ²	
Address		City		State	Zip Code
Name (as it appears on check)					
Address (as it appears on check)		City		State	Zip Code

Amount of Debit	Date of Debit (mm/dd/yyyy)						and on or after the same day of each month thereafter for an additional _____ months.
\$ _____	On or after		/		/		

¹ Routing Number is the 9-digit number appearing in the bottom left corner of your check.
² Account Number is to the right of the Routing Number and before the Check Number.

I hereby authorize Global to initiate debit entries to my **checking account** (or **savings account**) at the financial institution named above (my "Primary Bank Account"), in the amount(s) and on or after the date(s) set forth above, for the purpose of transferring funds to my Account. I represent that my Primary Bank Account exists; that I own it; and that I will maintain sufficient funds in it to permit the debits to clear on the applicable dates. I understand that I may incur a charge as set forth in the Schedule of Fees and Charges if any attempted debit is not immediately honored when presented; and that the financial institution providing my Primary Bank Account may also assess a charge if this occurs. In addition, I understand that I may subsequently designate another account for this purpose by contacting Global's Customer Support; that I may also change the corresponding amounts and dates from time to time in that manner; and that the representations I made above about my Primary Bank Account will apply to any other account that I designate.

This authorization shall remain in full force and effect until I give a written termination notice to Global that affords it a reasonable period of time to act on it. Any such notice, and any other written notice that is provided for in this Agreement, shall be sent to Global's Customer Support at the addresses set forth in the Agreement.

Applicant's Signature Authorizing Global to Debit Applicant's Primary Bank Account	Date
--	------

SCHEDULE OF FEES AND CHARGES

Account Setup (one-time fee)	\$0.00
Monthly Service Charge	\$8.00
Optional Services:	
ACH Disbursement	\$1.50
Manual Check Disbursement	\$2.00
Incoming Wire Transfer	\$10.00
Outgoing Wire Transfer	\$15.00
2nd Day Delivery*	\$10.00
Overnight Delivery*	\$20.00
Dishonored/Returned Deposit Item	\$0.00
Stop Payment Order	\$17.50

*3:00 pm Central Time Cutoff

CUSTOMER SUPPORT

Any questions or inquiries relating to your Account should be directed to Global's Customer Support. See paragraph XXIII of this Agreement for Global's correspondence address, Global's website address, and the toll-free number to Global's Customer Support. Please note that Global is not a party to your Program, and any questions relating to your Program should be addressed to your Sponsor, and not to Global.

FOR OFFICE USE ONLY

--

CUSTOMER'S GLOBAL ACCOUNT NUMBER

--

SPONSOR'S GLOBAL ACCOUNT NUMBER

Stiner Attachment O

Brandon Frere <brandon@ameritechfinancial.com>
To: Daniel Stiner <dstiner@sacramento.bbb.org>
Cc: Jami Jones <jjones@sacramento.bbb.org>

Wed, Dec 16, 2015 at 6:20 PM

Hi Daniel,

Our refund policy is set at 30 days on paper (which is 27 days longer than respectively required). However, due to our total commitment to our clients 100% satisfaction - a full refund is available at anytime during the process and even afterwards if they are not totally, and utterly satisfied with our service. We really take the client satisfaction thing very serious and it is our #1 priority.

As a business, we can't print that we will give peoples money back at anytime because we would be doing a ton of work just to have people very easily site that information and say they want their money back (as I am sure you can understand).

So just to kind-of sum it up (just like what is in my signature), our promise to our clients is: **100% Client Satisfaction - 100% of The Time**

And really that is it, whether it means providing a refund or not.. Hope that wasn't to long of an explanation, but it encompasses our philosophy regarding your question.

On Wed, Dec 16, 2015 at 3:38 PM, Daniel Stiner <dstiner@sacramento.bbb.org> wrote:
Brandon,

I very much appreciate your tenacity. So far it looks to me like everything is OK. Our application processor will go over the details first thing tomorrow morning and let you know if there are additional concerns.

I do have one further request, can you please send me a copy of your refund policy?

Thank you,

Daniel Stiner, *Director of Trade Practices*
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

p: 916-231-8912
dstiner@sacramento.bbb.org
bbb.org *Start With Trust*®



On Wed, Dec 16, 2015 at 2:20 PM, Brandon Frere <brandon@ameritechfinancial.com> wrote:
Hey Daniel,

Thank you for the email and communication.

FTC-BBB-000135

Stiner Attachment O

Stiner Attachment P

5/13/2016

BBB of Northeast California Mail - New BBB Complaint ID# [REDACTED]



Andrella Jones-Thomas <ajones-thomas@necal.bbb.org>

New BBB Complaint ID# [REDACTED]

AmeriTech Support <support@ameritechfinancial.com> Fri, May 13, 2016 at 3:17 PM
To: Andrella Jones-Thomas <ajones-thomas@sacramento.bbb.org>, Brandon Frere
<brandon@ameritechfinancial.com>, Tom Knickerbocker <tom.knickerbocker@ameritechfinancial.com>

Hi Andrella,

Thank you for bringing this to our attention. My team is working on resolving this complaint immediately and it's resolution is our highest priority. I will keep you updated with the latest information throughout the process. Please feel free to contact me directly at any time regarding this complaint. Thanks again,

Tom Knickerbocker
Executive Vice President
AmeriTech Financial

p: [REDACTED]

[Quoted text hidden]



[REDACTED]

Referral Program: refer.ameritechfinancial.com
Customer Service: customer.service@ameritechfinancial.com
Submit Documents: income.doc@ameritechfinancial.com
Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All participants in Ameritech Financial's referral program must agree to the Terms & Conditions of the program, reviewable at refer.ameritechfinancial.com.

[REDACTED]

5/13/2016

BBB of Nor heast California Mail - New BBB Complaint ID# [REDACTED]



Andrella Jones-Thomas <ajones-thomas@necal.bbb.org>

New BBB Complaint ID# [REDACTED]

AmeriTech Support <support@ameritechfinancial.com>

Fri, May 13, 2016 at 4:37 PM

To: Andrella Jones-Thomas <ajones-thomas@sacramento.bbb.org>

Cc: Brandon Frere <brandon@ameritechfinancial.com>, Tom Knickerbocker <tom.knickerbocker@ameritechfinancial.com>

Andrella,

After researching this issue, it's been found that our Customer Service department resolved this complaint with Melissa Jimenez on 4/22/2016 to her satisfaction. Please let me know what steps should be taken next, as the website isn't allowing me to respond to the BBB case related to this complaint. Thank you!

[Quoted text hidden]

Stiner Attachment Q

5/17/2016

BBB of Northeast California Mail - Fwd: Timothy Jones - BBB Resolve Email



Andrella Jones-Thomas <ajones-thomas@necal.bbb.org>

Fwd: Timothy Jones - BBB Resolve Email

Tom Knickerbocker <tom.knickerbocker@ameritechfinancial.com>

Tue, May 17, 2016 at 10:55 AM

To: ajones-thomas@sacramento.bbb.org, Brandon Frere <brandon@ameritechfinancial.com>

Hey Andrella,

Thanks for speaking with me today. Below you'll find an email from Timothy Jones, Case# [REDACTED], with his request to to have the complaint unpublished. Have a great day!

----- Forwarded message -----

From: **Timothy Jones** [REDACTED]
Date: Tue, May 17, 2016 at 10:34 AM
Subject: Re: Follow up from Holly at AmeriTech Financial
To: Holly Novak <holly.novak@ameritechfinancial.com>

Hello Holly,

To whom it may concern, please unpublish my BBB complaint as the matter has been resolved. Thank you very much.

v/r,
Timothy Jones.

On Friday, May 13, 2016 7:57 PM, Holly Novak <holly.novak@ameritechfinancial.com> wrote:

Hello Mr. Jones,

Thank you for speaking with me today. I'm glad we were able to resolve your complaint. Per our conversation, I'm including a few details of what you should expect in the next 7-10 business days.

I have requested a check to be mailed to you, in the amount of \$605.00. The check will be sent to the new address you provided today. The check will most likely be issued on Monday, as we are nearing the end of the day.

I've closed your Customer Service Case, as the matters on our end have been resolved, Here is the case number, for your records - [REDACTED]. If you should have any questions about what we discussed, you can use this case number as a reference.

You may contact me directly at [REDACTED] if you need anything. I'm always happy to help.

Thank you again for your time and have a wonderful evening.

5/17/2016

BBB of Northeast California Mail - Fwd: Timothy Jones - BBB Resolve Email

--

Warm Regards,
Holly Novak
Customer Service Manager

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Referral Program: refer.ameritechfinancial.com

Customer Service: customer.service@ameritechfinancial.com

Submit Documents: income.doc@ameritechfinancial.com

Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All participants in Ameritech Financial's referral program must agree to the Terms Conditions of the program, reviewable at refer.ameritechfinancial.com.

--

Warm Regards,
Holly Novak
Customer Service Manager

5/17/2016

BBB of Northeast California Mail - Fwd: Timothy Jones - BBB Resolve Email



[REDACTED]

[REDACTED]

[REDACTED]

Referral Program: refer.ameritechfinancial.com
 Customer Service: customer.service@ameritechfinancial.com
 Submit Documents: income.doc@ameritechfinancial.com
 Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All participants in Ameritech Financial's referral program must agree to the Terms & Conditions of the program, reviewable at refer.ameritechfinancial.com.

--
Tom Knickerbocker
Executive Vice President
AmeriTech Financial

[REDACTED] 2
 Email: tom.knickerbocker@ameritechfinancial.com
 Website: www.ameritechfinancial.com



[REDACTED]

[REDACTED]

[REDACTED]

Referral Program: refer.ameritechfinancial.com

[REDACTED]

Stiner Attachment R

6/1/2016

BBB of Northeast California Mail - Re: Update on page.



Elizabeth Nichols <enichols@necal.bbb.org>

Re: Update on page.

1 message

Brandon Frere <brandon@ameritechfinancial.com>
To: Alma Galvan <agalvan@sacramento.bbb.org>
Cc: Elizabeth Nichols <enichols@sacramento.bbb.org>

Tue, May 31, 2016 at 12:01 PM

Hello Ms. Nichols,

Hope you are doing well and had a great Memorial Day weekend.

I would have emailed you sooner, but I got married this weekend and as you can imagine, was pretty tied up (mostly just nerves). However, I am back now for today then going on my honeymoon leaving tonight. Pretty excited about that and really happy.

I just wanted to follow-up with you regarding the status of the site. If you could call me today, that would get great since I will be out for awhile with no cell phone service.

We very much value our relationship with the BBB, and as Alma will tell you, we are trying to quickly figure out what we can do to make your lives easier from a processing perspective. We know that you have strict policy's and procedures and we want to make sure we are following them to the 'T' so that we are using your platform for what it was intended for to make sure our accreditation is always in the best standing.

Our relationship with the BBB is our top priority, because our customers are our top priority. We have an internal and external 100% Client Satisfaction bar that is set SUPER high. Our customers happiness is all that matters.

Thank you, and I will look forward to hearing from you. **My direct number is: 707-758-0662**

Warm Regards,



Brandon Frere

President & CEO

AmeriTech Financial

1101 Investment Blvd. Suite 200

El Dorado Hills , CA 95762

Phone: 800-792-8621 ext. 101

Cell: 707-758-0662

Fax: 800-878-1182

Email: brandon@ameritechfinancial.com

Website: www.ameritechfinancial.com

Our Client Promise:

6/1/2016

BBB of Northeast California Mail - Re: Update on page.

100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments).

On Thu, May 26, 2016 at 8:44 AM, Alma Galvan <agalvan@sacramento.bbb.org> wrote:

Good Morning Mr. Frere,

Thanks for writing. My department handles the complaint process, as far as your report being on update that would be Trade Practices. I included Elizabeth Nicholas in our email, she is currently updating the company report (which we do a couple times a year), to make sure all information about the business is current, and BBB standards are being met.

Thank you!

Alma Galvan, Customer Service Supervisor
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

p: 916-231-8934
agalvan@sacramento.bbb.org
bbb.org *Start With Trust*®



On Wed, May 25, 2016 at 4:44 PM, Brandon Frere <brandon@ameritechfinancial.com> wrote:

Hi Alma,

Hope you are doing well and it was nice speaking with you the other day..

We noticed that for some reason our BBB page is being updated.? Just wanted to see what was going on.

<http://www.bbb.org/sacramento/business-reviews/financial-services/ameritech-financial-in-el-dorado-his-ca-90022636/>

Please call me direct (707-758-0662) if there is something I can help with. Thank you so much.

Warm Regards,

6/1/2016

BBB of Northeast California Mail - Re: Update on page.



Brandon Frere

President & CEO

AmeriTech Financial

1101 Investment Blvd. Suite 200

El Dorado Hills, CA 95762

Phone: 800-792-8621 ext. 101

Cell: 707-758-0662

Fax: 800-878-1182

Email: brandon@ameritechfinancial.com

Website: www.ameritechfinancial.com

Our Client Promise:

100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments).



1101 Investment Blvd. Suite 290

El Dorado Hills, CA 95762

Phone: (800) 792-8621

Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com

Customer Service: customer.service@ameritechfinancial.com

Submit Documents: income.doc@ameritechfinancial.com

Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that

6/1/2016

BBB of Northeast California Mail - Re: Update on page.



Elizabeth Nichols <enichols@necal.bbb.org>

Re: Update on page.

1 message

Brandon Frere <brandon@ameritechfinancial.com>
To: Alma Galvan <agalvan@sacramento.bbb.org>
Cc: Elizabeth Nichols <enichols@sacramento.bbb.org>

Tue, May 31, 2016 at 12:01 PM

Hello Ms. Nichols,

Hope you are doing well and had a great Memorial Day weekend.

I would have emailed you sooner, but I got married this weekend and as you can imagine, was pretty tied up (mostly just nerves). However, I am back now for today then going on my honeymoon leaving tonight. Pretty excited about that and really happy.

I just wanted to follow-up with you regarding the status of the site. If you could call me today, that would get great since I will be out for awhile with no cell phone service.

We very much value our relationship with the BBB, and as Alma will tell you, we are trying to quickly figure out what we can do to make your lives easier from a processing perspective. We know that you have strict policy's and procedures and we want to make sure we are following them to the 'T' so that we are using your platform for what it was intended for to make sure our accreditation is always in the best standing.

Our relationship with the BBB is our top priority, because our customers are our top priority. We have an internal and external 100% Client Satisfaction bar that is set SUPER high. Our customers happiness is all that matters.

Thank you, and I will look forward to hearing from you. My direct number is: [REDACTED]

Warm Regards,



Brandon Frere
President & CEO
AmeriTech Financial
1101 Investment Blvd. Suite 200
El Dorado Hills, CA 95762
Phone: 800-792-8621 ext. 101
Cell: 707-758-0662
Fax: 800-878-1182
Email: brandon@ameritechfinancial.com
Website: www.ameritechfinancial.com

Our Client Promise:

6/1/2016

BBB of Northeast California Mail - Re: Update on page.

100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments).

On Thu, May 26, 2016 at 8:44 AM, Alma Galvan <agalvan@sacramento.bbb.org> wrote:

Good Morning Mr. Frere,

Thanks for writing. My department handles the complaint process, as far as your report being on update that would be Trade Practices. I included Elizabeth Nicholas in our email, she is currently updating the company report (which we do a couple times a year), to make sure all information about the business is current, and BBB standards are being met.

Thank you!

Alma Galvan, Customer Service Supervisor
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

p: 916-231-8934
agalvan@sacramento.bbb.org
bbb.org *Start With Trust*®



On Wed, May 25, 2016 at 4:44 PM, Brandon Frere <brandon@ameritechfinancial.com> wrote:

Hi Alma,

Hope you are doing well and it was nice speaking with you the other day..

We noticed that for some reason our BBB page is being updated.? Just wanted to see what was going on.

<http://www.bbb.org/sacramento/business-reviews/financial-services/ameritech-financial-in-el-dorado-his-ca-90022636/>

Please call me direct (707-758-0662) if there is something I can help with. Thank you so much.

Warm Regards,

6/1/2016

BBB of Northeast California Mail - Re: Update on page.



Brandon Frere

President & CEO

AmeriTech Financial

1101 Investment Blvd. Suite 200

El Dorado Hills, CA 95762

Phone: 800-792-8621 ext. 101

Cell: 707-758-0662

Fax: 800-878-1182

Email: brandon@ameritechfinancial.com

Website: www.ameritechfinancial.com

Our Client Promise:

100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments).



1101 Investment Blvd. Suite 290

El Dorado Hills, CA 95762

Phone: (800) 792-8621

Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com

Customer Service: customer.service@ameritechfinancial.com

Submit Documents: income.doc@ameritechfinancial.com

Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that

Stiner Attachment S



Elizabeth Nichols <enichols@necal.bbb.org>

Update on our BBB page

1 message

Tom Knickerbocker <tom.knickerbocker@ameritechfinancial.com>
To: enichols@sacramento.bbb.org, agalvan@sacramento.bbb.org

Thu, Jun 2, 2016 at 10:33 AM

Dear Ms. Nichols,

Hope your week is going well! My name is Tom Knickerbocker, I'm the Vice President of AmeriTech Financial.

I'm reaching out today to check on the status of our BBB page, as our rating has yet to be restored. If there's anything I can do to help you with this process, please don't hesitate to contact me directly.

As Brandon may have mentioned, 100% Client Satisfaction is our #1 goal at AmeriTech Financial, and as such, we hold the BBB in the highest regard as it provides a window into our relationship with our thousands of happy clients.

Please feel free to contact me directly anytime at [REDACTED]. Thanks for your time, and have a fantastic week and weekend!

We love our BBB!

--

Tom Knickerbocker
Executive Vice President
AmeriTech Financial
1101 Investment Blvd
El Dorado Hills, CA 95762
Email: tom.knickerbocker@ameritechfinancial.com
Website: www.ameritechfinancial.com



1101 Investment Blvd, Suite 290
El Dorado Hills, CA 95762

Phone: (800) 792-8621

Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com

Customer Service: customer.service@ameritechfinancial.com

Submit Documents: income.doc@ameritechfinancial.com

Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message

FTC-BBB-000190

Stiner Attachment S

Stiner Attachment T

June 7, 2016

Mr. Brandon Frere
AmeriTech Financial
311 Professional Center Dr Ste 200
Rohnert Park, CA 94928

Dear Mr. Frere,

We are writing you to address concerns we have with complaints we have received for AmeriTech Financial, concerns that you are partnered with a company that has been subject to disciplinary action as a result of a lawsuit filed by the Consumer Financial Protection Bureau, concerns with your advertising, and concerns with additional consumer reports we have received. Our concerns are outlined below.

Complaints

First, we have received a number of complaints which contain concerning allegations.

- Complainants have alleged that they are being scammed by AmeriTech Financial.
- Several complainants allege they were lead to believe the payments being made to your company were going towards their student loan debt, only to find out later that this was not the case.
- Complainants have also alleged the company made various misleading representations, including:
 - claims that AmeriTech Financial was a "government company working directly with the department of education;"
 - claims that AmeriTech could "get me a lower monthly payment with my servicer if I dealt with them as opposed to dealing with my servicer on my own;"
 - claims that the sales representative stated "you can include 'anyone you car pool with, buy presents for, spend money on, take out to eat,' etc." as family members;
 - and claims the company can "save you hundreds of dollars in student loan payments by handling the consolidation for you."
- In addition, we received an anonymous phone call, in which the caller explained that AmeriTech Financial sales representatives are instructed to mislead customers and trained to tell customers to falsify their family sizes in order to get a lower monthly payment.

BBB Accreditation Standard Three requires an Accredited Business to "honestly represent products and services, including clear and adequate disclosures of all material terms."

Please provide us with a written explanation responding to each of the concerns outlined above.

Second, we are concerned that your company may not be abiding by the Federal Trade Commission's "Telemarketing Sales Rule," which states that it is illegal for companies offering debt relief services to charge any fees "before you have settled or otherwise resolved the consumers debts." You can read more about the Telemarketing Sales Rule here:

<https://www.ftc.gov/system/files/documents/plain-language/bus72-debt-relief-services-telemarketing-sales-rule-guide-business.pdf>

The complainant, Timothy Jones, alleges an agent "prompted me to pay a sum of money to initiate the program..."

BBB Accreditation Standard Two, Section A requires an Accredited business to "follow federal, state/provincial and local advertising laws."

Please provide us with documentation confirming that you do not charge upfront fees for your services. If you do not feel the Telemarketing Sales Rule applies to your business, please explain why in writing.

Company Affiliation

Third, we have received a copy of the contract a customer signed with AmeriTech Financial. In that contract, the customer is asked to use a dedicated savings account through which payments to AmeriTech Financial will be made. This account is managed by a company called Global Client Solutions, LLC. According to public records Global Client Solutions, LLC was subject to disciplinary action following a lawsuit filed by the Consumer Financial Protection Bureau.

According to the Consumer Financial Protection Bureau, Global Client Solutions, LLC allegedly helped "other companies to collect tens of millions of dollars in illegal upfront fees from consumers."

You can read more about this action here:

<http://www.consumerfinance.gov/about-us/newsroom/cfpb-takes-action-against-global-client-solutions-for-processing-illegal-debt-settlement-fees/>

BBB Accreditation Standard Eight states that an Accredited business shall "avoid involvement, by the business or its principals, in activities that reflect unfavorably on, or otherwise adversely affect the public image of BBB or its accredited businesses."

Please provide us with a written explanation detailing how you feel your affiliation with Global Client Solutions, LLC satisfies the Accreditation Standard cited above. If not, please provide your plans for working with a different company.

Advertising

Fourth, complainants have reported receiving mailers from your company. We were provided with a copy of one of these mailers. This mailer states:

- "We are pleased to inform you that you may now participate in the Student Loan Documentation & Processing Services Program. This program can immediately assist you in potentially saving thousands on your student loans. With the implementation of the Health Care and Education Affordability Reconciliation Act of 2010, the U.S Department of Education has adjusted their re-payment policies;"

- "To confirm your eligibility, please contact our Student Loan Department with your account #;"
- "FAILURE TO RESPOND TO THIS NOTICE COULD CANCEL THIS OFFER;"
- "Student Loan Department;"
- "FINAL NOTICE;"
- and "RE: Student Loan Payment Reduction & Forgiveness."

A copy of this mailer is attached.

We believe these statements to be misleading by implying government affiliation and urgency without directly stating what the offered services consist of. It is not clear that this mailer is a solicitation from a business rather than a notice regarding a government program.

According to the BBB Code of Advertising, which all Accredited businesses agree to abide by, advertisements that are untrue, misleading, or deceptive shall not be used and misrepresentation may result not only from direct statements, but by omitting or obscuring a material fact.

Additionally, BBB Accreditation Standard Two, Section F requires an Accredited business to "avoid misleading customers by creating the false impression of sponsorship, endorsement, popularity, trustworthiness, product quality or business size through the misuse of logos, trustmarks, pictures, testimonials, or other means.

Furthermore, Title 39, United States Code, Section 3001 also states that offers which reasonably could be interpreted or construed as implying any Federal Government connection, approval, or endorsement through the use of a seal, insignia, reference to the Postmaster General, citation to a Federal statute, name of a Federal agency, department, commission, or program, etc. must include a disclaimer conspicuously placed on the outside envelope, reading "THIS IS NOT A GOVERNMENT DOCUMENT." A disclaimer must also be conspicuously placed on the front and back of every page of the solicitation itself, reading: "THIS PRODUCT OR SERVICE HAS NOT BEEN APPROVED OR ENDORSED BY THE FEDERAL GOVERNMENT, AND THIS OFFER IS NOT BEING MADE BY ANY AGENCY OF THE FEDERAL GOVERNMENT," or a notice to the same effect in conditions as prescribed by the United States Postal Service.

Please modify this advertisement by removing statements suggesting urgency and which imply that this offer is regarding a government program rather than offer for services made by a for profit company.

We are also concerned that you are advertising a 100% Satisfaction Guarantee on your website, www.ameritechfinancial.com. Additionally, on December 16, 2015 you informed our Director of Trade Practices, Daniel Stiner, "due to our total commitment to our clients 100% satisfaction - a full refund is available at anytime during the process and even afterwards if they are not totally, and utterly satisfied with our service. We really take the client satisfaction thing very serious and it is our #1 priority." However, we have received complaints in which the complainants allege that AmeriTech Financial, refused to give them a refund when they requested it.

According to the BBB Code of Advertising, "Advertisers should only use 'satisfaction guarantee,' 'money back guarantee,' 'free trial offer,' or similar representations in advertising if the seller or manufacturer refunds the full purchase price of the advertised product or service at the consumer's request."

Please provide us with documentation confirming that you do issue full refunds at all consumer requests. If not, please cease advertising 100% Satisfaction Guarantees.

Business Transparency

Finally, we received an anonymous consumer phone call, informing us that your business was not located in El Dorado Hills, California, but was in fact located in Rohnert Park, California.

BBB Accreditation Standard Four requires an Accredited business to “openly identify the nature, location, and ownership of the business.”

Please provide us with a lease agreement confirming that your business is located at 1101 Investment Blvd Ste 290 El Dorado Hills, CA 95762.

You may review the BBB Accreditation Standards here: <http://go.bbb.org/1uGehkP>.
You may review the BBB Code of Advertising here: <http://go.bbb.org/1luzut2>

Due to the nature of the concerns outlined above, we will be referring AmeriTech Financial to our Board of Directors for Accreditation review. If you would like to provide a written statement and documentation for our Board of Directors review at this meeting, please do so within ten days of the date of this letter. Additionally, your response, or lack thereof, to the concerns expressed above may be reflected in AmeriTech Financial’s public BBB Business Review and Rating. If you have any questions, I may be reached at (916) 231-8929 or enichols@sacramento.bbb.org.

Sincerely,

Elizabeth Nichols
Trade Practices Specialist

Student Loan Department
(866) 216-5491

* June 8 payments begin *

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
SACRAMENTO, CA
PERMIT # 1827

Account #:

Current Program

330
3960
59,400

119

207 KW
1428 Ann. Cost 2506 per yr.
28,500 (20 yrs)

FINAL NOTICE

ymail.com

pw:

RE: Student Loan Payment Reduction & Forgiveness

Pop
Specie

Hollie Warltner

32,324.00 total

1000 → 108 July 8



The lender and servicer are obligated and prohibited to disclose from each other. Read and understand all contract terms prior to enrollment. We have many success stories but cannot guarantee results or predict the outcome in any particular situation. There are many fees, government programs available and you may apply on your own directly with the DOE for its services without fees. We are not licensed or required for use. Our agencies are intended to make it easier and quicker to complete all application forms. All student loan assistance plans are subject to lender approval. This is not a Company affiliated with a government agency for more information about the programs offered please direct all questions and inquiries to (866) 216-5491.



ATTENTION: Hollee Warltner

We are pleased to inform you that you may now participate in the Student Loan Document Preparation & Processing Services Program. This program can immediately assist you in potentially saving thousands on your student loans.

With the implementation of the Health Care and Education Affordability Reconciliation Act of 2010 the U.S. Department of Education has adjusted their re-payment policies. You may now be eligible for:

- ✓ \$0/ month Monthly Student Loan Payment
- ✓ No Minimum Income Requirement or Credit Check
- ✓ Loan Forgiveness Programs
- ✓ No Impact on your Credit Rating or Score
- ✓ No Program Payment for up to 90 days

To confirm your eligibility, please contact our Student Loan Department with your account #: 

Monday - Friday 10am - 9pm EST

Toll Free: (866) 216-5491

FAILURE TO RESPOND TO THIS NOTICE COULD CANCEL THIS OFFER

DocuSign Envelope ID: [REDACTED]



Required Documentation and Instructions

**(All Forms Located in "Document Package" PDF)*

- Please return the following documents to AmeriTech Financial as soon as possible.
- Failure to return documents in a timely manner will result in processing delays.
- ONLY sign the provided forms – do not date forms unless otherwise instructed.
- Please do not fill out any additional information on the signature forms.

Return the following documents to AMERITECH FINANCIAL within 2 weeks:

^{DS}
HDW

1) Income Based (IBR) Federal Form

- a. Your signature is required on Page 4. **DO NOT DATE**
 - i. **IF YOU'VE FILED MARRIED-JOINT ON YOUR MOST RECENT TAX RETURN, YOUR SPOUSE'S SIGNATURE IS ALSO REQUIRED ON PAGE 4**

2) General Forbearance Request Federal Form

- a. Your signature is required on bottom of page 2. **DO NOT DATE**

3) Paystubs – For the most recent month:

- a. Paystub date range needs to cover at least 30 days of pay, and must be within the most recent 30 days

4) 1040 Tax Return

- a. For most recent filed year - please send a **FULL** copy of your return.

^{DS}
HDW

Return the following documents to AMERITECH FINANCIAL within 6 months:

1) Employment Certification for Public Service Loan Forgiveness (PSLF) Federal Form

- a. **This form only applies if you work for a non-profit 501(c)(3) or government entity.**
 - i. Step 1: Provide this form to your HR department to complete.
 - ii. Step 2: Your signature and date (date required for this special form) is required at the bottom of page 1.

DocuSign Envelope ID: [REDACTED]

iii. Step 3: Return to AMERITECH FINANCIAL.



Instructions: How to Return Required Documents

1) Option 1: Email (*Preferred*)

a. Attach required documents and email to:

income.doc@ameritechfinancial.com

**Do not email documents to your Account Representative*

**Only email files in PDF format*

2) Option 2: FAX

a. Fax securely to: **1-866-818-9026**

3) Option 3: Mail

a. Mail a physical copy of your documents to:

**AmeriTech Financial
Attn: Documents
1101 Investment Blvd
Suite 290
El Dorado Hills, CA 95762**

DocuSigned by:

Handwritten signature of Hollie Walker

DocuSign Envelope ID: [REDACTED]



**PUBLIC SERVICE LOAN FORGIVENESS (PSLF):
EMPLOYMENT CERTIFICATION FORM**

OMB No. 1845-0110
Form Approved
Exp. Date 12/31/2017

William D. Ford Federal Direct Loan (Direct Loan) Program

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN [REDACTED]
 Date of Birth [REDACTED]
 Name Hollie warfner
 Former Name (if any) _____
 Address [REDACTED]
 City, State, Zip Code [REDACTED]
 Telephone – Primary [REDACTED]
 Telephone – Alternate _____
 E-mail (optional) _____

SECTION 2: BORROWER AUTHORIZATIONS, UNDERSTANDINGS, AND CERTIFICATIONS

Before signing, carefully read the entire form. For more information about PSLF, visit StudentAid.gov/publicservice.

I authorize:

1. My employer or other entity having records about the employment that is the basis of my request to make information from those records available to the U.S. Department of Education (the Department) or its agents or contractors.
2. The Department (and its agents or contractors) to contact me regarding my request or my loan(s), including repayment of my loan(s), at the telephone number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I understand that:

1. To qualify for PSLF, I must make 120 qualifying payments on my Direct Loan(s) while employed full-time by a qualifying employer or employers. Neither the 120 qualifying payments nor my employment have to be consecutive.
2. To qualify for PSLF, I must be employed full-time by a qualifying employer or employers when I apply for PSLF and when my loan is forgiven.
3. If I qualify for forgiveness, only the remaining balance on my Direct Loan(s) will be forgiven.
4. By submitting this form, my student loan(s) held by the Department will be transferred to FedLoan Servicing.
5. The Department may request supplemental documentation substantiating my employment.
6. The Department will notify me in writing or electronically of the number of qualifying payments I have made while employed full-time by a qualifying employer or employers and the remaining number of qualifying payments I must make before I am eligible to apply for PSLF.
7. The Department will notify me in writing or electronically if the form that I submit is incomplete, or if it determines that my employment or payments do not qualify for PSLF. The Department will explain the reason for the determination and the steps I need to take to correct the form or make qualifying payments.
8. The Department will retain this certification form until I submit my application for forgiveness.

I certify that all of the information I have provided on this form and in any accompanying document is true, complete, and correct to the best of my knowledge and belief.

Check this box if you cannot obtain certification from your employer because the organization is closed or because the organization has refused to certify your employment. The Department will follow up to assist you in getting documentation of your employment. Complete section 3, but do not complete Section 4.

Borrower Signature _____

Date _____

Stiner Attachment T - 9

DocuSign Envelope ID: [REDACTED]

Borrower Name: _____

Borrower SSN: _____

SECTION 3: EMPLOYMENT INFORMATION (TO BE COMPLETED BY THE BORROWER OR EMPLOYER)

1. Employer Name: _____

2. Federal Employer Identification Number (EIN): _____

Your employer's EIN may be found on your Wage and Tax Statement (W-2).

3. Employer Address: _____

4. Employer Website (if any): _____

5. Employment Begin Date: _____

6. Employment End Date: _____ OR
 Still employed.

7. Employment Status: Full-Time Part-Time

8. Hours Per Week (Average): _____
 Include vacation, leave time, or any leave taken under the Family Medical Leave Act of 1993. If your employer is a 501(c)(3) or a not-for-profit organization, do not include any hours you spent on religious instruction, worship services, or proselytizing.

9. Is your employer a governmental organization?
 A governmental organization is a Federal, State, local, or Tribal government organization, agency, or entity, a public child or family service agency, a Tribal college or university, or the Peace Corps or AmeriCorps.
 Yes - Skip to Section 4.
 No - Continue to Item 10.

10. Is your employer a tax-exempt organization under section 501(c)(3) of the Internal Revenue Code?

- Yes - Skip to Section 4.
- No - Continue to Item 11.

11. Is your employer a not-for-profit organization?

- Yes - Continue to Item 12.
- No - Your employer does not qualify.

12. Is your employer a partisan political organization?

- Yes - Your employer does not qualify.
- No - Continue to Item 13.

13. Is your employer a labor union?

- Yes - Your employer does not qualify.
- No - Continue to Item 14.

14. Does your employer provide any of the below services?

- Yes - Select all the services your employer provides and then continue to Section 4.
 - Emergency management
 - Military service (see Section 6)
 - Public safety
 - Law enforcement (see Section 6)
 - Public interest legal services (see Section 6)
 - Early childhood education (see definition of "public service organization" in Section 6)
 - Public service for individuals with disabilities
 - Public service for the elderly
 - Public health (see definition of "public service organization" in Section 6)
 - Public education
 - Public library services
 - School library services
 - Other school-based services
- No - Your employer does not qualify.

SECTION 4: EMPLOYER CERTIFICATION (TO BE COMPLETED BY THE EMPLOYER)

15. I certify that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief and that I am an authorized official (see Section 6) of the organization named in Section 3. **Complete Items 16-21.**

Note: If any of the information is crossed out or altered in Section 3, you must initial those changes.

16. Authorized Official's Name: _____

19. Authorized Official's Phone: _____

17. Authorized Official's Title: _____

20. Authorized Official's Email: _____

18. Authorized Official's Signature: _____

21. Date: _____

DocuSign Envelope ID: [REDACTED]



LOAN REQUEST:

OMB No. 1845-0102
Form Approved
Exp. Date 10/31/2018

For the Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based (IBR), and Income-Contingent (ICR) repayment plans under the William D. Ford Federal Direct Loan (Direct Loan) and Federal Family Education Loan (FFEL) Programs

IDR

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any accompanying document is subject to penalties that may include fines, imprisonment, or both, under the U.S. Criminal Code and 20 U.S.C. 1097.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information.

Check this box if any of your information has changed.

SSN [REDACTED]
Name: HoTee warTine
Address: [REDACTED]
City, State, Zip Code: [REDACTED]
Telephone - Primary: [REDACTED]
Telephone - Alternate: [REDACTED]
Email (Optional): [REDACTED]

SECTION 2: REPAYMENT PLAN OR RECERTIFICATION REQUEST

READ BEFORE COMPLETING THIS FORM:

- You can apply online at StudentAid.gov. It is faster and easier to complete this form online.
- Income-driven repayment plans offer many benefits, but may not be right for everyone.
- You can learn more about these plans at StudentAid.gov/IDR and by reading Sections 9 and 10.
- It's simple to explore all of your repayment options at StudentAid.gov/repayment-estimator.
- You can find out which types of loans you have and who your loan holder or servicer is at nslds.ed.gov.
- If you need help completing this request, contact your loan holder or servicer for free assistance.
- You may have to pay income tax on any loan amount forgiven under an income-driven plan.

1. Select the reason you are submitting this form (Check only one):

- I am not in an income-driven repayment plan, but want to enter one - [Continue to Item 2.](#)
- I am already in an income-driven repayment plan and am submitting documentation for the annual recalculation of my payment - [Skip to Item 5.](#)
- I am already in an income-driven repayment plan and am submitting documentation early because I want my loan holder to recalculate my payment immediately - [Skip to Item 5.](#)
- I am already in an income-driven repayment plan, but want to change to a different income-driven repayment plan - [Continue to Item 2.](#)

2. Choose a plan and then [continue to Item 3.](#)

- (Recommended) I want my loan holder to place me on the plan with the lowest monthly payment.
- REPAYE IBR
- PAYE ICR

3. Do you have multiple loans, lenders or servicers?

- Yes - Submit a separate request to each loan holder or servicer. [Go to Item 2.](#)
- No - [Continue to Item 4.](#)

4. Are you currently in a deferment or forbearance?

- No - [Continue to Item 5.](#)
- Yes, but I want to start making payments under my plan immediately - [Continue to Item 5.](#)
- Yes, but I do not want to start repaying my loans until the deferment or forbearance ends - [Continue to Item 5.](#)

If you have FFEL Program loans, they may only be repaid under IBR. If you request a different plan, your loan holder will consider you for IBR on your FFEL Program loans. You may be able to consolidate your FFEL Program loans into a Direct Consolidation Loan to take advantage of other income-driven plans by visiting StudentAid.gov.

DocuSign Envelope ID: [REDACTED]

Borrower SSN: [REDACTED]

SECTION 3: FAMILY SIZE INFORMATION

5. How many children, including unborn children, are in your family and receive more than half of their support from you?

0 . Continue to Item 6.

A definition of "family size" is available in Section 9. Do not enter a value for you or your spouse. Those values are automatically included, if appropriate.

6. How many people, excluding your spouse and children, live with you, and receive more than half of their support from you?

0 . Continue to Item 7.

7. What is your marital status?

Single - Continue to Item 8.

Married - Skip to Item 11.

SECTION 4A: INCOME INFORMATION FOR SINGLE BORROWERS

8. Did you file a federal income tax return for either of the past two tax years?

Yes - Continue to Item 9.

No - Skip to Item 10.

9. Has your income significantly changed since you filed your last federal income tax return? For example, have you lost your job, gotten divorced, or experienced a drop in income?

Yes - Continue to Item 10.

No - Provide your most recent federal income tax return or transcript. Skip to Section 5.

10. Do you currently have taxable income? Check "No" if you do not have any income or receive only untaxed income.

Yes - Skip to Section 5.

No - Skip to Section 6.

Remember, any person who makes a knowingly false statement or misrepresentation on this form may be subject to fines, imprisonment, or both.

SECTION 4B: LOAN AND INCOME INFORMATION FOR MARRIED BORROWERS

11. Does your spouse have federal student loans?

Yes - Continue to Item 12.

No - Skip to Item 14.

12. Provide the following information about your spouse and then continue to Item 13.

a. Spouse's SSN:

_____ - _____ - _____

b. Spouse's Name:

c. Spouse's Date of Birth:

13. If you are placed on the full plan, do you want to repay your Direct Loans jointly with your spouse?

Yes - Continue to Item 14.

No - Continue to Item 14.

14. When you filed your last federal income tax return, did you file jointly with your spouse?

Yes - Continue to Item 15.

No - Skip to Item 17.

15. Did you and your spouse file a federal income tax return for either of the past two tax years?

Yes - Continue to Item 16.

No - Skip to Item 15.

16. Has your income significantly changed since you filed your last federal income tax return? For example, have you lost your job or experienced a drop in income?

Yes - Skip to Item 18.

No - Continue to Item 17.

17. Has your spouse's income significantly changed since your spouse filed his or her last federal income tax return? For example, has your spouse lost his or her job or experienced a drop in income?

Yes - Continue to Item 18.

No - Provide your and your spouse's most recent federal income tax return or transcript. Skip to Section 6.

18. Do you currently have taxable income? Check "No" if you do not have any income or receive only untaxed income.

Yes - Provide documentation of your income as instructed in Section 5. Continue to Item 19.

No - Skip to Item 19.

Remember, any person who makes a knowingly false statement or misrepresentation on this form may be subject to fines, imprisonment, or both.

DocuSign Envelope ID: [REDACTED]

Springer [REDACTED]

SECTION 4B: LOAN AND INCOME INFORMATION FOR MARRIED BORROWERS (CONTINUED)

- 19. Does your spouse currently have taxable income? Check "No" if your spouse has no taxable income or receives only untaxed income.
 - Yes - Provide documentation of your spouse's income as instructed in Section 5.
 - No - Skip to Section 6.
- 20. Did you file a federal income tax return for either of the past two years?
 - Yes - Continue to item 21.
 - No - Skip to item 23.
- 21. Has your income significantly changed since you filed your last federal income tax return? For example, have you lost your job or experienced a drop in income?
 - Yes - Continue to item 26.
 - No - Provide your most recent federal income tax return or transcript. Skip to item 23.
- 22. Do you currently have taxable income? Check "No" if you have no taxable income or receive only untaxed income.
 - Yes - Provide documentation of your income as instructed in Section 5. Continue to item 23.
 - No - Continue to item 23.
- 23. Are you separated from your spouse?
 - Yes - Provide documentation of only your income as instructed in items 21, 22, and 23 and then skip to Section 5.
 - No - Continue to item 24.
- 24. Are you reasonably able to access information about your spouse's income and able to have your spouse sign this application?
 - Yes - Continue to item 25.
 - No - Provide documentation of only your income as instructed in item 21 or 22 and then skip to Section 6.
- 25. Did your spouse file a federal income tax return for either of the past two tax years?
 - Yes - Continue to item 26.
 - No - Skip to item 27.
- 26. Has your spouse's income significantly changed since your spouse filed his or her last federal income tax return? For example, has your spouse lost a job, started a new job, or experienced a drop in income?
 - Yes - Continue to item 27.
 - No - Provide your spouse's most recent federal income tax return or transcript. This information will only be used for the REPAYE Plan. Skip to Section 6.
- 27. Does your spouse currently have taxable income? Check "No" if your spouse has no taxable income or received only untaxed income.
 - Yes - Provide documentation of your spouse's income as instructed in section 5. This information will only be used for the REPAYE Plan.
 - No - Skip to Section 6.

Remember, any person who makes a knowingly false statement or misrepresentation on this form may be subject to fines, imprisonment, or both.

SECTION 5: INSTRUCTIONS FOR DOCUMENTING CURRENT INCOME

You only need to follow these instructions if, based on your answers in Section 4, you and your spouse (if applicable) are required to provide documentation of your current income instead of a tax return or tax transcript. After gathering the appropriate documentation, continue to Section 5.

- You must provide documentation of all taxable income you and your spouse presently receive.
- Do not include items which do not include a pay stub or letter from your employer listing your gross pay.
- You must provide at least one piece of documentation for each source of taxable income.
- Taxable income includes, for example, income from employment, interest, dividend income, dividend income, interest income, gifts, and alimony.
- Do not provide documentation of unearned income such as alimony received, child support, or federal student aid.
- If documentation is not available or you want to expedite your application, a signed statement explaining each source of income and giving the name and the address of each source of income.
- Write on your documentation how often you receive the income, for example, "twice per month" or "every other week."
- The date on your documentation you provide must be at least 90 days from the date you filed this form.
- Copies of documents will be acceptable.

DocuSign Envelope ID: [REDACTED]

Borrower's [REDACTED]

SECTION 6: BORROWER'S RIGHTS, UNDERSTANDINGS, AUTHORIZATION, AND CERTIFICATION

If I am requesting an income-driven repayment plan or seeking to change between income-driven repayment plans, I request:

- That my loan holder place me on the plan I selected in Section 2 to repay my eligible Direct Loan or FFEL Program loans held by the holder to which I submit this form.
- If I do not specify a particular plan I requested, that my loan holder place me on a plan with the lowest monthly payment amount.
- If I selected more than one plan, that my loan holder place me on the plan with the lowest monthly payment amount from the plans that I requested.
- If more than one of the plans that I selected provides the same initial payment amount, or if my loan holder is determining which income-driven plans I qualify for and I qualify for more than one of those plans, my loan holder will use the following order in choosing my plan: REPAYE (if my repayment period is 20 years), PAYE, REPAYE (if my repayment period is 25 years), and then IBR.

If I am currently repaying my Direct Loans under the IBR plan and am requesting to move to another income-driven plan, I must be placed on the plan I request first, and cannot change to the plan that I request until I make a payment under the Standard Repayment Plan or make a payment under a reduced-payment forbearance.

If I check the box below I request that my loan holder grant me a reduced-payment forbearance for one month so that I can move from the IBR plan to my new income-driven repayment plan.

I request a reduced-payment forbearance for one month (the amount of my payment for forbearance in the amount of _____ (to be at least \$5)).

I understand that:

- If I do not provide my loan holder with this completed form and any other required documentation, I will not be placed on the plan that I request.
- I may choose a different repayment plan for any student loans that are not eligible for income-driven repayment.
- If I requested a reduced-payment forbearance of less than \$5 above my loan holder's initial payment amount, my forbearance request in the amount of \$5.
- If I am requesting that I be placed on a plan, my initial payment amount will be the amount of interest that accrues each month on my loan or (if my loan holder receives the income documentation needed to calculate my payment amount, if I cannot afford the initial payment amount, I may request a forbearance by contacting my loan holder.
- If I have FSEI, my loan holder may be required to give my loan holder access to his or her loan information in the National Student Loan Data System (NSLDS). My loan holder will contact me with further instructions.
- My loan holder may grant me a forbearance while processing my application or to cover any period of delinquency that exists when I submit my application.

I authorize the loan holder or other individual who submits this request (and its agents or contractors) to contact me regarding my request or my loan(s), including repayments on my loan(s), at any number that I provide on this form or any future number that I provide for my cellular telephone or other wireless device using automated telephone dialing equipment or artificial or prerecorded voice or text messages.

I certify that all of the information I have provided on this form and in any accompanying documentation is true, complete, and correct to the best of my knowledge and belief.

Borrower's Signature _____

Date: _____

Spouse's Signature _____

Date: _____

If you are married, your spouse is required to sign this form unless you answered "yes" to item 23 or "no" to item 24.

DocuSign Envelope ID: [REDACTED]

SECTION 7: WHERE TO SEND THIS COMPLETED AGREEMENT

Return the completed form and any required documentation to:
(if no address is shown, return to your loan holder or servicer.)

If you need help completing this form, call:
(if no telephone number is shown, call your loan holder or servicer.)

SECTION 8: INSTRUCTIONS FOR COMPLETING THE FORM

Type or print using dark ink. Enter dates as month-day-year (m-dd-yyyy). Use only numbers. Example: March 14, 2015 = 03-14-2015. Include your name and account number on any documentation that you are required to submit with this form. Return the completed form and any required documentation to the address shown in Section 7.

SECTION 9: DEFINITIONS

COMMON DEFINITIONS FOR ALL INCOME-DRIVEN REPAYMENT PLANS:

The William D. Ford Federal Direct Loan (Direct Loan) Program includes Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans and Direct Consolidation Loans.

The Federal Family Education Loan (FFEL) Program includes Federal Stafford Loans (both subsidized and unsubsidized), Federal PLUS loans, Federal Consolidation Loans, and Federal Supplemental Loans for Students (SLS).

The poverty guidelines published in the figure for your state and family size in the program's guidelines published annually by the U.S. Department of Health and Human Services (HHS) are the program's guidelines. The program's guidelines are used for purposes such as determining eligibility for certain income-based programs. If you are not a resident of a state included in the poverty guidelines, your poverty guideline amount is the amount used for the 48 contiguous states.

Family size always includes you and your dependents (including unborn children) who will be born during the year for which you are making payments. If the children will receive financial support from you.

For the PAYE, IBR, and ICR plans, family size also always includes your spouse. For the REPAYE plan, family size includes your spouse unless your spouse's income is excluded from the calculation of your payment amount (see the definition of "separated from your spouse" in the program's payment information).

For all plans, family size includes other people only if they live with you now, receive more than half their support from you now, and will continue to receive this support for the year that you certify your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.

For the purposes of income-based plans, your family size may be the total number of exemptions you claim on your federal income tax return.

Capitalization is the addition of unpaid interest to the principal balance of your loan. This will increase the principal balance and the total cost of your loan.

A **deferment** is a period during which you are entitled to postpone repayment of your loans. Interest is not generally charged to you during a deferment on your subsidized loans. Interest is always charged to you during a deferment on your unsubsidized loans.

A **forbearance** is a period during which you are permitted to postpone making payments temporarily, allowed an extension of time for making payments, or temporarily allowed to make smaller payments than scheduled.

The holder of your Direct loans is the U.S. Department of Education (Education Department). The holder of your FFEL Program loans may be a lender, secondary market guaranty agency, or the Department. Your loan servicer may use a servicer to handle billing, payment, repayment options, and other communications of the loan. References to "your loan holder" in this form may refer either your loan holder or your servicer.

DocuSign Envelope



GENERAL FORBEARANCE REQUEST

William D. Ford Federal Direct Loan Program

OMB No. 1845-0031
Form Approved
Exp. Date 12/31/2015

WARNING: Any person who knowingly makes a false statement or misrepresentation on this form or on any other form that the government will be providing pursuant to this form, including fines, imprisonment, or both, under the U.S. Criminal Code and 28 U.S.C. 1863.

SECTION 1: BORROWER IDENTIFICATION

Please enter or correct the following information:

Check this box if any of your information has changed.

SSN: [REDACTED]
Name: Hollie Warlick
Address: [REDACTED]
City, State, Zip Code: [REDACTED]
Telephone - Primary: [REDACTED]
Telephone - Alternative: [REDACTED]
E-mail address (optional): [REDACTED]

SECTION 2: FORBEARANCE REQUEST

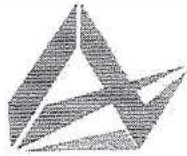
Before completing this form carefully read the entire form, including the instructions and other information in Sections 1, 3, and 5.

- I am requesting that my loan be placed in a forbearance status because I am experiencing a temporary hardship related to one of the following situations:
 - Financial difficulties
 - Change in employment
 - Medical circumstances
 - Other (specify): _____
- I have temporary circumstances that apply to my debt forbearance:
 - Temporarily stopped working (specify): _____
 - Temporarily reduced earnings (specify): _____ per month.
- I am requesting that the U.S. Department of Education (ED) grant a forbearance on my federal student loan(s) beginning (MM-DD-YYYY) _____ for a period not to exceed 12 months.

SECTION 3: AGREEMENTS AND CERTIFICATIONS

- I understand and agree that you are not required to accept all the terms requested:
 - (1) ED will not be required to accept my request if my form is completed and signed, but supporting documentation is not provided.
 - (2) ED may require that I be available for up to 60 days, if necessary, for the collection and processing of documentation related to my forbearance request. ED will not reimburse me for any costs related to my forbearance.
 - (3) If I am not able to repay my debt because of this forbearance, ED may grant an additional forbearance on my federal student loan payments due when my request is processed, but my credit history may be damaged.
 - (4) At the end of the forbearance, I may apply to renew the forbearance if I am still experiencing a financial hardship.
 - (5) I will continue to remain liable for my current payment amount, which I must pay until the forbearance request has been granted.
 - (6) I agree to remain responsible for the collection and payment of fees, principal and interest on my federal student loan(s) during the forbearance period.
 - (7) If requested, I will provide my federal student loan(s) lender with a copy of this form and ED will pay the interest on the loan(s) during the forbearance period.
 - (8) If requested, I will provide my federal student loan(s) lender with a copy of this form and ED will pay the interest that accrues on my federal student loan(s) during the forbearance period.
- I certify that:
 - (1) The information I have provided is true, accurate and correct.
 - (2) I will provide any additional documentation to ED, as required, to support my continued forbearance status.
 - (3) I will not provide any false information for the forbearance ends.
 - (4) I agree to repay my federal student loan(s) in full, regardless of whether the forbearance is approved.
- I authorize my lender (including the lender, the guaranty agency, ED, and their respective agents and contractors) to contact me regarding my process or my loan(s), including, but not limited to, at the number that I provide on this form or any future communications, and I authorize my lender to contact me using automated dialing equipment or artificial or prerecorded voice or text messages.

BORROWER'S OR ENDORSEMENT SIGNATURE: _____ DATE: _____



AMERITECH — FINANCIAL —

1101 Investment Blvd Suite 290
El Dorado Hills, CA 95762
Telephone: (800) 792-8621
Fax: (866) 818-9026
Website: www.AmeriTechFinancial.com
Documents: income.doc@AmeriTechFinancial.com
Email: support@AmeriTechFinancial.com

Client Name: Hollee Warligner

Client #: [REDACTED]

Address: [REDACTED]

Home Phone: [REDACTED]

City, State, Zip [REDACTED] [REDACTED] [REDACTED]

Other Phone:

Date: 5/9/2016

Thank you for contacting AmeriTech Financial. Based on the information you have provided to our company, we believe that you may qualify for one or more student loan assistance programs offered by the United States Department of Education. AmeriTech Financial ("AF") is a privately owned company that helps consumers like you identify programs that may be suitable for their situation, gathers their relevant application documents, and then assists them by preparing those documents for review and submission. To begin, we need the following information from you:

1. Please carefully read the enclosed agreement, and make sure that all pages are signed and dated where indicated.
2. With your permission and instruction, please provide your National Student Loan Data System federal student identification ("FSA ID") login information, and / or your most current student loan servicer account statement(s).
3. Please provide a copy of a voided check, along with the attached ACH Authorization Forms, signed by the account holder who is remitting the program payment.
4. After you have faxed your documents, or provided your FSA ID login, please contact AF at 1-800-792-8621 ext. 0 and speak to a Client Services Representative to verify all documentation has been received. You may also email your documentation to: income.doc@AmeriTechFinancial.com
5. Be sure to retain a copy of all documents for your records.

Due to the importance of this material and so that we may start working for you as soon as possible, please return these documents and, if possible, provide your FSA ID login to AmeriTech Financial via secure fax, email to income.doc@AmeriTechFinancial.com, or mail to 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762 as soon as possible.

If you have any questions when reviewing the attached documents, please feel free to contact your AmeriTech Financial Client Services Representative directly at 1-800-792-8621.

DocuSigned by:
Client Signature: [Handwritten Signature]

Stiner Attachment T - 17

Date: 5/9/2016

National Student Loan Data System Access Permission

Purpose: For AmeriTech Financial to Access My Student Loan Information from Government Databases

Reason: To Obtain Accurate Information Relating to My Student Loans For Application Purposes

What I Need to Do: As the Debtor who is responsible for these loans, you need to create an online User Name and Password. The U.S. Department of Education recommends that you keep your User Name and Password secure to prevent any fraudulent use. The purposes of the User Name and Password is to permit you access to various government websites and allow you to sign electronically on any applications. There are other purposes as well, so please keep your information secure.

Why We Request Your User Name and Password: With your permission and instruction, we need to carry out the application services that you have requested of us. We will keep your User Name and Password secure, and we will never share it with third parties. We need this information to complete our contracted services, including gathering the relevant, pending loan information pertaining to you, and completing the applications that you qualify for. While the government does not encourage such sharing because they want to prevent fraud and abuse, with your consent and instruction we are permitted to review and assist you with the services you have requested of us. We will never use this information to sign or submit applications for you- you must do that on your own.

Authorization: As part of the federal student loan assistance application process, it will be most efficient for AmeriTech Financial to access your student loan information within the Student Loan Data System ("Data System") located online at <http://www.nslds.ed.gov>.

The Data System contains a complete list of your federal education loans, along with current estimated balances and servicer details — information that is required to complete your application(s).

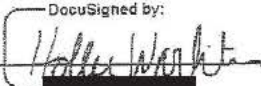
By opting in to the AmeriTech Financial Document Preparation and Service Agreement, we request that you allow AmeriTech Financial and its agents to access your profile and all the data contained within that profile. In order to allow this access, you will need to provide your FSA ID and password.

Please note that all information that AmeriTech Financial obtains from the Student Loan Data System will be used expressly for the purposes of confirming information, assisting in the completion and submission of applications, and, if purchased, annual monitoring and validation of your account.

Acknowledgment

I have read, understood, and agree to the above statements regarding access to my Data System profile. I understand that any information received or accessed will be used solely for the purposes as stated above.

By signing below, I agree to allow AmeriTech Financial and its agent's access the Student Loan Data System and my personal profile as explained above.

DocuSigned by:
Client Signature:  _____

Date: 5/9/2016 _____

AmeriTech Financial Document Preparation and Service Agreement

Section 1: Client Information		Client ID: [REDACTED]	Agreement Date: 5/9/2016
Client First Name: Hollie	Client Last Name: Warltner		
Client Middle Initial: D	Former Last Name		
Street Address: [REDACTED]	City, State, Zip: [REDACTED]		
Client Email: [REDACTED]@gmail.com	Client Phone: [REDACTED]		
Section 2: Client's Estimated Summary of Current Federal Student Loans			
The basis of this summary is derived from the input provided by the client.			
Estimated Total Federal Loan Balance: \$ [REDACTED]	Loan Status (current, delinquent, default, consolidated): Current		
Approximate Current Monthly Payment: \$ 330.00	New Loan Payment Validation Term: Annually		
Estimated New Loan Payment: \$ 20.00	Current Loan Servicer(s): Fedloan		
Federal Loan Types (Parent+, Direct, FFEL, Consolidation, Other):			
Section 3: Required Consolidation Application Information			
Client SSN: [REDACTED]	Client DOB (MM-DD-YYYY): [REDACTED]		
DL / ID Number & State: [REDACTED]	FSA ID & Code: [REDACTED] / [REDACTED]		
Employer Name: [REDACTED]	Occupation: Associate		
Employer Street Address: [REDACTED]	Employer City, State, Zip: [REDACTED]		
Employer Phone: [REDACTED]	Client Stated Family Size: 1		
Client Marital Status: Single	Client Stated Tax Filing Status: Single		
Current Annual Income: \$ [REDACTED]	Form of Documented Income Submitted: Paystubs		
Spouse First Name:	Spouse Last Name:		
Spouse SSN:	Spouse DOB:		
Spouse Employer Name:	Spouse Work Phone:		
Spouse Annual Income: \$	PSLF Candidate (Yes / No): NO		
References: 2 Persons with different addresses, PO Boxes are NOT acceptable, not residing in the same home (for example, a spouse) or anyone living outside the U.S.			
Reference 1 Full Name: [REDACTED]	Permanent Address: [REDACTED]		
Reference 1 Phone: [REDACTED]	Relationship to Client: Other		
Reference 2 Full Name: [REDACTED]	Permanent Address: [REDACTED]		
Reference 2 Phone: [REDACTED]	Relationship to Client: Other		
Section 4: AF Document Preparation and Service Agreement Program Payment			
AmeriTech Financial Payment / Fees are separate of loan costs and /or payments made by Client			
AF Program Payment/Fee Amount: \$1000	AF Program Payment Amount: \$.00		
First Program Payment Date: 2016-06-08	Payment Term (months): 11		
Section 5: Client Payment Information			
Bank Name: Member One Federal Credit Union	Account Number: [REDACTED]		
Account Type (Checking / Savings): Checking	Routing Number: [REDACTED]		
Notes:			

This Service Agreement is made and entered into, the date of signing, by and between AmeriTech Financial ("AF"), and Client, as stated in Section 1, hereinafter referred to as ("Client") residing at address as stated in Section 1. Subject to, and conditioned upon, the following for the AmeriTech Financial Document Preparation and Service Agreement. All information above is provided by the Client.

DocuSigned by:
 Client Signature: Hollie Warltner Date: 5/9/2016 Stiner Attachment T - 19

AmeriTech Financial

Privacy Policy

AmeriTech Financial (hereinafter "Company") is dedicated to protecting your privacy and providing you with the highest level of service. This Policy explains what Company does to keep information about you private and secure. This Policy covers only information that you provide to Company or that it obtains about you from companies that you have chosen to do business with. Please read this Policy carefully and contact us if you have any questions.

Personal Information We Collect

The personal information we collect about you comes from the following sources:

- Information we receive from you, such as your name, address, and telephone number, or other information that you provide to us over the phone or in documents or applications,
- Information about your transactions, such as your account balances with your creditors, payment histories, account activity, and all other information that may be contained in your credit card statements or other reports relating to your debt, and
- Information we receive from consumer reporting agencies and other sources, such as your credit bureau reports, collection agency reports or other communications, and other information relating to your payment histories, creditworthiness, annual income, or ability to satisfy your obligations.

We will not sell or transfer your personal information to third parties for any purpose in our sole discretion. We prohibit the sale or transfer of personal information to non-affiliated entities for their use without giving you the opportunity to opt-out. We may disclose such information in order to effect or carry out any transaction that you have requested of us or as necessary to complete our contractual obligations with you. We may also share your information with service providers that perform business operations for us, companies that act on our behalf to market our services, or others only as permitted or required by law, such as to protect against fraud or in response to a subpoena. We may also share or transfer our information in the event we transfer or sell your account or our business assets to another provider.

By carrying out those services, we may disclose your information, as we see fit and as permitted by law, to your creditors, credit card companies, collection agencies, banks, and other entities and individuals specifically necessary to effect, administer and perform our services.

Your Choices / Opt-out

We provide you the opportunity to 'opt-out' of having your personally identifiable information used for certain purposes. By providing information to Company you are consenting to the collection, use and disclosure of such personal information in the manner described in this privacy policy. We provide you the opportunity to withdraw your consent when such information is collected.

Such consent may be withdrawn by calling the telephone number provided below or may be done in writing/email and sent to our customer service department at the following physical address or email address:

AmeriTech Financial
1101 Investment Blvd Suite 290
El Dorado Hills, CA 95762

If by email: support@AmeriTechFinancial.com

If by phone: 1-800-792-8621 Extension: 0

How We Protect Your Information

We train our employees to protect all customer information. We maintain physical, electronic and procedural controls that comply with government standards. We authorize our employees, agents and contractors to get information about you only when they need it to do their work with us. You can help to maintain the security of your online transactions by not sharing your personal information or password with anyone. Remember, no method of transmission over the Internet, or method of electronic storage, is 100% secure.

This policy applies to current and former customers. If you have any questions, please contact AmeriTech Financial at 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762

DocuSigned by:
Client Signature: Holly Washburn Date: 5/9/2016

NOTICE OF CANCELLATION

You may cancel this transaction, without any penalty or obligation whatsoever, within three business days of the day in which you enroll for this service.

If you cancel, all payments or other consideration which may have already been made by you will be returned within ten business days following receipt by the telephone solicitor of your cancellation notice.

If you cancel, you must return the goods to the telephone solicitor at the address listed below and at the telephone solicitor's risk and expense within twenty days of the date you receive back from the telephone solicitor the payments or consideration you have already made.

To cancel this transaction, deposit in the mail or deliver a signed and dated copy of this cancellation notice or any other written notice to AmeriTech Financial at

AmeriTech Financial
c/o Customer Service Department
1101 Investment Blvd Ste. 290
El Dorado Hills, CA 95763

Not later than midnight of the third business day after which you received this notice.

I hereby cancel this transaction.

(Client's signature)

(Print Name)

(Date)

AmeriTech Financial

Complaint Policy

Our goal at AmeriTech Financial is to provide exceptional service to our Clients. While every effort is taken to ensure we treat our Clients in a fair, courteous, and honest manner, sometimes our Clients have special inquiries that require our immediate attention.

We believe that our Clients have the right to raise a complaint, and the right to have their complaints addressed immediately. We also believe that a successful organization must be willing to evolve in an effort to meet the needs of its Clients. Therefore, we have established a complaint process for Clients who are unsatisfied with the service or treatment they have received.

How to Initiate a Complaint

In the event you are unsatisfied with our service, please initially direct your comment or complaint directly to the employee or team which is responsible for your dissatisfaction. If the individual employee cannot resolve the matter, we will quickly engage the relevant Manager or Director to resolve your matter.

We always attempt to resolve your concerns at the first point of contact. However, if you are not satisfied with the resolution, you may then notify our Compliance Officer directly in writing at:

1. Compliance@AmeriTechFinancial.com
2. 1-800-792-8621 Extension: 0
3. AmeriTech Financial
Attention: Compliance Officer
1101 Investment Blvd Suite 290
El Dorado Hills, CA 95762

Please include the following in your written correspondence

1. A clear description of the complaint and any suggestions you may have that would resolve your grievance.
2. Details of any relevant information relating to any contacts you may previously have had with AmeriTech Financial on this subject.
3. Whether it is an original complaint, or a follow-up to a reply you were not satisfied with.
4. Your complete contact information (including full postal address, telephone number, and email address) and your date of birth (for verification purposes).

What to Expect

We strive to resolve all complaint inquiries as quickly and efficiently as possible. You can expect to receive a response from us within 2 business days after we receive your complaint. If your case is particularly complex and cannot be resolved within 2 business days, we will provide you with an estimated time in which you should expect to receive such resolve. Thank You.

Limited Power of Attorney

To: Any and all of my Student Loan Creditors:

I, hereby duly authorize, empower and appoint AmeriTech Financial of 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762 its agents and representatives ("AF") permission to perform any acts necessary or convenient, including but not limited to, the following on my behalf:

1. To communicate with any and/or all of my providers and their servicing agencies to obtain information on my student loans.
2. Prepare, sign, and file with my prior approval any documents pertaining to my student loans with any governmental body or agency.
3. To communicate with banks, creditors, financial institutions, licensed collection agencies, and all other related entities and individuals relating to my federal student loans, including but not limited to the balance of my account, payment history verification of the account, financial adjustments, and any and all necessary communications, correspondence, and negotiations regarding my account(s). I assert that all of the information that I have provided and will provide AF is true and accurate.
4. I hereby authorize third party communication from banks, creditors, financial institutions, licensed collection agencies, and all other related entities and individuals relating to my federal student loans to communicate directly with AF concerning my account or the collection activities associated with it, in accordance with Section 805(b) of the Fair Debt Collection Practices Act.

I understand that AF is not a law firm, is not licensed to practice law or provide legal advice and that I will not request or accept, any legal advice from AF relating to my personal financial situation. I expressly agree to waive, forgo, indemnify and defend any claim against the AF relating to the practice of law. I understand that any creditor or collection activity, demands, or lawsuits are unrelated to my enrollment in the AF program.

I agree that electronic or facsimile copy signature shall be deemed original and is an authorization by me for all lawfully enforceable purposes.

This Limited Power of Attorney shall remain in force until or unless modified or rescinded in writing, or upon resolution of the current matter.

Executed On (Date): 5/9/2016

Applicant Signature: Hollie Warltner Applicant SSN: [REDACTED]

Applicant Name: Hollie Warltner Applicant DOB: [REDACTED]

Financial Education Benefits Center Program Enrollment and Student Loan Financial Education Kit Agreement

Congratulations! We are excited that you have taken the first step in improving your finances through our Financial Analysis & Evaluation, Student Loan Financial Education Kit and your enrollment into the Financial Education Benefits Center Program because getting the right tools and education will save you time and money. We believe that by purchasing the Financial Education Benefits Center Program and Student Loan Financial Education Kit, you have taken the first steps in changing your financial life. These financial tools and benefits were built on proven strategies, methods, and exercises that we have coupled with the Financial Education Benefits Center Program to help you begin achieving financial independence today and give you the greatest opportunity for improving your financial position forever.

This Financial Education Benefits Center Program and Student Loan Financial Education Kit Agreement which includes a personal financial budgetary analysis, access to the Financial Education Benefits Center portal, access to official forms and useful documents, access to printable legal documents and templates, resume and cover letter documentation, tools for keeping a budget, access to dozens of educational and useful web links, access to useful financial calculators, three part Student Loan Financial Education Kit how to book series, electronic educational video compilation, do it yourself printable forms, outside tax preparation and assistance, Life Lock identity theft protection, a Better World Club Express Road Service membership, everyday discount benefits solutions, as well as credit repair assistance through the Credit Pros International, (sometimes collectively referred to as the "Membership Plan") is entered into on the date shown below between The Financial Education Benefits Center ("FEBC") and the member shown below ("Member").

FEBC provides products and services related to consumers seeking to understand and improve their finances. FEBC is a private company, not affiliated with any government agency and is not a law firm. It assists members understand matters affecting their finances through individual support and educational services and provides membership benefits as listed below. In exchange for its fees for services as described herein, FEBC will provide the following products and continuous services as part of its Financial Education Benefits Center Program and Student Loan Financial Education.

Client Information

Client Full Name: Hollie Warlitter

Client Best Contact Phone Number: [REDACTED]

Client Best Mailing Address: [REDACTED]

Your Financial Education Benefits Center Program & Student Loan Financial Education Kit Summary:

One on One FEBC Program Consultation: we provide an explanation of what to expect from our products and services and how to access your benefits and program through our customized web portal.

Access to The Financial Education Benefits Center Program Online Portal: you will stay regularly informed of student loan benefits available to you through our online educational resource portal and access points.

FEBC Personal Financial Budgetary Analysis: through our financial analysis and evaluation we help you create and follow a personal financial budget to assist you in getting on track and understanding your income and expenses and where you might need help.

Access to Official Forms and Useful Documents: a library of important documents and forms at your fingertips, for use in your day to day transactional matters.

Access to Dozens of Printable Legal Documents and Templates: lease agreements, bills of sale, house titles – and much much more. You'll receive access to our ever-growing document archive that will become a valued resource for you when you need it.

Resume and Cover Letter Documentation: several professional resume and cover letter templates are at your disposal, helping you to be even more competitive in the job market.

Copyrighted Three Part Student Loan Financial Education Kit How To Educational Book Series: explains the ins and outs of student loans and includes important application instructions, every student loan bylaw and techniques on how to properly manage your own student loan situation yourself. A complete do-it yourself solution to handling student loans.

Tools for Keeping a Budget: you will receive access to the budgetary tools that cater most to your lifestyle and will help you to save money through leveraging your income over your expenses.

Access to Dozens of Educational & Useful Web links: from legal document databases to tax and mortgage calculators, this interactive forum will allow you to access useful resources that will help to simplify your life.

Financial Calculators: provides financial calculations pertaining to different financial matters arising in your life such as: taxes, insurance, credit card payments, and much more.

Copywrited Three Part Student Loan Financial Education Kit How To Educational Book Series: explains the ins and outs of student loans and includes important application instructions, every student loan bylaw and techniques on how to properly manage your own student loan situation yourself. A complete do-it yourself solution to handling student loans.

Electronic Educational Student Loan Video Compilation: hours of how to videos teaching you the intricacies of federal student loans, budgeting for yourself and your family, and tips on how to properly save and invest your money.

Do It Yourself Printable Forms: Everything you need in one place. Our forms are categorized as Business and Personal Finance (statement templates/calculators), Employment, Government Contracting (RFQs, NDA templates), Lease Agreement templates, Small Business, State Tax Forms, and Student Loans forms for your use.

The Membership Plan also includes the following services and/or memberships from third parties:

Tax Preparation Services: FEBC will pay a third party company to prepare and file one or all of the following tax documents for you, individually: (1) individual tax return; (2) Schedule C; (3) Schedule D; (4) k-1; and (5) one extension.

Life Lock Identity Theft Protection: receive identity threat detection alerts, lost wallet protection and less junk mail by utilizing this valuable service.

Better World Club Express Road Service: One of the nation's most prominent roadside assistance providers, Better World Club connects it members with over 40,000 service providers nationwide and provides essential roadside assistance services such as towing, battery jumpstart, flat tire change, lockout service, fuel delivery, and winching, along with offering thousands of additional discounts for hotels, car rentals, and more.

Credit Repair Assistance through The Credit Pros International: each active Member will be entitled to a discounted one-on-one credit audit and consultation free of charge to assess your credit repair needs as well as receive a deep, 65% discount for monthly services. This is a huge value for all your credit repair needs. You will have direct access to our third party affiliate company, The Credit Pros International, to help you in achieving the highest credit rating possible.

FEBC Everyday Discount Benefits Solutions: you will receive access to a wide variety of discount and savings plans that you can use to save money on your normal day to day purchases. These benefits include medical and wellness discounts, food and grocery savings, entertainment discounts, twenty four hour Telemedicine through AmeriDoc, and many more opportunities to keep more money in your pocket each month.

Authorization Fees for Membership Plan & Refund Policy. Subject to the Terms and Conditions of this Agreement and the description above, the purchaser of the Financial Education Benefits Center Program and Student Loan Financial Education Kit (the "Member") hereby authorizes Financial Education Benefits Center to debit the dedicated account listed below a onetime enrollment fee of \$100.00 for the membership plan. The total charge for the fixed term of 12 months of access to the membership plan benefits is \$1,188.00. Thereafter, Member will continue to be automatically charged \$99.00 per month as a month to month renewal fee until such time as Member terminates the membership plan or unless FEBC provides written notice to Member at the address listed on the accompanying credit card/ACH authorization that it is changing the monthly dues. The enrollment fee and all membership dues are subject to applicable state sales tax and monthly dues may be increased upon thirty (30) days written notice to member at the address listed below (or as later amended by Member) after the first year. The Membership Plan shall be automatically renewed on a month to month basis until cancelled by the Member. Should Member desire to cancel his/her membership, Member must provide written notice of your cancellation request at least ten (10) business days prior to the next scheduled draft date or else Member will be charged an additional month's membership payment. If a payment is declined by Member's bank or dedicated account provider, Financial Education Benefits Center may attempt to again process this payment at a later date, typically within 72 hours. No products will be shipped or services provided until payment is confirmed. Member fully understands that Member is purchasing a Financial Education Benefits Center Student Loan Financial Education Kit and enrolling into the Financial Education Benefits Center Program through Financial Education Benefits Center. The program includes monthly membership programs offered and provided exclusively by outside companies including, but not limited to, outside tax preparation services, Life Lock identity theft protection, Better World Club Express Road Service membership, FEBC everyday discount benefits solutions, and The Credit Pros International. FEBC has the right to substitute the primary product(s) with an alternative product(s) of equal value. All transactions will appear on Member's bank statement(s) as "FEBC." Financial Education Benefits Center offers a 100 percent satisfaction guarantee or money back for those members who request in writing within 30 days from the date of purchase. Thereafter members may also request a refund from the date of purchase. However, Financial Education Benefits Center Attachment 1 to 26 determine a reasonable refund amount. If Member has any questions about Member's payment or wishes to terminate this

* Credit Repair Assistance through The Credit Pros International

agreement, Member may contact Financial Education Benefits Center directly at 1-800-953-1388 extension 0, or 5880 Commerce Blvd Suite 105, Rohnert Park, CA 94928.

Terms and Conditions of Agreement¹

Aside from its personal one on one consultation, FEBC provides an online portal to give visitors a general understanding of the law, financial/budgetary matters, resume building, and official and legal forms and to provide an automated software solution to individuals who choose to prepare their own legal/financial/business-related documents. The portal and other included services referenced above include general information on commonly encountered legal, financial and business issues. FEBC and its Services are not substitutes for the advice of attorneys and financial/tax professionals. The membership plan also includes outside tax preparation services, Life Lock identity theft protection, Better World Club Express Road Service membership, and FEBC everyday discount benefits solutions, and The Credit Pros International ("Separate Services"). The provisions of the Separate Services are the responsibility of those respective companies.

FEBC strives to keep its legal/business documents accurate, current and up-to-date. However, because the law changes rapidly, FEBC cannot guarantee that all of the information on the portal is completely current. The law is different from jurisdiction to jurisdiction, and may be subject to interpretation by different courts. The law is a personal matter, and no general information or legal tool like the kind FEBC provides can fit every circumstance. Furthermore, the legal information contained on the portal is not legal advice and is not guaranteed to be correct, complete or up to date. Therefore, if you need legal advice for your specific problem, or if your specific problem is too complex to be addressed by our tools, you should consult a licensed attorney in your area. Similarly, if you need specific financial advice concerning taxes, insurance, mortgages, etc. you need to obtain the advice of professionals in such matters.

1. Privacy Policy. FEBC respects your privacy and permits you to control the treatment of your personal information. A complete statement of FEBC's current Privacy Policy is contemporaneously being provided to you and is expressly incorporated into this Agreement by reference.

2. Ownership. The portal is owned and operated by FEBC. All right, title and interest in and to the materials provided on portal, including but not limited to information, documents, logos, graphics, sounds and images (the "Materials") are owned either by FEBC or by FEBC's respective third party authors, developers or vendors ("Third Party Providers"). Except as otherwise expressly provided by FEBC, none of the Materials may be copied, reproduced, republished, downloaded, uploaded, posted, displayed, transmitted or distributed in any way and nothing on the portal shall be construed to confer any license under any of FEBC's intellectual property rights, whether by estoppel, implication or otherwise. FEBC does not sell, license, lease or otherwise provide any of the Materials other than those specifically identified as being provided by FEBC. Any rights not expressly granted herein are reserved by FEBC. Any reference to the products and services of third party vendors such as outside tax preparation services, Life Lock identity theft protection, Better World Club Express Road Service membership, and FEBC everyday discount benefits solutions, and The Credit Pros International does not belong to FEBC. FEBC has limited rights to sell such services.

3. Limited Permission to Download. FEBC hereby grants you permission to download, view, copy and print the Materials on any single, stand-alone computer solely for your personal, informational, non-commercial use provided that (i) where provided, the copyright and trademark notices appearing on any Materials not be altered or removed, (ii) the Materials are not used on any other website or in a networked computer environment and (iii) the Materials are not modified in any way, except for authorized editing of downloadable forms for personal use. This permission terminates automatically without notice if you breach any of the terms or conditions of this Agreement. On any such termination, you agree to immediately destroy any downloaded or printed Materials. Any unauthorized use of any Materials contained on the portal may violate copyright laws, trademark laws, laws of privacy and publicity and communications regulations and statutes.

4. Links to Third Party Sites. This Site and Applications may contain links to websites controlled by parties other than FEBC (each a "Third Party Site"). FEBC works with a number of partners and affiliates whose sites are linked with FEBC. FEBC may also provide links to other citations or resources with whom it is not affiliated. FEBC is not responsible for and does not endorse or accept any responsibility for the availability, contents, products, services or use of any Third Party Site, any website accessed from a Third Party Site or any changes or updates to such sites. FEBC makes no guarantees about the content or quality of the products or services provided by such sites and companies that operate them. FEBC is providing these links to you only as a convenience, and the inclusion of any link does not imply endorsement by FEBC of the Third Party Site, nor does it imply that FEBC sponsors, is affiliated or associated with, guarantees, or is legally authorized to use any trade name, registered trademark, logo, legal or official seal, or copyrighted symbol that may be reflected in the links.

¹ In these Terms and Conditions of Agreement, the words "you" and "your" refer to each Member as the individual user, "we", "us", and "our" refer to Financial Resource Service Center.

You acknowledge that you bear all risks associated with access to and use of content provided on a Third Party Site and agree that FEBC is not responsible for any loss or damage of any sort you may incur from dealing with a third party. You should contact the site administrator for the applicable Third Party Site if you have any concerns regarding such links or the content located on any such Third Party Site.

5. Use of our Legal Forms. On our portal and through certain partners, we offer self-help "fill in the blank" forms. You understand that your purchase of these services, downloading, and/or using form documents is neither legal advice nor the practice of law, and that each form and any applicable instructions or guidance is not customized to your particular needs.

License to Use.

FEBC grants you a limited, personal, non-exclusive, non-transferable license to use our forms (the "Forms") for your own personal, internal business use, or if you are an attorney or professional, for your client. Except as otherwise provided, you acknowledge and agree that you have no right to modify, edit, copy, reproduce, create derivative works of, reverse engineer, alter, enhance or in any way exploit any of the Forms in any manner, except for modifications in filling out the Forms for your authorized use. You shall not remove any copyright notice from any Form.

Resale of Forms Prohibited.

By downloading Forms, you agree that the Forms may only be used by you for your personal or business use or used by you in connection with you or your client and may not be sold or redistributed without the express written consent of FEBC.

6. Use of Third Party Services. Your membership plan includes monthly memberships and services with third party companies who are responsible for providing their services under their own plans. You understand that if you have any issues with their services, such matters should be addressed directly with the company responsible for the provision of such services.

7. DISPUTE RESOLUTION BY BINDING ARBITRATION.

Important Limitation on Consumer Rights - Mandatory Arbitration Requirement – Please read carefully: In the event of any controversy, claim or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, conscionability or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in Sonoma County, California or in the county in which the consumer resides, in accordance with the Laws of the State of California for agreements to be made in and to be performed in California. The parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost (not attorneys' fees) of arbitration equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. Binding Arbitration means that both parties give up the right to a trial by a jury. It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and the arbitration requirement shall survive any termination. **OPT-OUT PROCESS:** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within thirty (30) calendar days of the date of this Agreement at the following address: FEBC, Attn: Customer Service, 5880 Commerce Blvd 105 Rohnert Park, CA 94928. Your written notice must include your name, address, the date of this Agreement, and a signed statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Agreement.

8. NO WARRANTY. THE ONE-ON ONE CONSULTATIONS, THE PORTAL, APPLICATIONS, AND ALL MATERIALS, DOCUMENTS OR FORMS PROVIDED ON OR THROUGH YOUR USE OF THE PORTAL ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS. TO THE FULLEST EXTENT PERMITTED BY LAW, FEBC EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT CONCERNING ALL MEMBERSHIP BENEFITS FOUND WITHIN THE PORTAL AND THOSE SEPARATE SERVICES OUTSIDE OF THE PORTAL, INCLUDING, BUT NOT LIMITED TO, OUTSIDE TAX PREPARATION SERVICE, LIFELOCK MEMBERSHIPS, BETTER WORLD CLUB ROAD SERVICE MEMBERSHIPS, CREDIT REPAIR ASSISTANCE FROM THE CREDIT PROS INTERNATIONAL AND FEBC EVERYDAY DISCOUNT BENEFITS SOLUTIONS.

FEBC MAKES NO WARRANTY THAT: (A) THE PORTAL, APPLICATIONS, THE MATERIALS, OR THE SEPARATE SERVICES WILL MEET YOUR REQUIREMENTS; (B) THE PORTAL, APPLICATIONS, THE MATERIALS, OR THE SEPARATE SERVICES WILL BE AVAILABLE ON AN UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE BASIS; (C) THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE PORTAL, APPLICATIONS, OR ANY MATERIALS OFFERED THROUGH THE PORTAL OR APPLICATIONS, WILL BE ACCURATE OR RELIABLE; OR (D) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION OR OTHER MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH THE PORTAL, APPLICATIONS, THE MATERIALS, OR THE SEPARATE SERVICES OR IN RELIANCE ON THE MATERIALS WILL MEET YOUR EXPECTATIONS.

OBTAINING ANY MATERIALS THROUGH THE USE OF THE PORTAL IS DONE AT YOUR OWN DISCRETION AND AT YOUR OWN RISK. FEBC SHALL HAVE NO RESPONSIBILITY FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM THE DOWNLOAD OF ANY CONTENT, MATERIALS, INFORMATION OR SOFTWARE.

NOTWITHSTANDING THE ABOVE, FEBC OFFERS A 30 DAY SATISFACTION GUARANTEE.

9. LIMITATION OF LIABILITY AND INDEMNIFICATION. EXCEPT AS PROHIBITED BY LAW, YOU WILL HOLD FEBC AND ITS OFFICERS, DIRECTORS, EMPLOYEES, AND AGENTS HARMLESS FOR ANY INDIRECT, PUNITIVE, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGE, HOWEVER IT ARISES (INCLUDING ATTORNEYS' FEES AND ALL RELATED COSTS AND EXPENSES OF LITIGATION AND ARBITRATION, OR AT TRIAL OR ON APPEAL, IF ANY, WHETHER OR NOT LITIGATION OR ARBITRATION IS INSTITUTED), WHETHER IN AN ACTION OF CONTRACT, NEGLIGENCE, OR OTHER TORTIOUS ACTION, OR ARISING OUT OF OR IN CONNECTION WITH THIS AGREEMENT, INCLUDING WITHOUT LIMITATION ANY CLAIM FOR PERSONAL INJURY OR PROPERTY DAMAGE, ARISING FROM THIS AGREEMENT AND ANY VIOLATION BY YOU OF ANY FEDERAL, STATE, OR LOCAL LAWS, STATUTES, RULES, OR REGULATIONS, EVEN IF FEBC HAS BEEN PREVIOUSLY ADVISED OF THE POSSIBILITY OF SUCH DAMAGE. EXCEPT AS PROHIBITED BY LAW, IF THERE IS LIABILITY FOUND ON THE PART OF FEBC, IT WILL BE LIMITED TO THE AMOUNT PAID FOR THE PRODUCTS AND/OR SERVICES, AND UNDER NO CIRCUMSTANCES WILL THERE BE CONSEQUENTIAL OR PUNITIVE DAMAGES. SOME STATES DO NOT ALLOW THE EXCLUSION OR LIMITATION OF PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE PRIOR LIMITATION OR EXCLUSION MAY NOT APPLY TO YOU.

10. Compliance with Intellectual Property Laws. When accessing FEBC or using the FEBC portal as part of the Financial Education Benefits Center Program and Student Loan Financial Education Kit, you agree to obey the law and you agree to respect the intellectual property rights of others. Your use of the Service and the Site is at all times governed by and subject to laws regarding copyright, trademark and other intellectual property ownership. You agree not to upload, download, display, perform, transmit or otherwise distribute any information or content in violation of any third party's copyrights, trademarks or other intellectual property or proprietary rights. You agree to abide by laws regarding copyright ownership and use of intellectual property, and you shall be solely responsible for any violations of any relevant laws and for any infringements of third party rights caused by any content you provide or transmit or that is provided or transmitted using your FEBC user account.

11. Entire Agreement. By virtue of Member's signature below, Member acknowledges that he/she has read, understands and agrees to every term, covenant and condition of this Agreement and that he/she has received a true and complete copy hereof, effective on the date below. This agreement is the only agreement between the parties and there is no other collateral agreement (oral or written) between the parties in any manner relating to the subject matter of this agreement. If any portion of this agreement is held to be invalid or unenforceable, the remaining provisions will remain in effect. The

parties mutually understand and agree that a facsimile copy signature or an electronic signature on this agreement shall be deemed an original for all lawfully enforceable purposes.

12. Cancellation Policy. Member may cancel this contract within thirty (30) days of signing and receive a full refund for all products and services purchased. Thereafter, Member may also request a refund from the date of purchase. However, FEBC reserves the right to determine a reasonable refund amount.

Terms of Agreement for Payment:

Financial Education Benefits Center, located at 5880 Commerce Blvd Suite 105, Rohnert Park, CA 94928, is authorized to deduct a scheduled payment from Member's chosen dedicated account as specified below. In the event that Member's draft is returned unpaid for any reason, Member agrees to pay all past due balances immediately and the current month's payment amount. The date of the draft is listed above, however if the draft date falls on a weekend or bank holiday, the debit transaction will take place on the next business day. The company has the right to substitute the primary product(s) with an alternative product(s) of equal value. This authority will remain in effect until Financial Education Benefits Center is notified by Member in writing by either email to; support@febcp.com or by fax to 1-866-936-0795 at least ten (10) business days prior to the next scheduled draft date. For questions regarding your payment, you may also contact us directly at 1-800-953-1388 extension 0. No other forms of cancellation by Member will be honored. The reversal of funds from a Member's account that was drafted in error cannot be made until seven business days from the draft date. The Member agrees to waive all rights of reversal or refusal of any payment on any draft that Financial Education Benefits Center may make against the dedicated account during the time Member is actively enrolled. The Member agrees with all of the provisions and conditions outlined herein. The Member further agrees to hold Financial Education Benefits Center, its directors, employees, officers, and its agents harmless from any damages that may occur or arise from and within the entirety of this agreement. Financial Education Benefits Center will not be responsible for any fees your financial institution may assess should a draft be returned for insufficient funds.

Financial Education Benefits Center Monthly Program Enrollment Payment Summary Information

Dedicated Savings Account: Member understands that Member is solely in control of all savings funds for the purpose of paying the fees due for the Membership Plan. Member will designate an account for program savings funds and such dedicated account is independent from FEBC. Member selects:

FDIC Insured Bank thru Global Client Solutions, LLC

Global Client Solutions

Another account of Member's choosing

ACKNOWLEDGMENT

As indicated by my signature below, I acknowledge that I have read, understand and agree to the terms and conditions of the Financial Education Benefits Center Program and Student Loan Financial Education Kit (the "Membership Plan"), including the Terms of Agreement for Payment.

Member Name: Hollie Warlitzer

Executed On this Date: 5/9/2016

Member Signature: *Hollie Warlitzer*

DocuSigned by:

Date of Birth: [REDACTED]

Driver License Number: [REDACTED]

Social Security Number: [REDACTED]

For: Financial Education Benefits Center ("FEBC")

By: *Jennifer Martinez*

Title: Administrative Representative

Date:

Name & Address: Hollee warlitter

[REDACTED]
[REDACTED]

To whom this may concern,

To the best of my knowledge, my current annual gross income for this year
will be \$ _____

Thank you,

Signed: _____

Print: Hollee warlitter _____

SSN: _____ - _____ - _____

NOTICE OF CANCELLATION

You may cancel this transaction, without any penalty or obligation whatsoever, within three business days of the day in which you enroll for this service.

If you cancel, all payments or other consideration which may have already been made by you will be returned within ten business days following receipt by the telephone solicitor of your cancellation notice.

If you cancel, you must return the goods to the telephone solicitor at the address listed below and at the telephone solicitor's risk and expense within twenty days of the date you receive back from the telephone solicitor the payments or consideration you have already made.

To cancel this transaction, deposit in the mail or deliver a signed and dated copy of this cancellation notice or any other written notice to Financial Education Benefits Center at

Financial Education Benefits Center
c/o Customer Service Department
5880 Commerce Blvd Ste. 105
Rohnert Park, CA 94928

Not later than midnight of the third business day after which you received this notice.

I hereby cancel this transaction.

(Client's signature)

(Print Name)

(Date)

AmeriTech Financial

Document Preparation and Service Agreement

This Service Agreement is entered into on the date shown below between the AmeriTech Financial ("AF") and the Client shown below ("Client").

AF provides processing and support services to assist consumers who are applying for Federal Student Loan Consolidation Services, and/or other repayment plan programs available through the Department of Education ("DOE"). AF is a private company, not affiliated with any government agency and, for a fee, will assist in assembly and submission of student loan consolidation, and/or other repayment plan program documents. AF is not a lender or a debt consolidation company. It does not promise to improve your credit score.

Client requests AF to perform, in good faith, the following services, ("the Services"): (a) Review the Client's current Federal Student Loan debt situation, (b) Identify potential Student Loan Consolidation, and/or other repayment plan options that may be available to Client from the DOE, (c) Discuss potential options with the Client, and (d) Prepare and process, on the Client's behalf, a Federal Student Loan Consolidation Application, and/or other repayment plan program application with the DOE after Client selects desired option.

Now therefore in consideration of the foregoing and every term, covenant and condition hereafter set forth, AF and Client do hereby understand, covenant and agree to the following:

1. Provide Complete and Truthful Information. AF will provide Client with an overview session limited to his/her Federal Student Loan debts to assist the Client in locating options that may be available to Client. Client expressly represents and warrants that he/she/they will at all times provide AF with information that is complete, accurate and true to the best of their knowledge and belief.

2. Performance of Services. Upon receipt of all information from Client, AF shall promptly analyze Client's Federal Student Loan debt situation, review the information provided by the Client, and complete the application forms required for the DOE program(s) that have been selected by the Client. Upon completion of AF's review and due diligence, AF shall prepare for filing with Client's lender an application to initiate a Federal Student Loan Consolidation, and/or other repayment plan available to Client through the DOE on behalf of Client. Where appropriate, AF will assist in applying for pre-consolidation forbearance, applying for loan consolidations, submitting post-consolidation documents, applying for income-based repayment programs and reapplying for income-based repayment programs.

3. Fees for Services. The cost of the program for a client enrolling is \$1,000.00 which is comprised of \$200.00 as a fee for obtaining a forbearance and \$800.00 after obtaining approval of a Federal Student Loan Consolidation, or any other Department of Education repayment plan option on Client's behalf. Such fees shall be charged to the Client's chosen dedicated account as specified below upon completion of the respective work. Thereafter, AF will reach out annually to assist borrower with any additional student loan repayment plan needs at a cost determined and payable at the time services are provided.

4. Documents Service Agreement and Monthly Cost Authorization. AF will use a third party payment processor to debit Client for fees/payments and Client shall pay all processing fees associated with such. Client hereby authorizes AF to deduct all payments due per this contract from the financial institution listed in the accompanying Credit Card/ACH Authorization or such other financial institution that may be used by Client from time to time. Further, Client authorizes their financial institution to accept and to charge any debit entries initiated by AmeriTech Financial to Client's account. This authorization for automatic withdrawal of fees/payments is to remain in full force and effect until AF has received written notice from Client of its termination in such time and such manner as to afford AF a reasonable opportunity to act. A fee/payment (whether paid by debit or other means) that is not honored by Client's financial institution for any reason may be subject to a \$20.00 service fee imposed by AF (unless otherwise limited or prohibited by state law), the amount of which may be debited from Client's account.

5. Process. Once paperwork has been received, processing will begin. AF will always act promptly on Client's documents and program. Be advised that Federal Student Loan Consolidations, and other repayment plans completed by AF rely on the relevant lenders for prompt service and AF cannot be held liable for delayed completion. Average completion of a Federal Student Loan Consolidation through the DOE is usually ninety (90) days, but may take longer. AF solely prepares and provides documents/applications for Client's review and approval before it submits such documents to the DOE. AF does not control the DOE application review process.

6. Indemnification and Hold Harmless. Client hereby agrees to defend and hold harmless AF from and against any claims and liability of any nature whatsoever arising out of or in connection with Client's failure to timely provide requested information to AF, Client's lack of authority or ability to complete terms of this Agreement, and all other claims arising out of this Agreement or relating to Client's loans and other financial obligations. This Agreement constitutes the entire agreement between the parties. AF makes no warranty, express or implied, as to the fitness of any recommendation it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against AF, its officers, directors, employees, agents, brokers and assignees, at law, equity or any other cause of action for any reason, directly, indirectly or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of AF or Client's failure to follow any recommendation of AF, whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client. This section shall survive any termination of this Agreement.

7. Important Limitation on Consumer Rights - Mandatory Arbitration Requirement – Please read carefully: In the event of any controversy, claim or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, consonability or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in Sonoma County, California or in the county in which the consumer resides, in accordance with the Laws of the State of California for agreements to be made in and to be performed in California. The parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. **The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.** Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost (not attorneys' fees) of arbitration equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. **Binding Arbitration means that both parties give up the right to a trial by a jury.** It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and the arbitration requirement shall survive any termination. **OPT-OUT PROCESS:** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within thirty (30) calendar days of the date of this Agreement at the following address: AF, Attn: Customer Service, 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762. Your written notice must include your name, address, the date of this Agreement, and a signed statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Agreement.

8. Entire Agreement. By virtue of Client's signature below, Client acknowledges that he/she has read, understands and agrees to every term, covenant and condition of this Agreement and that he/she has received a true and complete copy hereof, effective on the date below. This agreement is the only agreement between the parties and there is no other collateral agreement (oral or written) between the parties in any manner relating to the subject matter of this agreement. If any portion of this agreement is held to be invalid or unenforceable, the remaining provisions will remain in effect. The parties mutually understand and agree that a facsimile copy signature or an electronic signature on this agreement shall be deemed an original for all lawfully enforceable purposes.

9. Cancellation Policy. Client may cancel this contract at any time prior to being approved for a Federal Student Loan Consolidation, or any other Department of Education repayment plan option achieved on Client's behalf.

10. Limitations on Damages. AF's liability under this agreement and/or relating directly or indirectly to Client's participation in the Student Loan Consolidation Program, under any theory of liability regarding any claim by the Client is limited to the amount of fees paid by Client to AF. The Parties agree to be contractually bound to such limitation on any damages, and agree not to demand or attempt to recover any amount in excess of such. This section shall survive termination.

11. Information Authorization: Client hereby authorizes AF to verify Client's past and present employment earnings records for income verification purposes that are needed to process Client's Federal Student Loan Consolidation, and/or other repayment plan program available to Client. The information AF obtains is only to be used in the processing of Client's application for a Federal Student Loan Consolidation or any other repayment plan program through the DOE, and AF does not provide any form of credit repair, credit score enhancement, or debt relief.

12. **Legal Authorization Form:** This form will serve to acknowledge that Client has authorized AF to act on Client's behalf to apply for consolidation of Client's Federal Student Loans, and/or other repayment plan programs available to Client. Client has been advised that if approved for the Federal Student Loan Consolidation, and/or other repayment plan program, Client will receive a sixty (60) day furlough before payments will start. If Client has any questions regarding this Federal Student Loan Consolidation Program, Client should contact AmeriTech Financial at 1-800-792-8621.

13. **Important Disclosures about the AmeriTech Financial Services.** Client may choose to complete his/her own consolidation documents based on the applicable federal student loan programs and is not obligated to use a third party resource such as AF or pay a service fee. Please note that AF does not expressly or impliedly warranty, represent or guarantee that it will be able to reduce Client's total student loan debt or monthly payments.

- ~~Failure to make timely payments, or non-payment to Client's creditors will adversely affect the credit standing, collection efforts, and may incur more fees and interest.~~
- If Client utilizes a Dedicated Account to save funds towards program fees, Client owns the funds in the account; Client may withdraw from AF's service at any time without penalty; and if Client withdraws from AF's service, he or she will get all the money in the account other than fees earned in compliance with the TSR.

14. **Dedicated Savings Account:** Client understands that Client is solely in control of all savings funds for the purpose of paying the fees due for the services that AF is contracting to perform. Client will designate an account for program savings funds and such dedicated account is independent from AF. Client selects:

FDIC Insured Bank thru Global Client Solutions, LLC

Another account of Member's choosing

Payment Information

BY SIGNING BELOW (ELECTRONICALLY OR PHYSICALLY), I HEREBY ACKNOWLEDGE THAT I HAVE NOT BEEN ADVISED BY AMERITECH FINANCIAL, ANY OF ITS AGENTS, AND/OR AFFILIATES TO FOREGO A STUDENT LOAN PAYMENT IN EXCHANGE FOR THE GOOD FAITH PAYMENT AND FEDERAL STUDENT LOAN CONSOLIDATION PROGRAM. DURING THIS PROCESS, I AM RESPONSIBLE FOR MAKING MY PAYMENTS, AND FAILURE TO DO SO COULD DISQUALIFY ME/US FROM OBTAINING THE SERVICE THAT WAS AGREED UPON. I UNDERSTAND THAT I CAN APPLY ON MY OWN TO CONSOLIDATE MY LOANS WITHOUT THE ASSISTANCE OF AMERITECH FINANCIAL. I FURTHER ACKNOWLEDGE THAT NO GUARANTEES CONCERNING THE SUCCESS OF THE LOAN CONSOLIDATION HAVE BEEN PROVIDED TO ME/US BY AMERITECH FINANCIAL, AND/OR ANY OF ITS AGENTS, AND/OR AFFILIATES AND A POSITIVE OUTCOME IS NOT GUARANTEED. I, THE CONSUMER, HAVE BEEN EXPLAINED THE PROGRAM IN FULL AND TO MY SATISFACTION.

ACKNOWLEDGMENT

As indicated by my signature below, I acknowledge that I have read, understand and agree to the terms and conditions of the Document Preparation and Service Agreement.

Client Name: Hollie Warltner Executed On this Date: 5/9/2016

Client Signature:  Date of Birth: [REDACTED]

Driver License Number: [REDACTED] Social Security Number: [REDACTED]

For: AmeriTech Financial ("AF")

By: Thomas Knickerbocker
Title: Administrative Representative



DEDICATED ACCOUNT AGREEMENT AND APPLICATION

I. **This Dedicated Account Agreement and Application ("Agreement")** contains the terms, conditions, and disclosures that apply to your dedicated account ("Account"). By signing this Agreement or using your Account, you agree that this Agreement shall apply; and you agree to abide by all of the terms and conditions set forth herein, including the "ARBITRATION OF DISPUTE" provision in paragraph XVIII on page 2 of this Agreement, which requires you to arbitrate any dispute with Global. If you have any questions that you do not believe are addressed in this Agreement, you can and should call, email, or write Global Client Solutions, LLC ("Global") at the number or addresses shown at the end of this Agreement. Please review this Agreement carefully and keep it with your other important records. In this Agreement, the words, "I", "me", "mine", "my", "you" and "your" mean you and any other party who you authorize to use your Account.

knows 9 student loans

II. **Purpose, Nature and Use of the Account:** Your Account is a dedicated account that you can use in connection with the financial service program you have undertaken to assist you with the consolidation of your federal student loans. Global is not a party to your financial service program and does not participate in the consolidation of your federal student loans. In general, you will be (i) making periodic deposits to your Account from your primary bank account and/or via debit/credit card transactions, if applicable, and (ii) you will be periodically disbursing funds from your Account to pay for the services associated with your financial service program and your Account, and, if applicable, to pay student loan lenders. Your Account is a Federal Deposit Insurance Corporation ("FDIC") insured sub-account within a master custodial account maintained at a bank designated or selected by Global. Additionally, you authorize Global to transfer your Account to another FDIC insured institution under the existing terms. Global will provide written notice to you of such change. Any such notice, and any other written notice that is provided for in this Agreement, will be sent to you at either the physical address you have provided in the application portion of this Agreement and/or the email address you establish with Global. If an email address is not provided to Global, all notices that are provided for in this Agreement will be sent to you at the physical address you have provided in the application portion of this Agreement. Your Account may not be used for any illegal purpose.

III. **Passcodes / Passwords:** You will be provided with a four-digit passcode (your "Passcode") that will enable you to access your Account via the telephone and to identify yourself when contacting a customer support representative. You will also be provided with an initial Internet password (your "Password") that will enable you to access your Account via the internet. You may change your Password at any time for security purposes and you are encouraged to do so from time to time. You are responsible for the protection and use of your Passcode and Password. Do not disclose your Passcode or Password to anyone who does not have your permission to access your Account.

IV. **Telephonic / Electronic Communications:** You authorize Global to accept and act upon any instruction received from you or authorized by you under this Agreement concerning your Account, where you have communicated that instruction or authorization by telephone, facsimile, email or other electronic means using a telephone keypad or computer. Use of your Passcode, Password or any other form of identification designated by you in any transaction constitutes and will be accepted as your electronic signature, as that term is used in the federal Electronic Signatures in Global and National Commerce Act and other applicable laws.

V. **Authorizing and Initiating Transactions:** In this Agreement you authorize certain transactions involving your Account. Unless you direct otherwise in writing, Global may also act upon those instructions that you have conveyed to your Sponsor, as defined in the application portion of this Agreement, and such instructions may be acted on without further confirmation. From time to time, you may change those instructions and/or give other instructions by contacting Global's Customer Support. In any event, you must always provide a reasonable period of time to act upon your instructions. All deposits to your Account will be authorized and initiated, as applicable, pursuant to your instructions, and all disbursements from your Account will be authorized and initiated pursuant to your instructions and

provided it contains sufficient funds to cover the amount of the disbursement. However, neither Global, nor any service provider to Global shall be responsible for determining when a payment is actually due, nor shall they be responsible for determining whether a payment is for the correct amount or otherwise proper. Global's sole obligation in this regard will be to execute your payment instructions in a commercially reasonable manner as soon as practical after receipt of such instructions. Global shall not be responsible for any late payment fee, penalty or other charge levied against you; or for any other adverse action taken by any party. Global shall not be liable for any consequences or damages you may claim resulting from Global acting on your instructions.

VI. **Fees and Charges:** The "SCHEDULE OF FEES AND CHARGES" identifies the fees and charges you are obligated to pay Global in connection with this Agreement and your Account; and you agree that these fees and charges may be deducted directly from your Account. The fees and charges in the "SCHEDULE OF FEES AND CHARGES" are the only fees associated with Global's services and your Account. The Monthly Service Charge for the first month in which your Account is established will not be prorated and will be deemed earned in full as of the day the Account is established, e.g., if your Account is established on the 15th day of a month, the Monthly Service Charge for such month shall be earned as of that day. Thereafter, the Monthly Service Charge will be deemed earned in full on the first day of each calendar month during which your Account remains open. Other fees will be deemed earned at the time of the transaction or the event that gives rise to the fee. You expressly acknowledge that Global may increase the fees and charges associated with your Account at any time, and that you will be provided with written notice at least thirty (30) days' prior to such increase. Global shall not be responsible for any other fees and/or charges that you may incur in association with your financial service program.

VII. **Termination of Agreement / Account Closure:** You may terminate this Agreement and close your Account at any time by sending a written notice to Global's Customer Support. The written notice must provide Global with the following information:

1. Your full name and current address;
2. Your Account number;
3. The date of the request; and
4. Your request to close your Account.

Please provide Global with sufficient time to process the request. In addition, Global may suspend, cancel or terminate this Agreement and your Account at any time without notice for inactivity, or if your financial service program has been terminated or is no longer being managed, if your Account is improperly maintained or used, or if you otherwise violate any provision of this Agreement. If this Agreement is terminated for any reason, or upon Account closure, the collected balance in your Account will be credited to the debit/credit card account utilized for deposits and/or will be sent to you by check, as deemed appropriate by Global, within a reasonable period of time.

VIII. **Monthly Statements:** You will receive your first monthly statement by mail showing your Account activity and balance by mail. Thereafter, monthly statements will be available online, and may be accessed using your login information and Password. Should you desire to continue receiving a paper statement via the United States Postal Service, please contact Global's Customer Support and make a request to receive mailed paper statements. You may obtain balance and transaction information by using your Passcode to access your Account over the telephone, by using your Password to log into Global's website, or by calling Global's Customer Support. You agree to review your statement carefully and to report any erroneous, improper or unauthorized transactions promptly.

IX. **Non-Interest Account:** Your Account is a non-interest bearing Account.

Stiner Attachment T DS
361 D V
Initials: [Signature]

X. **Unauthorized Transactions and Customer Responsibility:** You should never share your Passcode or Password(s) with anyone and should keep your Account information and papers in a secure place. If you believe someone has transferred or may transfer money from your Account without your permission, contact Global's Customer Support immediately.

XI. **FDIC Insurance:** The funds in your Account will be FDIC insured up to a maximum of \$250,000.00. The insured amount may increase or decrease and is subject to limits set and reset by the FDIC from time to time.

XII. **Incomplete Transactions:** Neither Global nor any service provider to Global shall be liable for failing to complete a transaction due to insufficient funds in your Account; or if circumstances beyond their control prevent the completion of the transaction, including, without limitation, the acts or omissions of any ACH, check or other processor, the National Automated Clearing House Association, the Federal Reserve System, any bank, or the directive of any regulatory authority.

XIII. **Error Resolution Procedures:** In the event of potential errors or questions concerning specific transactions involving your Account, you must call or write Global's Customer Support no later than sixty (60) days after the transaction in question appears on your monthly statement. Furthermore, at the very minimum you must provide Global with the following information:

1. Your full name and Account number;
2. The date and amount of the transaction;
3. The type of transaction and a description of the suspected error (please explain as clearly as possible why you believe there is an error or why you need additional information); and
4. The dollar amount of the suspected error.

If the information was provided over the phone, you may be asked and required to provide it again in writing within ten (10) business days. Global will inform you of the results of the investigation of the suspected error within ten (10) business days after you submit the information and any error will be promptly corrected. However, if Global requires more time to investigate the suspected error, it may take up to an additional thirty (30) days to complete the investigation. If Global determines that there is no error, you will be provided with a written explanation within three (3) business days of such determination; and you may ask for and receive copies of the documents used in making any such determination.

XIV. **Disputes: You understand and agree that Global is not a party to your financial service program, and does not participate in the consolidation of your federal student loans. This Agreement is separate and independent from any contractual obligations you may have with your student loan lenders or your Sponsor, as defined in the application portion of this Agreement. Accordingly, you hereby expressly acknowledge that Global does not have any involvement in or responsibilities of any nature with respect to your contractual agreement with your Sponsor, your financial service program or the results that you may or may not achieve from your participation in a financial service program. Furthermore, you hereby expressly acknowledge that any representation, statement, or obligation made by your Sponsor or in connection with your financial service program does not and cannot bind Global. Finally, you expressly acknowledge that Global shall not be liable for any actions taken by your Sponsor in connection with your financial service program.**

XV. **Garnishment Acknowledgement:** In the event that a creditor of yours moves to garnish funds in your Account, you expressly acknowledge that Global will answer the garnishment and comply with any writ issued by the Court in accordance with the applicable state law. Furthermore, you expressly acknowledge that Global will not be responsible for challenging or raising a defense to the garnishment on your behalf. You specifically agree to indemnify and hold Global harmless from any loss, liability, obligation, damage, cost and expense resulting from a creditor's attempt to garnish and/or hold Global liable for any judgment against you.

XVI. **Governing Law:** This Agreement shall be governed by the laws of the state where you reside, except that the state's rules or statutes governing arbitration procedures shall not apply. If any part of this Agreement is declared void or unenforceable, such provision(s) shall be deemed severed from this Agreement, and the remainder of this Agreement shall remain in full force and effect. This Agreement may be modified to the extent necessary to give such force and effect to the remaining provisions. No delay or forbearance in the strict observance or performance of any provision of this Agreement, nor any failure to exercise a right or remedy hereunder, shall be construed as a waiver of such performance, right, or remedy, as the case may be.

XVII. **Limitation of Liability:** Under no circumstances shall Global ever be liable for any special, incidental, consequential, exemplary or punitive damages. Moreover, under no circumstances shall Global ever be liable for the conduct or contractual obligations of a third party, including, but not limited to, the Sponsor, as defined in the application portion of this Agreement.

XVIII. ARBITRATION OF DISPUTE - IMPORTANT NOTICE AFFECTING YOUR RIGHTS: In the event of any controversy between the parties, including, but not limited to, any claim, dispute, suit, demand, cross claim, counterclaim, or third party complaint (whether statutory, in tort, or otherwise) arising out of or relating to this Agreement or its performance, breach, termination, enforcement, interpretation or validity, including the validity, scope or applicability of this provision to arbitrate, shall be determined by binding arbitration. This arbitration provision is governed by the Federal Arbitration Act ("FAA"), 9 U.S.C. § 1 *et seq.*, and not by any state rule or statute governing arbitration. Arbitration under this provision shall be conducted in either the county in which the consumer resides or the closest metropolitan county. **THE PARTIES AGREE THAT ARBITRATION SHALL BE BEFORE A SINGLE ARBITRATOR ON AN INDIVIDUAL BASIS AND NOT AS A CLASS OR MASS ACTION. FURTHERMORE, THE PARTIES AGREE THAT THE ARBITRATOR MAY NOT CONSOLIDATE PROCEEDINGS OF MORE THAN ONE PERSON'S CLAIMS.** The Arbitration shall be administered by the Judicial Arbitration Mediation Services ("JAMS"), 1920 Main Street, Suite 300, Irvine, CA 92614 (www.iamadr.com), the American Arbitration Association ("AAA"), 335 Madison Ave., Floor 10, New York, NY 10017-4605 (www.adr.org), or another nationally known consumer arbitration service on which the parties shall agree. Arbitration shall be administered according to the arbitration service's fee schedule and the service's current applicable rules and procedures except: 1) that the parties expressly waive the applicability of any rule governing class or mass action; and 2) that the parties agree that any specific arbitration procedure provided for herein shall apply to the arbitration proceeding. The arbitrator shall be neutral and independent and shall comply with the selected arbitration service's code of ethics. Additionally, the arbitrator shall be guided by and apply the Federal Rules of Evidence and "governing substantive" law. The arbitrator's award shall be final and binding on all parties. Judgment on the arbitration award may be entered in any court having jurisdiction over the parties. If a party fails to comply with the arbitrator's award, the other party may petition a court having jurisdiction to enforce the award. The parties shall bear their own attorneys' fees unless such fees are expressly provided for by applicable law. If the arbitrator determines that reasonable attorneys' fees are to be awarded under applicable law, the parties agree that the arbitrator will also determine the amount under the award for attorneys' fees. In the event a party fails to proceed with arbitration, fails to comply with the arbitrator's award or unsuccessfully challenges the arbitrator's award, the other party is entitled to any costs and expenses incurred, including a reasonable attorneys' fee for having to compel arbitration or defend or enforce the award.

Binding Arbitration means: (1) that both parties give up the right to a trial by a judge or jury; (2) that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of appealable issues expressly provided for in 9 U.S.C. § 16; and (3) that discovery may be severely limited by the arbitrator, and should the arbitrator decide to allow full discovery, the arbitrator may not exceed discovery limitations set forth by the Federal Rules of Civil Procedure.

I acknowledge that I have read and agree to abide by the terms of the arbitration provision set forth above.

DocuSigned by:
SIGNATURE: [REDACTED]

Stiner Attachment I-37

Initials: [REDACTED]

XIX. USA Patriot Act Compliance: As required by the USA Patriot Act, you authorize Global to take reasonable and practical measures to verify the accuracy of the information you have provided in the application portion of this Agreement, as well as to verify your identity by, including and without limitation, securing or accessing your credit report, and/or obtaining any other information about you in order to assist in combating terrorism and preventing Global's system and the banking system from being used for money laundering or other impermissible, illegal purposes.

XX. PRIVACY POLICY: Global may collect personal information that you provide: (1) in the application portion of this Agreement; (2) in any updated information you may provide from time to time; and (3) as part of the transactions processed through your Account. A description of the Privacy Policy applicable to your Account is provided below. If you have additional questions regarding this Agreement's Privacy Policy, please contact Global's Customer Support.

- a. **Collection / Use of Personal Information:** Collection of your personal information is designed to protect access to your Account and to assist in providing you with the products and services you have requested. All personal information collected and stored by Global, or on its behalf, is used for specific business purposes: (1) to protect and administer your Account and initiate your authorized transactions; (2) to assist in the design or improvement of products and services; (3) to identify additional products or services offered by Global and/or its affiliated companies that may meet your needs; and (4) to comply with state and federal banking regulations. Only approved and authorized personnel will have access to such information. To further protect your information, auditing mechanisms are in place to identify anyone who may have accessed and in any way modified your personal information.
- b. **Maintenance of Accurate Information:** You may update your personal information online, at any time, by using your Password to log into Global's website or by contacting Global's Customer Support. To ensure that Global is able to protect your Account and verify your information, it is in your best interests to maintain accurate and current any records concerning your personal information.
- c. **Limited Access to Personal Information:** Access to your personal information is limited to only those personnel with a business reason for accessing such information. In addition, all personnel are trained and educated about the importance of confidentiality and customer privacy. Individual user names and passwords are used by approved personnel to access your personal information, providing audit trails to further safeguard the privacy of your personal information.
- d. **Third-Party Disclosure Restrictions:** All third parties with a business need to access your personal information are required to adhere to stringent privacy policies. Your personal information may be supplied to a third party in order to process a transaction you have authorized or if the disclosure is allowed or required by law, e.g., the exchange of information with reputable reporting agencies in response to a subpoena, in connection with the investigation of fraudulent activity, etc.
- e. **Sharing of Information:** You authorize Global to share certain information with your Sponsor, as defined in the Application portion of this Agreement, and any third party to the extent necessary to administer your Account in accordance with your instructions and authorization. *You expressly acknowledge that Global does not maintain records of any documents or information associated with your financial service program.*

XXI. English Language Governs: The terms of this Agreement and the products and services we provide are governed by the English language. As a courtesy, Global has made this Agreement available in languages other than English. If there is any difference in meaning between the English and non-English version of any of our documents, including this Agreement, the English version will apply to your Account and is available to you upon request.

XXII. Merger Clause: This Agreement contains the complete and final understanding between the parties. Any prior oral statements, representations, or agreements are superseded by this Agreement.

XXIII. Customer Support Information:

Correspondence Address: 4500 S. 129th E. Avenue, Suite 177.
Tulsa, OK 74134

Telephone: (800) 398-7191

Fax: (866) 355-8228

Website Address: www.globalclientsolutions.com

Email: customersupport@globalclientsolutions.com

Note: Global will provide you with a welcome packet subsequent to the execution of this Agreement that will contain deposit instructions applicable to those customers who choose to send in deposits.

DEDICATED ACCOUNT AGREEMENT AND APPLICATION

I hereby apply for and agree to establish a non-interest bearing dedicated account ("Account") to be administered at a bank selected by Global Client Solutions, LLC ("Global") for my utilization in connection with a financial service program of my own choosing (my "Program") that is managed by the organization responsible for administering the Program ("Sponsor").

ACCOUNT OWNERSHIP, CONTROL AND USE: I understand that the Account, when established in accordance with this Agreement, will be my sole and exclusive property; that only I (or authorized contact, if any) may authorize transactions involving my Account; and that only I may withdraw funds from and close my Account as provided for in the Agreement.

PERMISSION TO SHARE DATA: I hereby grant permission for the bank, Global and the Sponsor to share information regarding my Account and my Program with one another and with any other party to the extent necessary to facilitate the transactions I authorize on my Account, and acknowledge that sharing information among these parties is essential to the administration of my Account.

ALL FIELDS REQUIRED UNLESS OTHERWISE NOTED

Form with fields for Applicant: Last Name (Warlitter), First Name (Hollie), MI, Social Security #, Date of Birth, Authorized Contact (optional), Mailing Address, Physical Address, Home Phone No., Email Address, Mother's Maiden Name, Cell Phone No., Sponsor (Ameritech Financial), Sponsor's Global Account Number.

Signature and Date section: Applicant's Signature (Hollie Warlitter), Date (5/9/2016)

AUTHORIZATION TO DEBIT BANK ACCOUNT Applicant's Financial Institution Information

Form for Bank Name (Member One Federal Credit Union), Routing Number, Account Number, Address, Name (as it appears on check), Address (as it appears on check).

SCHEDULE OF FEES AND CHARGES

Table listing fees: Account Setup (one-time fee) \$0.00, Monthly Service Charge \$8.00, Optional Services: ACH Disbursement \$1.50, Manual Check Disbursement \$2.00, Incoming Wire Transfer \$10.00, Outgoing Wire Transfer \$15.00, 2nd Day Delivery* \$10.00, Overnight Delivery* \$20.00, Dishonored/Returned Deposit Item \$0.00, Stop Payment Order \$17.50.

*3:00 pm Central Time Cutoff

CUSTOMER SUPPORT

Any questions or inquiries relating to your Account should be directed to Global's Customer Support. See paragraph XXIII of this Agreement for Global's correspondence address, Global's website address, and the toll-free number to Global's Customer Support.

FOR OFFICE USE ONLY

CUSTOMER'S GLOBAL ACCOUNT NUMBER

SPONSOR'S GLOBAL ACCOUNT NUMBER

Version 4 - GCS - FS - A - S - 04.08.15 - NS - w/Plan 12.02.15

I hereby authorize Global to initiate debit entries to my checking account (or savings account) at the financial institution named above (my "Primary Bank Account"), in the amount(s) and on or after the date(s) set forth above, for the purpose of transferring funds to my Account.

Signature and Date section: Applicant's Signature (Hollie Warlitter), Date (5/9/2016)

NOTICE OF BILLING DETAILS ON YOUR STATEMENT

Keep this notice for future reference regarding billing

This notice contains important information about your Account.

All billing is processed through Global Client Solutions

Your bank statement indicator will appear as

GCS – [REDACTED]

X ^{DS} HDW

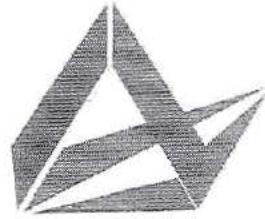
Please notify or contact us directly in case of any questions regarding the billing process. You can get hold of us at **1-800-792-8621** and press **0 (zero)** for Customer Service.

I acknowledge and understand that Global Client Solutions will be processing all transactions for my account, and that the transactional indicator on my bank statement will appear as above.

X Hollee Warltner
Full Name

DocuSigned by:
X Hollie Warltner
Signature

X 5/9/2016
Date



AMERITECH — FINANCIAL —

Referral Program

Refer your friends and family and earn \$25 credit for each successful referral!

It's easy, just log into refer.ameritechfinancial.com using the email address and password provided to AmeriTech Financial

Note: When registering, enter your Unique Reference Number: [REDACTED]

Next, simply click on "Post to Facebook," "Post to Twitter," or any of the other mediums you wish to use:



Send Email



Post to Facebook



Post to Twitter



Print Cards



Post to LinkedIn



Suggest a Referral



Get Shareable URL

Log in, post, and you're done!

DS
HDW

DS HDW

Referral Program Questions & Answers

What is the Referral Program?

The Referral Program rewards Clients for referring friends and family who enroll with AmeriTech Financial.

How do I get started?

It's easy! Login to refer.ameritechfinancial.com, where you'll be given the necessary tools to invite your friends and family to join through Twitter, Facebook, LinkedIn and MORE! Click – Post - You're Done!

Rewards Program

AmeriTech Financial has partnered with Tango Card, a zero-fee rewards card that can be used at nearly 60 different websites and businesses across the country! Use your Tango Card to buy gifts on Amazon, expand your playlist on iTunes, buy movie tickets on Fandango, stock up on the newest electronics at Best Buy, or get those new hiking boots at REI - and that's just the start!

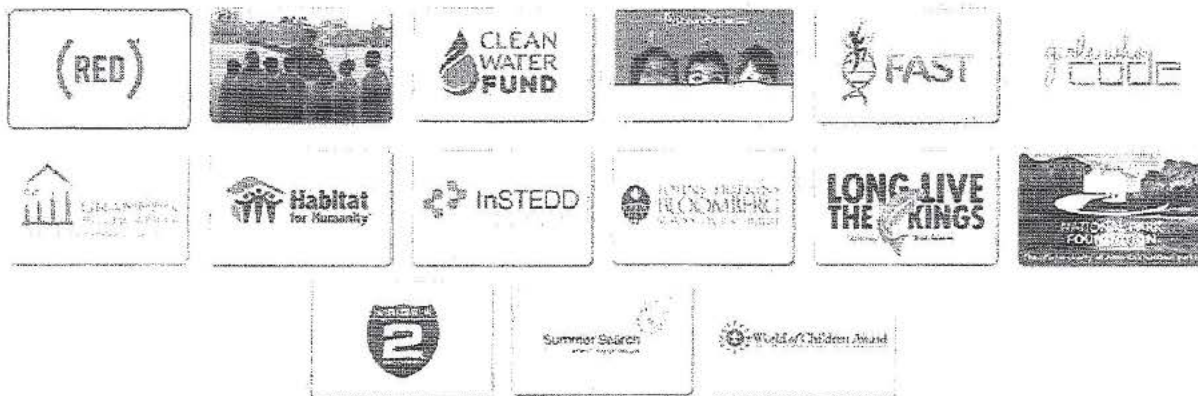
To see the full list of websites and businesses where Tango Card can be used, click here:

<https://www.tangocard.com/the-rewards-catalog>

What if I want to donate to one of AmeriTech Financial's select charities?

Great Question! AmeriTech Financial is committed to helping people who are faced with challenges – and not just with Federal Student Loans. We feel it is our responsibly to make the world a better place by utilizing our business to help!

When you choose to redeem your reward credit, you'll have the option to donate that credit to **one of 15 different charities!** The portion you decide to donate will be **100% MATCHED – Dollar for Dollar by AmeriTech Financial**, and donated in your name!



DS HDW

Do I have to donate all of my referral credit to participate?

No. You can donate only a portion of your accumulated referral credits, and can choose to do so at any time.

How can I track my referrals?

All referrals can be tracked on you MyAccount page (link). You'll be able to see the status of every person that has clicked on your posts and can see where they're at in the enrollment process.

Can I donate to more than one charity?

Yes! During the reward redemption process, you'll be given the choice as to which charities you'd like to donate to. You'll be able to select one at a time, but as long as you have an available balance on your Tango Card account, you'll be able to donate to another charity when you revisit the redemption page.

How will I know the donation has been made?

Each time a donation is made on your behalf you will receive a confirmation via email from Tango Card showing the time, date, and amount that was donated.

Are my donations tax deductible?

Yes.

When will this program end?

There currently is no end date, but AmeriTech Financial reserves the right to terminate and/or modify this offer at any time without prior notice.

Who can I refer?

You can refer friends and family who require help with their student loan debt.

When will the credits be applied to my account?

Once your Referral has made two successful payments into the AmeriTech Financial program, a credit will be applied to your referral account redeemable at refer.ameritechfinancial.com. Client will be notified by AmeriTech Financial via automated email notification prior to each credit being applied. Please allow for up to 2 weeks to receive credit.

What if the person I would like to refer already has enrolled with AmeriTech Financial?

You must be first to refer friends or family, before they have already enrolled with AmeriTech Financial.

What if my question is not answered here?

Contact 1-800-792-8621, or email referrals@AmeriTechFinancial.com.

I have read and understand the AmeriTech Financial Referral Program guidelines:

DocuSigned by:
Sign [Signature] Date 5/9/2016

Global Client Solutions LLC
4500 S 129th E Ave, Suite 175
Tulsa, Ok 74134



May 12, 2016

RETURN SERVICE REQUESTED

Hallee Waritner
[Redacted]

Global Client Solutions LLC
Account #: [Redacted]

Welcome to Global Client Solutions LLC

Welcome to Global Client Solutions LLC (Global)! We are the account provider for your dedicated account (Account). We invite you to read the following carefully and in its entirety because it contains important information regarding your account. Let's start with frequently asked questions about your account.

The first question most customers ask is: "How do I access my Account?"

- Your Account may be accessed via the internet or by calling our Customer Support line at (800) 398-7191. See below for more details on how to access your Account through these different methods.
- Internet access requires that you enter [Redacted] as your User ID, and a Password. You may obtain your Internet Password by going to <https://myaccount.globalclientsolutions.com> and following the steps below to recover a temporary Internet Password. You may also contact Customer Support at (800) 398-7191 for assistance with obtaining your temporary Password. You will have the option of changing your temporary Password once you login as it's available for its first time.
- Telephone access requires that you use your 4-digit IVR Password to access Account information. Additionally, your Password may be used for verification purposes if you need to contact a Customer Support representative to obtain your Password or access certain Customer Support at (800) 398-7191.

It is your responsibility to take action if you receive any of these notices. To protect your Account on a regular basis.

CUSTOMER SUPPORT INFORMATION

Website Address:

<https://myaccount.globalclientsolutions.com>

Correspondence Address:

4500 S 129th E Ave, Suite 175
Tulsa, Ok 74134
Telephone: (800) 398-7191
Fax: (866) 355-8228
Email: customersupport@globalclientsolutions.com

DEPOSIT INSTRUCTIONS

Payment Address:

PO Box 690870
Tulsa, OK 74169

Express Mail Payment Address:

Attn: Banking Services
4500 S 129th E Ave, Suite 175
Tulsa, Ok 74134
Telephone: (800) 398-7191

Wire Transfer Instructions:

US Bank N.A.
Kansas City, Mo 64105
ABA: 101000187
For Credit to the account of Global Client Solutions LLC
Administrator - Master Account for Consumers on File
Deposit Account
4500 S 129th E Ave, Suite 175
Tulsa, Ok 74134
Account #: 145692004215
For further credit to: Hallee Waritner,
[Redacted]

MoneyGram Instructions:

The MoneyGram Agent Locator can be found at www.moneygram.com

Sending Instructions:
Pay to: Global Client US Bank
Receive Code: 7928
Account #: DR21146350

Where are my funds being held on deposit?

- Your Account balance is on deposit at an FDIC-insured bank and is FDIC-insured up to \$250,000 or such other limit that may be determined by the FDIC from time to time.

How do I keep track of the activity regarding my Account?

- Following your first deposit, you will receive your first monthly statement showing your Account activity and balance by mail, all others will be made available online. If you desire to continue receiving a paper statement via the United States Postal Service, please contact Customer Support toll free at (800) 398-7191.

Where do I find detailed information about my Account?

- A copy of the *Dedicated Account Agreement* is included in this packet. This document lists all applicable fees related to your Account and discloses the rules and regulations for your Account.

What is Global's role?

- As mentioned in the first paragraph, Global is the account provider for your dedicated Account. Our duties include the drafting of funds from your primary bank account into your Account as provided for in your Application as well as executing disbursement instructions in a commercially reasonable manner as soon as practical after receipt of such instructions.
- Any questions regarding the status of your Student Loan Consolidation program should be directed to your program sponsor.
- It is important to keep your address current in our records. We encourage you to use the methods available to contact us with updates to your address.

How do I contact Global?

- Customer Support can be reached by phone at (800) 398-7191 or by sending an email to CustomerSupport@GlobalClientSolutions.com.
- Our office hours are 9:00am to 6:00pm CST/CDT, Monday through Friday, excluding bank holidays.

Keeping you informed of the activity on your accounts is very important to us, and we strive to provide excellent customer service in the process. We strongly recommend you use the access methods mentioned above to monitor your accounts on a regular basis.

Sincerely,

Global Client Solutions, LLC
Customer Support Team

Stiner Attachment U



Elizabeth Nichols <enichols@necal.bbb.org>

Re: A message from your BBB

1 message

Tom Knickerbocker <tom.knickerbocker@ameritechfinancial.com>
To: enichols@sacramento.bbb.org, Brandon Frere <brandon@ameritechfinancial.com>

Wed, Jun 8, 2016 at 1:37 PM

Dear Ms. Nichols,

Thank you for your e-mail and outlining your concerns to us. We appreciate your providing AmeriTech Financial an opportunity to respond to your inquiries. We take our relationship with the BBB very seriously as it's one of the few organizations that consumers nationwide trust to provide them with accurate and valuable information about companies they choose to work with. Since the beginning of AmeriTech Financial, we have worked hard to ensure that we meet and exceed industry expectations from a compliance standpoint, and we take pride in our outstanding Customer Service team when it comes to addressing client's questions and concerns.

I will make sure our response is as thorough as possible, but if you'd like more information about a specific item in our response, please don't hesitate to contact me day or night at [REDACTED]. I'll be in touch soon with our full response to your email.

Sincerely,

Tom Knickerbocker

On Tue, Jun 7, 2016 at 4:44 PM, <enichols@sacramento.bbb.org> wrote:



June 7, 2016

Mr. Brandon Frere
AmeriTech Financial
311 Professional Center Dr Ste 200
Rohnert Park, CA 94928

Dear Mr. Frere,

We are writing you to address concerns we have with complaints we have received for AmeriTech Financial,

concerns that you are partnered with a company that has been subject to disciplinary action as a result of a lawsuit filed by the Consumer Financial Protection Bureau, concerns with your advertising, and concerns with additional consumer reports we have received. Our concerns are outlined below.

Complaints

First, we have received a number of complaints which contain concerning allegations.

- Complainants have alleged that they are being scammed by AmeriTech Financial.
- Several complainants allege they were lead to believe the payments being made to your company were going towards their student loan debt, only to find out later that this was not the case.
- Complainants have also alleged the company made various misleading representations, including:
 - o claims that AmeriTech Financial was a "government company working directly with the department of education;"
 - o claims that AmeriTech could "get me a lower monthly payment with my servicer if I dealt with them as opposed to dealing with my servicer on my own;"
 - o claims that the sales representative stated "you can include 'anyone you car pool with, buy presents for, spend money on, take out to eat,' etc." as family members;
 - o and claims the company can "save you hundreds of dollars in student loan payments by handling the consolidation for you."
- In addition, we received an anonymous phone call, in which the caller explained that AmeriTech Financial sales representatives are instructed to mislead customers and trained to tell customers to falsify their family sizes in order to get a lower monthly payment.

BBB Accreditation Standard Three requires an Accredited Business to "honestly represent products and services, including clear and adequate disclosures of all material terms."

Please provide us with a written explanation responding to each of the concerns outlined above.

Second, we are concerned that your company may not be abiding by the Federal Trade Commission's "Telemarketing Sales Rule," which states that it is illegal for companies offering debt relief services to charge any fees "before you have settled or otherwise resolved the consumers debts." You can read more about the Telemarketing Sales Rule here:

<https://www.ftc.gov/system/files/documents/plain-language/bus72-debt-relief-services-telemarketing-sales-rule-guide-business.pdf>

The complainant, Timothy Jones, alleges an agent "prompted me to pay a sum of money to initiate the program..."

BBB Accreditation Standard Two, Section A requires an Accredited business to "follow federal, state/provincial and local advertising laws."

Please provide us with documentation confirming that you do not charge upfront fees for your services. If you do not feel

the Telemarketing Sales Rule applies to your business, please explain why in writing.

Company Affiliation

Third, we have received a copy of the contract a customer signed with AmeriTech Financial. In that contract, the customer is asked to use a dedicated savings account through which payments to AmeriTech Financial will be made. This account is managed by a company called Global Client Solutions, LLC. According to public records Global Client Solutions, LLC was subject to disciplinary action following a lawsuit filed by the Consumer Financial Protection Bureau.

According to the Consumer Financial Protection Bureau, Global Client Solutions, LLC allegedly helped "other companies to collect tens of millions of dollars in illegal upfront fees from consumers."

You can read more about this action here:

<http://www.consumerfinance.gov/about-us/newsroom/cfpb-takes-action-against-global-client-solutions-for-processing-illegal-debt-settlement-fees/>

BBB Accreditation Standard Eight states that an Accredited business shall "avoid involvement, by the business or its principals, in activities that reflect unfavorably on, or otherwise adversely affect the public image of BBB or its accredited businesses."

Please provide us with a written explanation detailing how you feel your affiliation with Global Client Solutions, LLC satisfies the Accreditation Standard cited above. If not, please provide your plans for working with a different company.

Advertising

Fourth, complainants have reported receiving mailers from your company. We were provided with a copy of one of these mailers. This mailer states:

- "We are pleased to inform you that you may now participate in the Student Loan Documentation & Processing Services Program. This program can immediately assist you in potentially saving thousands on your student loans. With the implementation of the Health Care and Education Affordability Reconciliation Act of 2010, the U.S Department of Education has adjusted their re-payment policies;"
- "To confirm your eligibility, please contact our Student Loan Department with your account #;"
- "FAILURE TO RESPOND TO THIS NOTICE COULD CANCEL THIS OFFER;"
- "Student Loan Department;"
- "FINAL NOTICE;"
- and "RE: Student Loan Payment Reduction & Forgiveness."

A copy of this mailer is attached.

We believe these statements to be misleading by implying government affiliation and urgency without directly stating what the offered services consist of. It is not clear that this mailer is a solicitation from a business rather than a notice regarding a government program.

According to the BBB Code of Advertising, which all Accredited businesses agree to abide by, advertisements that are untrue, misleading, or deceptive shall not be used and misrepresentation may result not only from direct statements, but by omitting or obscuring a material fact.

Additionally, BBB Accreditation Standard Two, Section F requires an Accredited business to "avoid misleading customers by creating the false impression of sponsorship, endorsement, popularity, trustworthiness, product quality or business size through the misuse of logos, trustmarks, pictures, testimonials, or other means.

Furthermore, Title 39, United States Code, Section 3001 also states that offers which reasonably could be interpreted or construed as implying any Federal Government connection, approval, or endorsement through the use of a seal, insignia, reference to the Postmaster General, citation to a Federal statute, name of a Federal agency, department, commission, or program, etc. must include a disclaimer conspicuously placed on the outside envelope, reading "THIS IS NOT A GOVERNMENT DOCUMENT." A disclaimer must also be conspicuously placed on the front and back of every page of the solicitation itself, reading: "THIS PRODUCT OR SERVICE HAS NOT BEEN APPROVED OR ENDORSED BY THE FEDERAL GOVERNMENT, AND THIS OFFER IS NOT BEING MADE BY ANY AGENCY OF THE FEDERAL GOVERNMENT," or a notice to the same effect in conditions as prescribed by the United States Postal Service.

Please modify this advertisement by removing statements suggesting urgency and which imply that this offer is regarding a government program rather than offer for services made by a for profit company.

We are also concerned that you are advertising a 100% Satisfaction Guarantee on your website, www.ameritechfinancial.com. Additionally, on December 16, 2015 you informed our Director of Trade Practices, Daniel Stiner, "due to our total commitment to our clients 100% satisfaction - a full refund is available at anytime during the process and even afterwards if they are not totally, and utterly satisfied with our service. We really take the client satisfaction thing very serious and it is our #1 priority." However, we have received complaints in which the complainants allege that AmeriTech Financial, refused to give them a refund when they requested it.

According to the BBB Code of Advertising, "Advertisers should only use 'satisfaction guarantee,' 'money back guarantee,' 'free trial offer,' or similar representations in advertising if the seller or manufacturer refunds the full purchase price of the advertised product or service at the consumer's request."

Please provide us with documentation confirming that you do issue full refunds at all consumer requests. If not, please cease advertising 100% Satisfaction Guarantees.

Business Transparency

Finally, we received an anonymous consumer phone call,

informing us that your business was not located in El Dorado Hills, California, but was in fact located in Rohnert Park, California.

BBB Accreditation Standard Four requires an Accredited business to "openly identify the nature, location, and ownership of the business."

Please provide us with a lease agreement confirming that your business is located at 1101 Investment Blvd Ste 290 El Dorado Hills, CA 95762.

You may review the BBB Accreditation Standards here: <http://go.bbb.org/1uGehkP>. You may review the BBB Code of Advertising here: <http://go.bbb.org/1luzut2>

Due to the nature of the concerns outlined above, we will be referring AmeriTech Financial to our Board of Directors for Accreditation review. If you would like to provide a written statement and documentation for our Board of Directors review at this meeting, please do so within ten days of the date of this letter. Additionally, your response, or lack thereof, to the concerns expressed above may be reflected in AmeriTech Financial's public BBB Business Review and Rating. If you have any questions, I may be reached at (916) 231-8929 or enichols@sacramento.bbb.org.

Sincerely,

Elizabeth Nichols
Trade Practices Specialist

This mailing was sent to tom.knickerbocker@ameritechfinancial.com.

This message is being sent to you by Better Business Bureau Serving Northeast California.

BBB Serving Northeast California
3075 Beacon Blvd. West Sacramento, CA 95691-3462 <http://www.bbb.org/sacramento/>

Tom Knickerbocker
Executive Vice President
AmeriTech Financial
1101 Investment Blvd
El Dorado Hills, CA 95762
Email: tom.knickerbocker@ameritechfinancial.com
Website: www.ameritechfinancial.com



1101 Investment Blvd. Suite 290
El Dorado Hills, CA 95762

Phone: (800) 792-8621

Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com

Customer Service: customer.service@ameritechfinancial.com

Submit Documents: income.doc@ameritechfinancial.com

Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All participants in Ameritech Financial's referral program must agree to the Terms & Conditions of the program, reviewable at refer.ameritechfinancial.com.

Stiner Attachment V

GreenspoonMarder LAW

888-491-1120
www.gmlaw.com

From the desk of: Robby H. Birnbaum, Esq.
Trade Center South, Suite 700
100 W. Cypress Creek Road
Fort Lauderdale, Florida 33309-2140
954-491-1120 (Telephone)
954-343-6960 (Facsimile)
Email: Robby.Birnbaum@gmlaw.com

June 23, 2016

Via Electronic (enichols@sacramento.bbb.org) Mail

Elizabeth Nichols, Trade Practice Specialist
BBB Serving Northeast California
3075 Beacon Blvd.
West Sacramento, CA 95691

RE: Our Client: AmeriTech Financial
Our File No.: 33508.0001

Dear Ms. Nichols:

This firm represents AmeriTech Financial ("AmeriTech"). I am sending this letter in response to your June 7, 2016 inquiry relaying your concerns about our client. My goal is to respond directly to those concerns and hopefully express the ethics and consumer protection practices of my client.

Following your review of this letter, it may be reassuring for my client to stop by your office and meet with you. The company's principal would like to meet in person (without the need for attorneys from our firm) to follow-up and answer any further questions you may have.

Below I will summarize and respond to each of your concerns. As you will see, AmeriTech has not done anything wrong and truly cares about assisting consumers. With that said, AmeriTech will certainly work with your Office to ensure that your office is satisfied with the company and holds top rating. AmeriTech considers the BBB an important resource for both business and consumers, and wants to make sure that your office fully understands its business.

Background

Before addressing each of the matters in your letter, it would be helpful to provide a brief background on both AmeriTech and its owner, Brandon Frere.

As an initial matter, AmeriTech provides document preparation and consulting services to student loan borrowers who need help with compiling the proper paperwork to submit to the Department of Education so that such consumers can take advantage of the various federal programs available to them.

Boca Raton | Ft. Lauderdale | Las Vegas | Miami | Miami Beach | New York | Orlando | Port St. Lucie | Tallahassee | Tampa | West Palm Beach

FTC-BBB-000274

Elizabeth Nichols, Trade Practice Specialist
June 23, 2016
Page No. 2

AmeriTech works with consumers who are unfamiliar or frustrated with the existing do-it-yourself process, and who would rather have someone assist them. AmeriTech's business model is comparable to that of H&R Block. H&R Block offers tax advisor who may assist in filling out tax documents and submitting them to the IRS. While the guidance may lead to more of a refund than the consumer might have obtained without assistance, such individuals are only helping to obtain the tax refunds to which the consumer is entitled or lower the tax burden in accordance with the law. Likewise, AmeriTech is providing assistance in completing forms that might otherwise seem unwieldy to a typical consumer.

AmeriTech does not act or offer to act as an intermediary between the consumers and their creditors. Instead it provides guidance on navigating the application process through the Department of Education. Notably, there is no negotiation that goes on when it comes to student loans and the Department of Education, and the company never receives funds from consumers that are intended for payment to their creditors.

As you may have recently read, multiple federal and state consumer protection agencies have been very critical of the US Department of Education's handling of student loans and its appointed services. The complaints range from too much confusion or bureaucracy to consumers who are scared because of abusive collection tactics. Indeed, we even understand that the DOE's loan servicers are paid a commission from collecting on vulnerable student loan debtors. Such a commission process results in over-aggressive collectors, and our client helps scared consumers get through the process more easily.

On a personal note, I represent hundreds of clients in various highly regulated industries. Over the years that I have worked with Mr. Frere, he has placed great import on compliance issues, requesting that my firm review and revise mailers, scripts, contracts, as well as policies and procedures. He is constantly attentive to consumer protection issues and attends all industry conferences. I have taken note, and so have a number of state and federal regulators, of his attentiveness as well as how he actively participates and focusses on clear communications with consumers to set expectations properly.

Complaints

The company was surprised to read your description of purported complaints against it. With that said, it is important to note that Ameritech has already assisted *thousands* of satisfied consumers. So, it sounds like there were some outliers who were disappointed with their experiences.

Assuming that the agents follow the company's policies and procedures, specifically its scripts, there should be little confusion. So, AmeriTech is going to provide additional training as a refresher in case any agents have modified or deviated from what they were previously taught. It will also remind the employees of other policies and procedures so that it is clear that matters are to be fully disclosed.

More specific to your request to respond to each concern, I set them forth below in *italics* with responses to each:

Elizabeth Nichols, Trade Practice Specialist
June 23, 2016
Page No. 3

- *Complainants have alleged that they are being scammed by AmeriTech Financial.*

It is difficult to respond to this sweeping claim without a description of what was considered a "scam." Perhaps there was a misunderstanding concerning the services being provided. However, *AmeriTech does not collect its fees until it completes its work consistent with applicable laws.*

Moreover, AmeriTech has an extremely liberal 100% satisfaction policy to ensure that any complaints or issues are immediately resolved- and if any consumer has any issue, staff at the company have the discretion to take whatever steps are needed to fix such issue immediately, or push a refund back to the consumer. There is no resistance to this. The company has trained its staff that the most important aspect of its business is customer satisfaction. Such comes ahead of making money, because the company is in business for the long-term.

- *Several complainants allege they were lead to believe the payments being made to your company were going towards their student loan debt, only to find out later that this was not the case.*

This allegation is counter to both the sales and verification scripts where it is clearly stated multiple times how the program works and how AmeriTech assists in filling out and submitting application paperwork. All sales calls are recorded with the consumers clearly stating they understand this fact. Indeed, the verification script states, "And you understand that the charges we just discussed are not for any-other product or service nor will any portion of these amounts be disbursed to any of your creditors or your student loan service provider. Is that correct?"

Kindly let me know the consumers who assert that they believed their payments made to AmeriTech were being paid towards their student loan debt so that our client can locate recordings of the calls and/or determine whether there is a pattern of the consumers speaking with the same company representative. We will share the calls with your office if you want. Frankly, this allegation is completely opposite to the business model and any consumers who are saying this need to be addressed immediately. We will address it internally with the company, and externally to make sure customer service handles these customers with respect and explanation.

- *Complainants have also alleged the company made various misleading representations, including:*

- claims that AmeriTech Financial was a "government company working directly with the department of education;"

Perhaps there were misunderstandings relating to statements that AmeriTech assists consumers apply for government programs where somehow the consumer thinks that they are the government. The company uses the DOE portal and submits applications directly to the DOE on

Elizabeth Nichols, Trade Practice Specialist
June 23, 2016
Page No. 4

behalf of its customers. With that said, the verification script ensures that the consumer understands that the company is not government affiliated, stating:

And you were also informed and understand that AMERITECH FINANCIAL is not a credit repair service organization, a consumer credit counseling agency, a debt settlement company, a licensed real estate agency, a law firm, your tax advisor, your student loan service provider, a government agency, or affiliated with any such companies, individuals or agencies. Is that correct?

- claims that AmeriTech could "get me a lower monthly payment with my servicer if I dealt with them as opposed to dealing with my servicer on my own;"

Such statement is nowhere in the script and the mailer accurately notes that the service can be performed by the consumer on their own.

The company monitors its employees while they are on calls and is unaware of such statements being made. In fact, the company heavily monitors its employees and has not detected this previously.

AmeriTech will be conducting additional training for all employees to ensure that they understand their responsibilities and that they will be *immediately terminated* if they waiver from their scripts in a manner that may be misrepresentative of what the company offers.

With that said, AmeriTech's employees have spoken with customers who have complained about their loan servicers and the runaround that the consumers have experienced when attempting to consolidate their loans through their servicers on their own. Perhaps the telephone agents imparted that information (which is not part of their script) to consumers. *In either case, AmeriTech will be reminding everyone of their responsibilities to ensure compliance with the law and to remain accredited with an A+ BBB rating.*

- claims that the sales representative stated "you can include 'anyone you car pool with, buy presents for, spend money on, take out to eat, ' etc. " as family members;

Based on AmeriTech's sales script and their training, all agents are to read the definition of "family size" verbatim. If a sales agent was directing consumers to include anyone they carpool with, buy presents for, spend money on, or take out to eat as "family members", then AmeriTech agrees that is a problem and would want any information relating to such a call and representation so that it could determine who made that statement and discharge the agent if still employed by the company. We worked with AmeriTech in drafting the following verbiage in their script:

The last thing we need is to go over family size. Family size is typically different from what you claim as dependents on your tax return. It is a

Elizabeth Nichols, Trade Practice Specialist
June 23, 2016
Page No. 5

figure that you provide for your application, determined by you, that basically covers the number of people that you support and who live with you. Again, not just dependents. I am required to read you the family size definition:

“Family size includes you, your spouse, and your children (including unborn children who will be born during the year for which you state your family size), if the children will receive the majority of their support from you now. It includes other people that live with you that receive the majority of their support from you, and they will continue to receive this support from you for the year that you state your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.”

Based on that, do you have any children that you provide support to?

Aside from children (and spouse, if married), do you have any other people who should be included in your family size?

Ok, so the total we have is _____ (make sure this matches in SF).

- and claims the company can “save you hundreds of dollars in student loan payments by handling the consolidation for you.”

While the company can assist in applying for programs intended to save consumers on their monthly payments, the scripting and contract includes specific explanation on this—that a consumer “may choose to complete his/her own consolidation documents based on the applicable federal student loan programs and is not obligated to use a third party resource such as [AmeriTech] or pay a service fee.”

With that said, to the extent that a company representative made a claim along the lines of saving hundreds of dollars handling consolidations, it might have been taken out of context. That is because AmeriTech does not simply assist in applying for consolidations. Indeed, many times the company does not even assist in applying for a consolidation, but instead works with the consumer to apply for a repayment program.

AmeriTech would only focus on the application process for a consolidation if it would benefit the borrower to do so. Each client has a catered solution based on their specific loan structure and financial situation so they can receive the best benefit(s) based on their unique situation.

Elizabeth Nichols, Trade Practice Specialist
June 23, 2016
Page No. 6

• *In addition, we received an anonymous phone call, in which the caller explained that AmeriTech Financial sales representatives are instructed to mislead customers and trained to tell customers to falsify their family sizes in order to get a lower monthly payment*

Do you think this “anonymous call” was from an upset ex-employee or competitor who is upset with our client’s compliance and practices? Again, this is difficult to respond to. Sale reps are NEVER instructed to mislead customers or trained to falsify family sizes in order to get a lower payment. AmeriTech has a strict enforcement policy that results in reprimands, up to, and including, termination for failing to follow the approved script.

When someone makes an anonymous call, I wonder if they are a competitor trying to sabotage my client. A former employee should not be so concerned to share such information if it is true. And, again, AmeriTech would want to know if there is a rogue employee not following the scripting so that it could properly discharge that individual. AmeriTech has management on the floor supervising and listening to calls to ensure that the company representatives do not put AmeriTech in jeopardy.

Once more, now that AmeriTech has learned of the purported consumer complaints, it is going to provide additional training to new and old employees to remind them of the importance in sticking to their scripts.

Up-Front Fees

Your letter reminds AmeriTech about the Telemarketing Sales Rule (“TSR”) and notes that the TSR prohibits collecting fees before settling or resolving a consumer’s debts. It further asserts that “complainant, Timothy Jones, alleges an agent ‘prompted me to pay a sum of money to initiate the program...’” While it is certainly defensible that a company assisting with document preparation is not engaged in debt adjusting (even if it means lowering amounts due or payable), AmeriTech understands that various regulators are taking aim at the industry and the company is proudly one of the first of its kind to reach out to a dedicated account provider so that it would not collect upfront fees.

As the President of the Association for Student Loan Relief (“AFSLR”), when I learned that some regulators were limiting up-front fee collection in the student loan document preparation arena, I advised AFSLR’s members. AmeriTech’s owner is an AFSLR member and immediately wanted to learn how to set up his company to conform with those payment restrictions, and did so.

AmeriTech does not collect up-front fees. Enclosed as **Exhibit “A”** is a copy of its Document Preparation and Service Agreement which spells out how the fees are collected. Therein, it specifically notes:

2. Performance of Services. Upon receipt of all information from Client, AF shall promptly analyze Client’s Federal Student Loan debt situation, review the information provided by the Client, and complete the application forms required for the DOE program(s) that have been

Elizabeth Nichols, Trade Practice Specialist
June 23, 2016
Page No. 7

selected by the Client. Upon completion of AF's review and due diligence, AF shall prepare for filing with Client's lender an application to initiate a Federal Student Loan Consolidation, and/or other repayment plan available to Client through the DOE on behalf of Client. Where appropriate, AF will assist in applying for pre-consolidation forbearance, applying for loan consolidations, submitting post-consolidation documents, applying for income-based repayment programs and reapplying for income-based repayment programs.

3. **Fees for Services.** The cost of the program for a client enrolling is \$1,000.00 which is comprised of \$200.00 as a fee for obtaining a forbearance and \$800.00 after obtaining approval of a Federal Student Loan Consolidation, or any other Department of Education repayment plan option on Client's behalf. Such fees shall be charged to the Client's chosen dedicated account as specified below upon completion of the respective work. Thereafter, AF will reach out annually to assist borrower with any additional student loan repayment plan needs at a cost determined and payable at the time services are provided.

The telephone agent does offer an optional, independent and separate program called the Financial Education Benefits Center ("FEBC") program that is a financial education program. It is offered separate and apart from the document preparation program. If a consumer decides that he or she would like to sign up for the FEBC membership program¹, then there is a one-time enrollment fee, but that has nothing to do with the student loan program and may be signed up for separate and apart from the student loan application program.

In terms of the complainant, Mr. Jones, AmeriTech's Customer Service team spoke with him and re-explained their fee structure. He later withdrew his complaint, and sent AmeriTech an email requesting for the BBB complaint to be removed once he understood where his fees were going to (FEBC). The email was forwarded to the case worker, Andrella Jones-Thomas, who then proceeded to remove the complaint from AmeriTech's BBB page.

Kindly do not confuse or report to any person or agency that our client charges upfront fees in violation of the FTC's TSR. It does not, and only charges upon completion its contracted work.

Company Affiliation

Your letter expressed concerns that AmeriTech Financial has partnered with Global Client Solutions, LLC ("GCS"). First of all, I would not call it a partnership, no more than you or I would select and use a specific bank for our personal banking, like Bank of America. GCS provides dedicated account payment services consistent with the FTC's definition of a Dedicated Account Provider (DAP) in the TSR.

¹ The membership includes a personal financial budgetary analysis, access to the Financial Education Benefits Center portal, access to official forms and useful documents, access to printable legal documents and templates, resume and cover letter documentation, tools for keeping a budget, access to dozens of educational and useful web links, access to useful financial calculators, a three part Student Loan Financial Education Kit how-to book series, electronic educational video compilation, do it yourself printable forms, outside tax preparation and assistance, Life Lock identity theft protection, a Better World Club Express Road Service membership, everyday discount benefits solutions, as well as credit repair assistance through the Credit Pros International.

Elizabeth Nichols, Trade Practice Specialist
June 23, 2016
Page No. 8

There are only a couple of companies in the country that have been able to roll out the specific dedicated account services that GCS supports, and GCS has from its banking side, provided a compliance review and allowance for Ameritech to be on its system.

Ameritech does not receive referral fees or split any profits with GCS.

The FTC's TSR disallows a company from collecting advance fees prior to providing debt adjustment services. At the same time, understanding that companies may never receive payment for past work performed, the TSR created a special allowance for dedicated accounts. It permits companies that engage in debt settlement or debt adjusting to require special purpose accounts be set up to maintain funds for fees before they may be collected by a business. *See* 16 C.F.R. 310.

That is the purpose of the Global Client Solutions, LLC accounts. Notably, in setting up those accounts with the consumers, AmeriTech does not receive funds from its customers prior to preparing and submitting the federal student loan consolidation application. Rather, AmeriTech customers use an independent bank or bank agent, one in which the customer contracts directly with, to facilitate and administer bank accounts which are used by the customers to pay their earned fee. All consumer savings, at all times, are under the control and ownership of the respective consumer-owners. The funds always sit in bank accounts that are not controlled by AmeriTech, and instead are FDIC-insured to each consumer-account owner.

I'm well aware of GCS's business model as a dedicated account provider which has been vetted over the years. Indeed, my firm handled its dispute with the Consumer Financial Protection Bureau that you referenced in your letter. The fact is, GCS has filled a void in the debt adjustment industry to assist consumers set aside funds to settle debts while also ensuring that they had sufficient funds to pay a debt adjustment company assisting them. Although the TSR describes and allows for the exact business model that GCS provides, it seems that instead of directing enforcement actions against the hundreds of debt adjustment companies in the marketplace, the CFPB felt it would be wisest to direct a case against the company that sets up dedicated accounts for the consumers and require that company to monitor how and when a debt adjustment company's fees are earned.

With that said, the consent order that is described in the link that you provided places very strict requirements on GCS to ensure that the companies with whom it is operating are not collecting advanced fees. The fact is, when AmeriTech reached out to GCS, considerable due diligence took place as GCS does not want to violate the consent order. Indeed, GCS required that certain contractual provisions be added to the consumer contract to minimize any risk.

GCS has proven to abide by the TSR with the utmost integrity, with zero exceptions. They must be sure that student loan work was performed prior to releasing any earned funds to our client.

GCS provides a strong compliance element to Ameritech's business, and to look at it anyway differently is just plain wrong.

Elizabeth Nichols, Trade Practice Specialist
June 23, 2016
Page No. 9

Advertising

The BBB reviewed a mailer that AmeriTech purportedly sent to consumers. While there are a couple of iterations of a mailer that Ameritech sent a while back, it has since modified its mailers (prior to receiving your communication). A copy of the new mailer is enclosed as **Exhibit "B"**.

I would like to point out that the company has never sent mailers containing government symbols which have been shown to deceive consumers. And even the mailer to which you are referring contained a disclosure at the bottom which read:

Disclaimer and Disclosure: The Company does not assume or pay consumer debts and does not provide tax advice. This is not a loan. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. Read and understand all contract terms prior to enrollment. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. We are not associated or required for use. Our services are intended to make it easier and quicker to complete all application forms. All student loan assistance plans are subject to lender approval. This is not a Company affiliated with a government agency. For more information about the programs offered please direct all questions and inquiries to [phone number].

Please note that there should be no confusion over whether AmeriTech was affiliated with the government. As noted above, the mailer that was provided to you has not been used for some time and the front of it discloses that "[t]his is not a Company affiliated with a government agency."

It also clearly states that "Company provides document preparation and processing services for a fee." The current mailer contains disclosures to ensure no confusion. Moreover, as explained above, even the verification script has the consumer acknowledge that it is not a government program.

As for the "Account #" reference, the company will change it to "Reference #". The current mailer does not contain a timeframe by which a consumer must response nor does it reference a "Final Notice". And although there is no longer a "Final Notice," please note that at the time it was included, it was on mailers that were follow-ups to ones that first stated, "Important Notice". The mailers were identical at the time, but the final notice one was sent when it really was the last time that the company would reach out to the particular consumer.

Even during the limited window in time that the mailer was used, the consumer contract contained (and still does contain) multiple statements to make it clear that the company is private and not affiliated with the government.

Elizabeth Nichols, Trade Practice Specialist
June 23, 2016
Page No. 10

Business Transparency

The location that AmeriTech operates from is in El Dorado Hills, California, where it has operated since January 2016. Any confusion is likely because—and we realized it now—the company’s lease had not yet been assigned from American Financial Benefits Corporation which previously sold similar services. However, Ameritech’s business license is at the El Dorado Hills address.

AmeriTech has a fully functioning sales office operating out of its El Dorado Hills corporate address. That is where the company receives and process mail and is usually fully operating 12 hours a day. Enclosed as **Exhibit “C”** is a copy of the business license and **Exhibit “D”** is the lease, which the company is working on finalizing an assignment of to conform with the operations.

Conclusion

I trust that this letter satisfies the matters that you had wanted addressed through your June 7 letter and that our client will remain accredited with an A+ BBB rating. Should you have additional questions or concerns, kindly let me know.

Very Truly Yours,

GREENSPOON MARDER, P.A.



for Robby H. Birnbaum, Esq.
For the Firm

Enclosures
cc: Client

Exhibit A

AmeriTech Financial

Document Preparation and Service Agreement

This Service Agreement is entered into on the date shown below between the AmeriTech Financial ("AF") and the Client shown below ("Client").

AF provides processing and support services to assist consumers who are applying for Federal Student Loan Consolidation Services, and/or other repayment plan programs available through the Department of Education ("DOE"). AF is a private company, not affiliated with any government agency and, for a fee, will assist in assembly and submission of student loan consolidation, and/or other repayment plan program documents. AF is not a lender or a debt consolidation company. It does not promise to improve your credit score.

Client requests AF to perform, in good faith, the following services, ("the Services"): (a) Review the Client's current Federal Student Loan debt situation, (b) Identify potential Student Loan Consolidation, and/or other repayment plan options that may be available to Client from the DOE, (c) Discuss potential options with the Client, and (d) Prepare and process, on the Client's behalf, a Federal Student Loan Consolidation Application, and/or other repayment plan program application with the DOE after Client selects desired option.

Now therefore in consideration of the foregoing and every term, covenant and condition hereafter set forth, AF and Client do hereby understand, covenant and agree to the following:

1. Provide Complete and Truthful Information. AF will provide Client with an overview session limited to his/her Federal Student Loan debts to assist the Client in locating options that may be available to Client. Client expressly represents and warrants that he/she/they will at all times provide AF with information that is complete, accurate and true to the best of their knowledge and belief.

2. Performance of Services. Upon receipt of all information from Client, AF shall promptly analyze Client's Federal Student Loan debt situation, review the information provided by the Client, and complete the application forms required for the DOE program(s) that have been selected by the Client. Upon completion of AF's review and due diligence, AF shall prepare for filing with Client's lender an application to initiate a Federal Student Loan Consolidation, and/or other repayment plan available to Client through the DOE on behalf of Client. Where appropriate, AF will assist in applying for pre-consolidation forbearance, applying for loan consolidations, submitting post-consolidation documents, applying for income-based repayment programs and reapplying for income-based repayment programs.

3. Fees for Services. The cost of the program for a client enrolling is \$1,000.00 which is comprised of \$200.00 as a fee for obtaining a forbearance and \$800.00 after obtaining approval of a Federal Student Loan Consolidation, or any other Department of Education repayment plan option on Client's behalf. Such fees shall be charged to the Client's chosen dedicated account as specified below upon completion of the respective work. Thereafter, AF will reach out annually to assist borrower with any additional student loan repayment plan needs at a cost determined and payable at the time services are provided.

4. Documents Service Agreement and Monthly Cost Authorization. AF will use a third party payment processor to debit Client for fees/payments and Client shall pay all processing fees associated with such. Client hereby authorizes AF to deduct all payments due per this contract from the financial institution listed in the accompanying Credit Card/ACH Authorization or such other financial institution that may be used by Client from time to time. Further, Client authorizes their financial institution to accept and to charge any debit entries initiated by AmeriTech Financial to Client's account. This authorization for automatic withdrawal of fees/payments is to remain in full force and effect until AF has received written notice from Client of its termination in such time and such manner as to afford AF a reasonable opportunity to act. A fee/payment (whether paid by debit or other means) that is not honored by Client's financial institution for any reason may be subject to a \$20.00 service fee imposed by AF (unless otherwise limited or prohibited by state law), the amount of which may be debited from Client's account.

5. Process. Once paperwork has been received, processing will begin. AF will always act promptly on Client's documents and program. Be advised that Federal Student Loan Consolidations, and other repayment plans completed by AF rely on the relevant lenders for prompt service and AF cannot be held liable for delayed completion. Average completion of a Federal Student Loan Consolidation through the DOE is usually ninety (90) days, but may take longer. AF solely prepares and provides documents/applications for Client's review and approval before it submits such documents to the DOE. AF does not control the DOE application review process.

6. Indemnification and Hold Harmless. Client hereby agrees to defend and hold harmless AF from and against any claims and liability of any nature whatsoever arising out of or in connection with Client's failure to timely provide requested information to AF, Client's lack of authority or ability to complete terms of this Agreement, and all other claims arising out of this Agreement or relating to Client's loans and other financial obligations. This Agreement constitutes the entire agreement between the parties. AF makes no warranty, express or implied, as to the fitness of any recommendation it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against AF, its officers, directors, employees, agents, brokers and assignees, at law, equity or any other cause of action for any reason, directly, indirectly or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of AF or Client's failure to follow any recommendation of AF, whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client. This section shall survive any termination of this Agreement.

7. Important Limitation on Consumer Rights - Mandatory Arbitration Requirement – Please read carefully: In the event of any controversy, claim or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, consistency or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in Sonoma County, California or in the county in which the consumer resides, in accordance with the Laws of the State of California for agreements to be made in and to be performed in California. The parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. **The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.** Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost (not attorneys' fees) of arbitration equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. **Binding Arbitration means that both parties give up the right to a trial by a jury.** It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and the arbitration requirement shall survive any termination. **OPT-OUT PROCESS:** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within thirty (30) calendar days of the date of this Agreement at the following address: AF, Attn: Customer Service, 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762. Your written notice must include your name, address, the date of this Agreement, and a signed statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Agreement.

8. Entire Agreement. By virtue of Client's signature below, Client acknowledges that he/she has read, understands and agrees to every term, covenant and condition of this Agreement and that he/she has received a true and complete copy hereof, effective on the date below. This agreement is the only agreement between the parties and there is no other collateral agreement (oral or written) between the parties in any manner relating to the subject matter of this agreement. If any portion of this agreement is held to be invalid or unenforceable, the remaining provisions will remain in effect. The parties mutually understand and agree that a facsimile copy signature or an electronic signature on this agreement shall be deemed an original for all lawfully enforceable purposes.

9. Cancellation Policy. Client may cancel this contract at any time prior to being approved for a Federal Student Loan Consolidation, or any other Department of Education repayment plan option achieved on Client's behalf.

10. Limitations on Damages. AF's liability under this agreement and/or relating directly or indirectly to Client's participation in the Student Loan Consolidation Program, under any theory of liability regarding any claim by the Client is limited to the amount of fees paid by Client to AF. The Parties agree to be contractually bound to such limitation on any damages, and agree not to demand or attempt to recover any amount in excess of such. This section shall survive termination.

11. Information Authorization: Client hereby authorizes AF to verify Client's past and present employment earnings records for income verification purposes that are needed to process Client's Federal Student Loan Consolidation, and/or other repayment plan program available to Client. The information AF obtains is only to be used in the processing of Client's application for a Federal Student Loan Consolidation or any other repayment plan program through the DOE, and AF does not provide any form of credit repair, credit score enhancement, or debt relief.

12. Legal Authorization Form: This form will serve to acknowledge that Client has authorized AF to act on Client's behalf to apply for consolidation of Client's Federal Student Loans, and/or other repayment plan programs available to Client. Client has been advised that if approved for the Federal Student Loan Consolidation, and/or other repayment plan program, Client will receive a sixty (60) day furlough before payments will start. If Client has any questions regarding this Federal Student Loan Consolidation Program, Client should contact AmeriTech Financial at 1-800-792-8621.

13. Important Disclosures about the AmeriTech Financial Services. Client may choose to complete his/her own consolidation documents based on the applicable federal student loan programs and is not obligated to use a third party resource such as AF or pay a service fee. Please note that AF does not expressly or impliedly warranty, represent or guarantee that it will be able to reduce Client's total student loan debt or monthly payments.

- Failure to make timely payments, or non-payment to Client's creditors will adversely affect the credit standing, collection efforts, and may incur more fees and interest.
- If Client utilizes a Dedicated Account to save funds towards program fees, Client owns the funds in the account; Client may withdraw from AF's service at any time without penalty; and if Client withdraws from AF's service, he or she will get all the money in the account other than fees earned in compliance with the TSR.

14. Dedicated Savings Account: Client understands that Client is solely in control of all savings funds for the purpose of paying the fees due for the services that AF is contracting to perform. Client will designate an account for program savings funds and such dedicated account is independent from AF. Client selects:

FDIC Insured Bank thru Global Client Solutions, LLC

Another account of Member's choosing

Payment Information

BY SIGNING BELOW (ELECTRONICALLY OR PHYSICALLY), I HEREBY ACKNOWLEDGE THAT I HAVE NOT BEEN ADVISED BY AMERITECH FINANCIAL, ANY OF ITS AGENTS, AND/OR AFFILIATES TO FOREGO A STUDENT LOAN PAYMENT IN EXCHANGE FOR THE GOOD FAITH PAYMENT AND FEDERAL STUDENT LOAN CONSOLIDATION PROGRAM. DURING THIS PROCESS, I AM RESPONSIBLE FOR MAKING MY PAYMENTS, AND FAILURE TO DO SO COULD DISQUALIFY ME/US FROM OBTAINING THE SERVICE THAT WAS AGREED UPON. I UNDERSTAND THAT I CAN APPLY ON MY OWN TO CONSOLIDATE MY LOANS WITHOUT THE ASSISTANCE OF AMERITECH FINANCIAL. I FURTHER ACKNOWLEDGE THAT NO GUARANTEES CONCERNING THE SUCCESS OF THE LOAN CONSOLIDATION HAVE BEEN PROVIDED TO ME/US BY AMERITECH FINANCIAL, AND/OR ANY OF ITS AGENTS, AND/OR AFFILIATES AND A POSITIVE OUTCOME IS NOT GUARANTEED. I, THE CONSUMER, HAVE BEEN EXPLAINED THE PROGRAM IN FULL AND TO MY SATISFACTION.

ACKNOWLEDGMENT

As indicated by my signature below, I acknowledge that I have read, understand and agree to the terms and conditions of the Document Preparation and Service Agreement.

Client Name: _____ Executed On this Date: _____

Client Signature: _____ Date of Birth: _____

Driver License Number: _____ Social Security Number: _____

For: AmeriTech Financial ("AF")

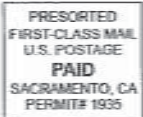
By: *Thomas Knickerbocker*
Title: Administrative Representative

Exhibit B

FTC-BBB-000288

Student Loan Department
tollfree

Account #: reference



IMPORTANT NOTICE

RE: Student Loan Payment

endorse
first last
address
city, st zip

Important Disclosure: The Company does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. This is not a government program. For more information please direct all questions and inquiries to tollfree.

ATTENTION: first last

You have been invited to participate in a Student Loan Document Preparation and Processing Services Program. This program will assist you in applying for government relief options that can potentially save you thousands on your student loans.

Special U.S. Department of Education programs available may include:

- ✓ \$0/ month Monthly Student Loan Payment
- ✓ No Minimum Income Requirement or Credit Check
- ✓ Total Loan Forgiveness Programs
- ✓ No Program Payment for up to 90 days
- ✓ Special Programs for Public Service Employees

To confirm your eligibility, please contact our Student Loan Department with your Account #: reference
time_1 - time_2 zone.

Call Toll Free tollfree

Exhibit C

FTC-BBB-000291

<p>C. L. RAFFETY, C.P.A. TREASURER AND TAX COLLECTOR 380 FAIR LANE PLACERVILLE, CALIF. 95667-4197 (530) 621-5800 Placerville (530) 573-3011 South Lake Tahoe</p>	<p>County of El Dorado BUSINESS LICENSE ORDINANCE 3515</p>	<p>Business License No. 2015-056474</p>
--	--	--

INDIVIDUAL	PARTNERSHIP	CORPORATION
		XXX

Business Name AMERITECH FINANCIAL

Mailing Address 1101 INVESTMENT BLVD STE 290

City EL DORADO HILLS CA 95782 Phone 800 782-8621

Type of Business BROKERS; STOCKS/BONDS/ FINANCIAL CONSULTANTS

Business Street Location 1101 INVESTMENT BLVD STE 290 EL DORADO HILLS CA 95782

Business Owners (Attach list of additional owners, partners or corporate officers)
FRERE, BRANDON

Contractor's License Number _____

Signature of Owner _____

Date _____

The person, partnership or corporation above named is hereby granted a license to engage in, carry on or conduct in the unincorporated area of the County of El Dorado, California the business, trade, calling, profession, exhibition or occupation described above for the period indicated. Granting of this license does not entitle the licensee to operate or maintain a business in violation of any other law or ordinance.

APPLICATION DATE	EXPIRATION DATE	FEE PAID
12/22/2015	01/01/2017	* \$33.00

*Includes \$1 State imposed fee

By _____ **C. L. Raffety**
 TAX COLLECTOR

SHOP EL DORADO COUNTY FIRST

ORIGINAL

Exhibit D

STANDARD FORM 913 LEASE AGREEMENT
[Full Service Gross]

REVIEWED APPROVED

Int.



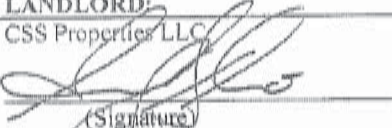
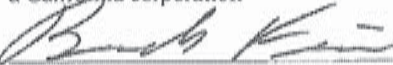
PREMISES:
1101 Investment Blvd., Suite 290 El Dorado Hills, Ca

LANDLORD:
CSS Properties, LLC

TENANT:
American Financial Benefits Center, a California Corporation

GUARANTOR(S):

IN WITNESS WHEREOF, the parties have executed this Lease as of the dates set forth below.

LANDLORD: CSS Properties LLC  (Signature) By: <u>SAMMY F CEMO</u> (Print Name) Its: <u>MEMBER</u> (Title) Date: <u>6.12.15</u>	TENANT: American Financial Benefits Center, a California corporation  (Signature) By: Brandon Frere Its: President Date: <u>6/12/15</u>
--	---

AGENT REPRESENTING BOTH LANDLORD AND TENANT:

A real estate agent, either acting directly or through one or more associate licensees, can legally be the agent of both the Landlord and the Tenant in a transaction, but only with the knowledge and consent of both the Landlord and the Tenant. In a dual agency situation, the agent has the following affirmative obligations to both the Landlord and the Tenant: (a) a fiduciary duty of utmost care, integrity, honesty and loyalty in the dealings with either the Landlord or the Tenant; (b) other duties to the Landlord and the Tenant as stated above in their respective sections.

In representing both Landlord and Tenant, the agent may not, without the express permission of the respective party, disclose to the other party that the Landlord will accept a price less than the listing price or that the Tenant will pay a price greater than the price offered.

The above duties of the agent in a real estate transaction do not relieve a Seller or Buyer from the responsibility to protect his or her own interests. You should carefully read all agreements to assure that they adequately express your understanding of the transaction. A real estate agent is a person qualified to advise about real estate. If legal or tax advice is desired, consult a competent professional.

Throughout your real property transaction you may receive more than one disclosure form, depending upon the number of agents assisting in the transaction. The law requires each agent with whom you have more than a casual relationship to present you with this disclosure form. You should read its contents each time it is presented to you, considering the relationship between you and the real estate agent in your specific transaction.

This disclosure form includes the provisions of Sections 2079.13 to 2079.24, inclusive, of the Civil Code set forth on the following pages. Read it carefully.

Bk... 6-15-15
(Associate signature) (Date)

[Signature] 6-12-15
(Landlord signature) (Date)

(Associate Licensee signature) (Date)

[Signature] 6/12/15
(Tenant signature) (Date)

Stiner Attachment W



Elizabeth Nichols <enichols@necal.bbb.org>

RE: AmeriTech Financial [IWOV-ACTIVE.FID9610028]

1 message

Franklin Homer <Franklin.Homer@gmlaw.com>
To: Elizabeth Nichols <enichols@sacramento.bbb.org>
Cc: Robby Birnbaum <Robby.Birnbaum@gmlaw.com>

Thu, Jun 30, 2016 at 5:27 AM

Good Morning: I've reached out to the client to have them gather what you requested and expect to have it to you by tomorrow or Tuesday (due to the holiday). Thank you.

Franklin

From: Elizabeth Nichols [mailto:enichols@sacramento.bbb.org]
Sent: Friday, June 24, 2016 4:47 PM
To: Franklin Homer
Subject: Re: AmeriTech Financial [IWOV-ACTIVE.FID9610028]

Dear Mr. Homer,

In the response you attached, it is explained that AmeriTech Financial records all sales calls and would be willing to share those calls with BBB. Please provide recordings of the entire conversation(s) between AmeriTech's sales representative(s) and the following complainants: Patricia Eisenbarth, Dale Olmstead, Hollee Warlitner, Sadelia Hayward, Timothy Jones, Mary Marks, and Melissa Jimenez.

Thank you,

--

Elizabeth Nichols, *Trade Practices Specialist*

Better Business Bureau serving Northeast California

3075 Beacon Blvd

West Sacramento, CA 95691

916-231-8929

enichols@sacramento.bbb.org

bbb.org Start With Trust®

The information contained in this transmission may be attorney/client privileged and confidential. It is intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by reply e-mail.

Unless specifically indicated otherwise, any discussion of tax issues contained in this e-mail, including any attachments, is not, and is not intended to be, "written advice" as defined in Section 10.37 of Treasury Department Circular 230.

A portion of our practice involves the collection of debt and any information you provide will be used for that purpose if we are attempting to collect a debt from you.

Stiner Attachment X

7/6/2016

BBB of Northeast California Mail - RE: AmeriTech Financial [IWOV-ACTIVE.FID9610028]



Elizabeth Nichols <enichols@necal.bbb.org>

RE: AmeriTech Financial [IWOV-ACTIVE.FID9610028]

1 message

Franklin Homer <Franklin.Homer@gmlaw.com>
To: Elizabeth Nichols <enichols@sacramento.bbb.org>
Cc: Robby Birnbaum <Robby.Birnbaum@gmlaw.com>

Wed, Jul 6, 2016 at 9:53 AM

Ms. Nichols: I thought that I had hit send on the below e-mail this morning. Per your request, please see the recordings pertaining to Dale Olmstead, Patricia Eisenbarth, and Timothy Jones at the following link:

[REDACTED] I will send you a password in a separate e-mail.

Our client has not been able to locate the 4 additional recordings requested. If/when it is able to do so, I will forward along.

Please note that AmeriTech has identified representatives that the company had problems with. They were reprimanded and provided additional coaching after which time they left the company. As noted in Robby Birnbaum's letter, AmeriTech is actively reminding all agents of their responsibilities. In addition, they are hiring a full time compliance officer to make it even harder for any agents to veer outside of permitted language and scripts.

Robby is presently out of the country, but I know that he had wanted to speak with you previously.

Thank you,

Franklin

From: Elizabeth Nichols [mailto:enichols@sacramento.bbb.org]
Sent: Wednesday, July 06, 2016 12:50 PM
To: Franklin Homer
Subject: Re: AmeriTech Financial [IWOV-ACTIVE.FID9610028]

Good Morning,

I am following up with you regarding our June 24, 2016 request for recordings. Please have your client provide the requested recordings before the end of the week, June 8, 2016. If we do not receive the requested recordings by June 8, 2016 we will provide your written response to our Board of Directors for review without this requested additional information. Please note that BBB Accreditation Standard 4, Section A requires an Accredited business to "provide BBB with all information required to evaluate compliance with BBB standards."

1/2

FTC-BBB-000338

Stiner Attachment X - 1

You may review BBB Accreditation Standards here:

<http://www.bbb.org/sacramento/for-businesses/about-bbb-accreditation/bbb-code-of-business-practices-bbb-accreditation-standards/>

--

Elizabeth Nichols, *Trade Practices Specialist*

Better Business Bureau serving Northeast California

3075 Beacon Blvd

West Sacramento, CA 95691

916-231-8929

enichols@sacramento.bbb.org

bbb.org Start With Trust®

The information contained in this transmission may be attorney/client privileged and confidential. It is intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by reply e-mail.

Unless specifically indicated otherwise, any discussion of tax issues contained in this e-mail, including any attachments, is not, and is not intended to be, "written advice" as defined in Section 10.37 of Treasury Department Circular 230.

A portion of our practice involves the collection of debt and any information you provide will be used for that purpose if we are attempting to collect a debt from you.

7/6/2016

BBB of Northeast California Mail - RE: AmeriTech Financial [IWOV-ACTIVE.FID9610028]



Elizabeth Nichols <enichols@necal.bbb.org>

RE: AmeriTech Financial [IWOV-ACTIVE.FID9610028]

1 message

Franklin Homer <Franklin.Homer@gmlaw.com>
To: Elizabeth Nichols <enichols@sacramento.bbb.org>
Cc: Robby Birnbaum <Robby.Birnbaum@gmlaw.com>

Wed, Jul 6, 2016 at 9:54 AM

The password to access the recordings on the link that I just e-mailed you is [REDACTED]

Thank you,

Franklin

From: Elizabeth Nichols [mailto:enichols@sacramento.bbb.org]
Sent: Wednesday, July 06, 2016 12:50 PM
To: Franklin Homer
Subject: Re: AmeriTech Financial [IWOV-ACTIVE.FID9610028]

Good Morning,

I am following up with you regarding our June 24, 2016 request for recordings. Please have your client provide the requested recordings before the end of the week, June 8, 2016. If we do not receive the requested recordings by June 8, 2016 we will provide your written response to our Board of Directors for review without this requested additional information. Please note that BBB Accreditation Standard 4, Section A requires an Accredited business to "provide BBB with all information required to evaluate compliance with BBB standards."

You may review BBB Accreditation Standards here:

<http://www.bbb.org/sacramento/for-businesses/about-bbb-accreditation/bbb-code-of-business-practices-bbb-accreditation-standards/>

Elizabeth Nichols, *Trade Practices Specialist*

Better Business Bureau serving Northeast California

3075 Beacon Blvd

West Sacramento, CA 95691

7/6/2016

BBB of Northeast California Mail - RE: AmeriTech Financial [IWOV-ACTIVE.FID9610028]

916-231-8929

enichols@sacramento.bbb.org

bbb.org Start With Trust®

The information contained in this transmission may be attorney/client privileged and confidential. It is intended only for the use of the individual or entity named above. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by reply e-mail.

Unless specifically indicated otherwise, any discussion of tax issues contained in this e-mail, including any attachments, is not, and is not intended to be, "written advice" as defined in Section 10.37 of Treasury Department Circular 230.

A portion of our practice involves the collection of debt and any information you provide will be used for that purpose if we are attempting to collect a debt from you.

Stiner Attachment Y is in physical form only, and maintained in the case file at the Clerk's office.

If you are a participant on this case, this Attachment will be served in physical form.

For information on retrieving this filing directly from the court, please see the court's main web site at <http://www.cand.uscourts.gov> under Frequently Asked Questions (FAQ).

This Attachment was not efiled for the following reason:

Non Graphical/Textual Computer File (audio, video, etc.) on CD or other media.

Stiner Attachment Z is in physical form only, and maintained in the case file at the Clerk's office.

If you are a participant on this case, this Attachment will be served in physical form.

For information on retrieving this filing directly from the court, please see the court's main web site at <http://www.cand.uscourts.gov> under Frequently Asked Questions (FAQ).

This Attachment was not efiled for the following reason:

Non Graphical/Textual Computer File (audio, video, etc.) on CD or other media.

Stiner Attachment AA is in physical form only, and maintained in the case file at the Clerk's office.

If you are a participant on this case, this Attachment will be served in physical form.

For information on retrieving this filing directly from the court, please see the court's main web site at <http://www.cand.uscourts.gov> under Frequently Asked Questions (FAQ).

This Attachment was not efiled for the following reason:

Non Graphical/Textual Computer File (audio, video, etc.) on CD or other media.

Stiner Attachment BB

1 OFFICIAL TRANSCRIPT PROCEEDING

2
3 FEDERAL TRADE COMMISSION

4
5 MATTER NO. 1723027

6
7 TITLE AMERICAN FINANCIAL BENEFITS CENTER

8 DATE RECORDED: MARCH 15, 2016

9 TRANSCRIBED: JUNE 5, 2017

10 PAGES 1 THROUGH 83

11
12 TELEPHONE CONVERSATION BETWEEN
BRANDON/JESSE AND PATRICIA OLSON

13 FTC-BBB-00343

14
15
16
17
18
19
20
21
22
23
24 For The Record, Inc.

25 (301) 870-8025 - www.ftrinc.net - (800) 921-5555

FEDERAL TRADE COMMISSION

I N D E X

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

RECORDING:	PAGE:
Conversation between Brandon and Patricia Olson	4
Conversation between Jesse and Patricia Olson	

FEDERAL TRADE COMMISSION

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

In the Matter of:)
American Financial Benefit) Matter No. 1723027
Services)
-----)

March 15, 2016

The following transcript was produced from a digital file provided to For The Record, Inc. on May 19, 2017.

1 P R O C E E D I N G S

2 - - - - -

3 TELEPHONE CONVERSATION BETWEEN

4 BRANDON AND PATRICIA OLSON

5 BRANDON: Hi, this is Brandon. How can I
6 help you?

7 PATRICIA OLSON: Yes, I got a letter in the
8 mail regarding student loan payment reduction and
9 forgiveness.

10 BRANDON: Okay. Can you do me a favor and
11 give me the account number that's on the letter that
12 you received?

13 PATRICIA OLSON: Sure. [REDACTED].

14 BRANDON: Okay. Patricia?

15 PATRICIA OLSON: Mm-hmm.

16 BRANDON: And, Patricia, while I pull up
17 your information, can you tell me some basics about
18 your student loans, if you're making your payments, if
19 they're in forbearance.

20 PATRICIA OLSON: Yes. I've been making the
21 payments probably for about three years now.

22 BRANDON: Okay.

23 PATRICIA OLSON: They're just automatically
24 taken out of my checking account every month.

25 BRANDON: All righty. And what do you think

1 your balance is currently?

2 PATRICIA OLSON: It's around [REDACTED].

3 BRANDON: Okay. And the amount of the
4 payments that you're making?

5 PATRICIA OLSON: I pay, what? I think it's
6 456.

7 BRANDON: Is that some sort of interest-only
8 payment, or a graduated payment?

9 PATRICIA OLSON: I think it's an interest-
10 only.

11 BRANDON: Oh, okay. And how many years do
12 you think that these loans were structured for?

13 PATRICIA OLSON: Oh, I have no idea. I'm
14 not quite sure.

15 BRANDON: Okay. Let me kind of give you a
16 brief description of the program. I'm going to let
17 you know how it can assist the people who qualify and
18 then go through a quick questionnaire and I'll put
19 together an accurate quote that's more specific for
20 your situation. Okay?

21 PATRICIA OLSON: Thank you.

22 BRANDON: So the letter you received, it's
23 in regards to a student loan payment reduction and
24 forgiveness document preparation program, okay? And
25 it allows people who qualify the opportunity to lower

1 their monthly payments and find resolution to their
2 federal student loans for potentially less than what
3 your standard repayment is.

4 And the program is actually based on your
5 current situation, and the benefits that are available
6 to you through the Department of Education. And in
7 the program, any federal loans that need to be
8 consolidated in order to qualify will be consolidated,
9 and your monthly payment in the program is actually
10 based on how much you owe. It's not about -- or it's
11 not about (inaudible) it's about your financial
12 position.

13 And annually we're going to help you out
14 with all your documents, so make sure that you're
15 receiving the maximum benefits that are available to
16 you.

17 First thing, what's -- what's your current
18 occupation, Patricia?

19 PATRICIA OLSON: I'm a surgical
20 technologist.

21 BRANDON: Okay. And what -- what's the name
22 of your employer?

23 PATRICIA OLSON: [REDACTED]

24 [REDACTED].

25 BRANDON: By any chance, is this a

1 nonprofit?

2 PATRICIA OLSON: I believe so.

3 BRANDON: Okay. Let's check that out. It

4 should make a big difference for you. I'm sorry,

5 [REDACTED] of?

6 PATRICIA OLSON: [REDACTED].

7 BRANDON: [REDACTED]?

8 PATRICIA OLSON: Uh-huh.

9 BRANDON: Well, it's dot-org, which is good.

10 Okay, the website would be

11 [REDACTED].org, right?

12 PATRICIA OLSON: Mm-hmm.

13 BRANDON: Okay. I believe -- I believe it

14 is.

15 PATRICIA OLSON: I know it's critical
16 access. I don't know if that helps at all or not.

17 BRANDON: Okay. Okay, good. So what's your
18 annual income?

19 PATRICIA OLSON: [REDACTED].

20 BRANDON: Okay. And are you currently
21 married?

22 PATRICIA OLSON: Yes.

23 BRANDON: Okay. File your taxes jointly?

24 PATRICIA OLSON: [REDACTED], I

25 believe we filed.

1 BRANDON: Oh, okay, got it.

2 All right. Let me go over a budget with
3 you. Try to be as accurate as you can.

4 PATRICIA OLSON: Okay.

5 BRANDON: First thing, rent or mortgage
6 payment?

7 PATRICIA OLSON: Mortgage.

8 BRANDON: Okay, and what do you pay monthly?

9 PATRICIA OLSON: [REDACTED].

10 BRANDON: Electric bill?

11 PATRICIA OLSON: It's [REDACTED].

12 BRANDON: Gas bill?

13 PATRICIA OLSON: That's quite a bit. It
14 runs about [REDACTED] a week, so it's like [REDACTED] a month.

15 BRANDON: (Inaudible) got it. Cell phone
16 bill?

17 PATRICIA OLSON: That's [REDACTED].

18 BRANDON: Groceries?

19 PATRICIA OLSON: That's about [REDACTED] a week.

20 BRANDON: Oh, per week?

21 PATRICIA OLSON: Uh-huh.

22 BRANDON: [REDACTED]? Car payment?

23 PATRICIA OLSON: It's [REDACTED].

24 BRANDON: And how much do you spend on gas,
25 car washes, auto expenses?

1 PATRICIA OLSON: Wasn't that the [REDACTED] for
2 gas?

3 BRANDON: Oh, sorry, okay. That was natural
4 gas, so nothing for natural gas, then, right?

5 PATRICIA OLSON: Oh, no. That's included in
6 the [REDACTED]. Sorry.

7 BRANDON: Okay, no problem.

8 PATRICIA OLSON: Then [REDACTED] in gas. Sorry.

9 BRANDON: Got you. Got you. Auto
10 insurance?

11 PATRICIA OLSON: That's [REDACTED].

12 BRANDON: [REDACTED]. Okay, student loans, what
13 were those, 1 --

14 PATRICIA OLSON: 156.

15 BRANDON: -- 56, got it. Credit cards?

16 PATRICIA OLSON: Oh, yes. That's -- that's
17 probably around [REDACTED].

18 BRANDON: [REDACTED].

19 PATRICIA OLSON: Mm-hmm.

20 BRANDON: Personal care?

21 PATRICIA OLSON: No. Well, sundries, you
22 mean? Like shampoo? [REDACTED] a month.

23 BRANDON: Yeah, it's shampoo, stuff like
24 that, okay, [REDACTED].

25 PATRICIA OLSON: [REDACTED] a month.

1 BRANDON: Okay. Entertainment?

2 PATRICIA OLSON: Let's say [REDACTED] a month.

3 BRANDON: Okay. And miscellaneous expenses?

4 Anything we didn't already include we can include
5 here.

6 PATRICIA OLSON: Oh, well, it's kids lunches
7 and stuff, that would be about [REDACTED] a month.

8 BRANDON: Okay. Okay, and next thing is
9 family size. How large would you consider your
10 family? So how many people are you helping out on an
11 annual basis?

12 PATRICIA OLSON: Four.

13 BRANDON: Four? Okay. And who is your
14 current loan servicer?

15 PATRICIA OLSON: I don't have -- it's the
16 Student Assistance Foundation. Does that -- that's
17 where I get my information from.

18 BRANDON: And does it say Navient, Great
19 Lakes, Nelnet, Fed Loan, AS, ACS --

20 PATRICIA OLSON: I'm not sure.

21 BRANDON: Okay.

22 PATRICIA OLSON: Let me see if I can find
23 something. It just comes right out of my account
24 every month and I don't even get anything in the mail
25 from them, so --

1 BRANDON: Oh, got you.

2 PATRICIA OLSON: -- I'll have to look.

3 BRANDON: Okay. Yeah, we can -- we can
4 revisit that.

5 PATRICIA OLSON: Okay.

6 BRANDON: Give me a second. I'm going to
7 place you on a brief hold, have an underwriter to look
8 at your file, and then I'll be right back.

9 PATRICIA OLSON: Sounds good.

10 BRANDON: Okay, hold tight.

11 Hi, Patricia?

12 PATRICIA OLSON: Hi.

13 BRANDON: Hi. Okay. So, so far, so good.
14 It's just my calculations are coming out incorrect
15 just because of the fact that we're dealing with this
16 payment that's probably an interest -- it's either an
17 interest-only payment or it's a graduated payment
18 where it starts at a lower amount and then it
19 gradually increases. If you had a payment of 156 over
20 the next 20 years, you'd only put in about \$37,000, so
21 it wouldn't even -- even if it was a principal-only
22 payment, it wouldn't cover everything. And do you by
23 any chance know what your interest rate is?

24 PATRICIA OLSON: I don't. I was just trying
25 to find out who takes money out so I can look. I'm

1 sure I have something somewhere, but I thought it was
2 Student Assistance. And I want to say it was a 37 --
3 3.74.

4 BRANDON: 3.74, wow, that's a good interest
5 rate. Okay.

6 PATRICIA OLSON: But I'm not --

7 BRANDON: Okay.

8 PATRICIA OLSON: It's been a long time since
9 I've dealt with them. I'm still looking on my old
10 account to see who --

11 BRANDON: Yeah, no worries, no worries.
12 Let's actually look into that. Here's the thing. You
13 qualify for a certain program because of your employer
14 where it would shorten the amount of time that you
15 would have to pay back into these loans. So it cuts
16 it --

17 PATRICIA OLSON: Okay.

18 BRANDON: -- by a pretty considerable
19 amount, but let's take a look at what you're doing
20 right now, just to make sure that it's going to be 100
21 percent beneficial to you.

22 PATRICIA OLSON: Okay.

23 BRANDON: But, yeah, it would -- it would
24 cut it down. What you -- since you are employed
25 through the nonprofit, you'd only have to pay 120

1 payments into this program, which is basically ten
2 years.

3 PATRICIA OLSON: Okay.

4 BRANDON: You can't necessarily accelerate
5 it, but it is -- you know, it's going to cut it from
6 about 20 years to about -- you know, cut that in half.
7 So let's do this. Let's take a look at your loans on
8 the federal database. It's part of the process
9 anyways. And then we can see what the loan amounts
10 are, what type of loans they are, things of that
11 nature.

12 PATRICIA OLSON: Okay.

13 BRANDON: Give me an email address that you
14 have access to.

15 PATRICIA OLSON: Okay. It's [REDACTED]
16 @hotmail.com.

17 BRANDON: Can you spell [REDACTED] for me?

18 PATRICIA OLSON: Yeah, [REDACTED].

19 BRANDON: Okay, [REDACTED]@hotmail. Okay. All
20 right. I'm going to send you a document. It's going
21 to give me permission to look at your loans on the
22 National Student Loan Database -- Data System.

23 PATRICIA OLSON: Okay. Do you get credit
24 for the time that you've already worked at a year and
25 that you've already been paying, or does it just pick

1 up from -- does 120 months pick up from now?

2 BRANDON: You know, there's a possibility.

3 What we will do is when we send it to processing, we
4 will request that from the Government and see what
5 they say.

6 PATRICIA OLSON: Okay.

7 BRANDON: But it's -- you know, it's about a
8 fifty-fifty chance.

9 PATRICIA OLSON: Okay.

10 BRANDON: But we will definitely mention
11 that and try to see if we can get some kind of credit.

12 PATRICIA OLSON: Thank you.

13 BRANDON: Yeah, if you want to check your
14 email, you should have that from me. Okay?

15 PATRICIA OLSON: Brandon?

16 BRANDON: Yes.

17 PATRICIA OLSON: Document (inaudible).

18 BRANDON: Yes, that's me. Mm-hmm.

19 PATRICIA OLSON: Sorry, it's taking a minute
20 to open.

21 BRANDON: Yeah, no problem. Take your time.

22 Do you remember creating an account for
23 StudentLoans.gov or for NSLDS, any of those?

24 PATRICIA OLSON: Yes, I did, and, God, it
25 was so -- it was probably three years. I just -- like

1 I said, you forget about it. They just take them out
2 of your account.

3 BRANDON: Yeah, yeah, I know.

4 PATRICIA OLSON: I mean, I can look on my
5 tax stuff. Here's a (inaudible) it's like let me find
6 this and I'll -- can you see if you can find my -- my
7 stuff for my taxes? And then I'll see what I can find
8 -- there we go. Oh, it kicked me out.

9 Yeah, see if it's in there.

10 Oh, it's like open, but it's highlighted and
11 it won't let me open.

12 BRANDON: Oh.

13 PATRICIA OLSON: Let me see here. There we
14 go. It finally let me open it. Sorry. It took a
15 minute.

16 BRANDON: Not a problem.

17 Okay, I think I got that back from you
18 already.

19 PATRICIA OLSON: Okay.

20 BRANDON: Okay. So let's see about -- do
21 you think you used this email when you created your
22 account?

23 PATRICIA OLSON: No. What actually happened
24 is I had a complicated one that was under [REDACTED]
25 --

1 BRANDON: Uh-huh.

2 PATRICIA OLSON: -- @hotmail.com, and I had
3 to change that a couple of years back.

4 BRANDON: Oh, okay.

5 PATRICIA OLSON: So that's kind of what the
6 problem is.

7 BRANDON: So let's do this. Let's see if we
8 can create an account for you --

9 PATRICIA OLSON: Okay.

10 BRANDON: -- and just merge the information
11 from your old account with your new one. Okay, so
12 first thing, let's create some security questions.

13 PATRICIA OLSON: Okay, sounds good.

14 BRANDON: And if you want to change any of
15 these, just let me know and we'll change them.

16 PATRICIA OLSON: Okay.

17 BRANDON: Okay. And, so, first one,
18 mother's maiden name.

19 PATRICIA OLSON: [REDACTED].

20 BRANDON: Can you spell that?

21 PATRICIA OLSON: [REDACTED] -- yes. [REDACTED].

22 BRANDON: Okay. And name of your first pet?

23 PATRICIA OLSON: [REDACTED], [REDACTED].

24 BRANDON: City you were born in?

25 PATRICIA OLSON: [REDACTED].

1 BRANDON: Two words?

2 PATRICIA OLSON: I'm sorry?

3 BRANDON: Is that two words, [REDACTED] and

4 [REDACTED]?

5 PATRICIA OLSON: Yes.

6 BRANDON: Got it. And high school mascot?

7 PATRICIA OLSON: [REDACTED].

8 BRANDON: And a significant date in your

9 life other than your birthdate?

10 PATRICIA OLSON: [REDACTED].

11 BRANDON: Year?

12 PATRICIA OLSON: [REDACTED].

13 BRANDON: All right. Give me a minute while

14 I enter all this info.

15 The user name you entered is already in use.

16 Oh, huh, okay. Let's do...

17 PATRICIA OLSON: Okay, so I found some of my

18 tax information here.

19 BRANDON: Mm-hmm.

20 PATRICIA OLSON: My billing statement for

21 the Department of Education.

22 BRANDON: Uh-huh.

23 PATRICIA OLSON: And I have a loan type of a

24 Group A Direct Consolidation.

25 BRANDON: Okay.

1 PATRICIA OLSON: For \$ [REDACTED] at the interest
2 rate of 3.625.

3 BRANDON: Okay. Does it say who the company
4 is?

5 PATRICIA OLSON: Just U.S. Department of
6 Education.

7 BRANDON: Okay. Yeah, I mean, that's the
8 Government. But it's not necessarily your loan
9 servicer. Well, we'll figure it out right now.

10 PATRICIA OLSON: Okay.

11 BRANDON: What is your date of birth?

12 PATRICIA OLSON: [REDACTED].

13 BRANDON: And Social?

14 PATRICIA OLSON: XXX-XX-XXXX.

15 BRANDON: And it's your -- what's your
16 maiden name? Or what name would you have opened these
17 -- the loans with?

18 PATRICIA OLSON: Okay, [REDACTED].

19 BRANDON: Mm-hmm.

20 PATRICIA OLSON: [REDACTED].

21 BRANDON: Okay. Okay, [REDACTED], as in apple,
22 middle name? .

23 PATRICIA OLSON: Mm-hmm, yep.

24 BRANDON: Okay. Got you.

25 PATRICIA OLSON: And [REDACTED] is [REDACTED]

1 [REDACTED].

2 BRANDON: Okay. And that's your married
3 name or maiden --

4 PATRICIA OLSON: That's my maiden name.

5 BRANDON: Oh, that's your maiden name, okay.
6 And what was the name of your elementary
7 school?

8 PATRICIA OLSON: [REDACTED].

9 BRANDON: [REDACTED], or one --

10 PATRICIA OLSON: [REDACTED].

11 BRANDON: Okay. And they have your same
12 exact address. Give me a phone number to update this
13 with.

14 PATRICIA OLSON: My current phone number is
15 [REDACTED].

16 BRANDON: Okay. Area code?

17 PATRICIA OLSON: [REDACTED].

18 BRANDON: Got it.

19 (Brief pause.)

20 BRANDON: Okay. Wow, this is really close
21 to the amount that you have. So what is the amount
22 that you gave me? How current is that one that you
23 just gave me?

24 PATRICIA OLSON: I believe 2014 or '13.
25 Hang on. 1/6 of 2013.

1 BRANDON: So it went down slightly. What I
2 have is \$ [REDACTED].

3 PATRICIA OLSON: Wow.

4 BRANDON: (Inaudible). Okay. So you are on
5 a graduated payment. And you're with Fed Loan.

6 PATRICIA OLSON: Okay. What's -- and what
7 does that mean?

8 BRANDON: So Fed Loan is the actual loan
9 servicer.

10 PATRICIA OLSON: Uh-huh.

11 BRANDON: So, you know, to monitor your
12 payments, things of that nature, you go -- you would
13 go to Fed Loan to do that. And it's -- their website
14 is MyFedLoan.org. So, basically, what the servicer
15 is, they're the middleman between you and the
16 Government.

17 PATRICIA OLSON: Mm-hmm.

18 BRANDON: So what the loan servicer does,
19 they aren't necessarily the same as, you know, your
20 lender for -- it's completely different. The lender
21 actually lends their own money. That's why they're
22 called the lender. Now, the servicer, what they're
23 doing is they're just servicing the paperwork and
24 collecting an interest -- so the way they get paid is
25 by collecting the interest rate. And, actually, the

1 money that's borrower -- that borrow -- that's
2 borrowed is the Government's money. Okay?

3 PATRICIA OLSON: Uh-huh.

4 BRANDON: At least for -- for federally --
5 federally backed stuff. So for your two loans that
6 you have through Fed Loan --

7 PATRICIA OLSON: Mm-hmm.

8 BRANDON: -- you know, they're federal
9 loans, so this is the Government's money. That's why,
10 you know, if -- if you want to go into forbearance or
11 you want to defer it or whatever it is, Fed Loan's
12 more than happy to do that because what happens is,
13 you know, you aren't making payments but your interest
14 is still accumulating. So that's money -- that's
15 positive money for them, even though it seems as if
16 nothing's happening.

17 Okay. So --

18 PATRICIA OLSON: Okay.

19 BRANDON: -- you're on a graduated payment.
20 Let's just figure out what a -- a regular principal-
21 and-interest -- and you do have 3.8 -- 3.38. Oh, that
22 makes it easy. [REDACTED], it's a 20-year term, 3.3
23 interest. So your payment isn't that much if it was
24 fully amortized. If it was a fully amortized payment,
25 it would be 242.37.

1 PATRICIA OLSON: Mm-hmm.

2 BRANDON: That's on a 20-year term with a
3 3.38 interest rate. Okay, you want to grab a piece of
4 paper and a pen, and I'll kind of have you write down
5 all these figures.

6 PATRICIA OLSON: Sure.

7 BRANDON: Okay.

8 PATRICIA OLSON: Okay.

9 BRANDON: Okay. So on the piece of paper
10 that you got, draw a line down the center so you kind
11 of create a balance sheet for these.

12 PATRICIA OLSON: Okay.

13 BRANDON: And let's look at the loan through
14 Fed Loan. So on the left-hand side of that paper,
15 just write down "current." And then on the right-hand
16 side, towards the top, write down "program." Okay?

17 PATRICIA OLSON: Okay.

18 BRANDON: And under "current," write 242 --

19 PATRICIA OLSON: Okay.

20 BRANDON: -- times 12. Okay, times 12.
21 That gives you an annual outflow of 2,908. After --
22 in the 20-year -- within the 20-year period of time,
23 you end up putting up \$ [REDACTED] into these loans. So if
24 you want to write [REDACTED], that would basically be the
25 total cost that you're going to end up putting into

1 it.

2 PATRICIA OLSON: Okay.

3 BRANDON: Okay? And then through the
4 program, the first 11 months your payment will be
5 slightly higher. It's basically the period of time
6 where the majority of fees are covered for all the
7 work that's done. So for the first 11 months, your
8 payment will be 207. So under "program," write 207
9 times 11.

10 PATRICIA OLSON: Okay.

11 BRANDON: And then on the 12th month, your
12 payment will drop down to \$126.81. So if you want to
13 write --

14 PATRICIA OLSON: Okay.

15 BRANDON: -- 6.81. And times --

16 PATRICIA OLSON: What is it, 126?

17 BRANDON: Yeah, \$126.81.

18 PATRICIA OLSON: Okay.

19 BRANDON: And then times 12 gives you an --
20 a new annual outflow of about 1,521.

21 PATRICIA OLSON: Okay.

22 BRANDON: And then, again, like I said
23 before, you'd only have to pay into the program for
24 ten years for 120 payments. So 120 payments of 126
25 comes out to 15,217. So write down 15,217.

1 PATRICIA OLSON: Fifteen.

2 BRANDON: That's total program costs.

3 That's the money that you're going to put into the
4 program. So --

5 PATRICIA OLSON: Okay.

6 BRANDON: -- at the end -- at the end of
7 your term, the ten-year period, \$ [REDACTED] is the amount
8 that's going to be forgiven. So write [REDACTED] --

9 PATRICIA OLSON: Okay.

10 BRANDON: -- and that's total saved.

11 PATRICIA OLSON: All right.

12 BRANDON: That's it. Do you have any
13 questions?

14 PATRICIA OLSON: Nope. So will you guys
15 just send me information, or what do we do from this
16 point on?

17 BRANDON: From this point, we would finish
18 the application. There's just a few more questions
19 I'd have to ask you. We'd have to create an account
20 for you on the Fed Loan site, which is fairly easy.
21 And you'd have to give me a few references, and then
22 we'd get the process rolling.

23 More than likely you'll stay with Fed Loan.
24 Your loan stays -- you know, it's pretty much
25 structured the same except for the fact that you're

1 going to be in the Government program, so there's
2 paperwork that I need you to bring to your employer to
3 have signed, and there's paperwork that I'm also going
4 to need you to print out and sign and send back to me.
5 But the majority of stuff will just be signed
6 electronically, like --

7 PATRICIA OLSON: Like I did today?

8 BRANDON: Exactly, exactly, yep.

9 PATRICIA OLSON: Okay. What -- would that
10 be -- probably the smart way to go, wouldn't it?

11 BRANDON: Yeah, definitely.

12 PATRICIA OLSON: Okay. All righty.

13 BRANDON: Okay? All right, let's see here.
14 Give me a second to enter what I have so far, and then
15 we'll continue.

16 Do you have a general address for your
17 employer?

18 PATRICIA OLSON: Yeah. [REDACTED]

[REDACTED].

20 BRANDON: Is that Avenue or Street?

21 PATRICIA OLSON: Yep, yep.

22 BRANDON: Avenue?

23 PATRICIA OLSON: Mm-hmm.

24 BRANDON: And I'm going to need you to think
25 of two references, two people that do not live with

1 you and do not live with each other.

2 PATRICIA OLSON: Okay. [REDACTED].

3 BRANDON: Okay. Can you spell [REDACTED]'s
4 last name for me?

5 PATRICIA OLSON: Sure. [REDACTED].

6 BRANDON: And [REDACTED]'s phone number?

7 PATRICIA OLSON: [REDACTED].

8 BRANDON: And relationship to you?

9 PATRICIA OLSON: Friend.

10 BRANDON: Okay. And her address?

11 PATRICIA OLSON: [REDACTED].

12 BRANDON: Can you spell the street for me?

13 PATRICIA OLSON: Sure. [REDACTED], [REDACTED].

14 BRANDON: Oh, got it. Lane. City?

15 PATRICIA OLSON: [REDACTED].

16 BRANDON: And zip code?

17 PATRICIA OLSON: [REDACTED].

18 BRANDON: Okay. And second reference?

19 PATRICIA OLSON: And you don't want a
20 relative, correct?

21 BRANDON: No, it can be a relative.

22 PATRICIA OLSON: Hmm.

23 BRANDON: They just can't live with you.

24 PATRICIA OLSON: Oh, can't live with me,
25 hmm. [REDACTED].

1 BRANDON: And [REDACTED]'s phone number?

2 PATRICIA OLSON: Oh, do you have his phone

3 number? It's in my phone. Can you look in your

4 phone? Sorry.

5 BRANDON: Yeah, no problem.

6 PATRICIA OLSON: It's area code ([REDACTED]).

7 BRANDON: Okay.

8 PATRICIA OLSON: [REDACTED].

9 BRANDON: And relationship to [REDACTED]?

10 PATRICIA OLSON: Nephew.

11 BRANDON: Okay. And your nephew's address.

12 PATRICIA OLSON: [REDACTED],

13 [REDACTED].

14 BRANDON: Same zip code?

15 PATRICIA OLSON: Yeah.

16 BRANDON: Okay.

17 Can I have a general phone number for your

18 employer?

19 PATRICIA OLSON: Yeah. [REDACTED].

20 BRANDON: [REDACTED] area code?

21 PATRICIA OLSON: Mm-hmm.

22 BRANDON: And your driver's license number?

23 PATRICIA OLSON: Okay. It's XXXXXXXXXXXXXXX.

24 BRANDON: All right. That's all good.

25 Since [REDACTED], I don't need to get your

1 husband's information. Have you made your payment
2 already?

3 PATRICIA OLSON: It's taken out for
4 February. It hasn't taken out for March yet.

5 BRANDON: For March, okay. Have you created
6 an account for Fed Loan yet? Do you know?

7 PATRICIA OLSON: I -- I don't know.

8 BRANDON: Okay.

9 PATRICIA OLSON: Like I said, they -- I just
10 kind of forget about them because they just take the
11 payment and I really don't --

12 BRANDON: I know. It's -- it's almost --

13 PATRICIA OLSON: It's like the least of my
14 worries. Just -- they don't bother me, and I don't
15 bother them, I guess. I don't know.

16 BRANDON: Yeah, that's a good relationship,
17 right?

18 All right. Let's see. I'll -- I'll try to
19 create one. If anything, we might need to just reset
20 whatever you already have.

21 PATRICIA OLSON: Okay.

22 BRANDON: Okay, yeah, I think you do have
23 one. So let's do this. Let's just do the recover.

24 (Brief pause.)

25 BRANDON: Your email that you -- I wonder if

1 the email that you created this with -- because this
2 has been -- this was three years ago, huh?

3 PATRICIA OLSON: Oh, yeah.

4 BRANDON: So it wasn't the [REDACTED].

5 PATRICIA OLSON: No. It was
6 [REDACTED]@hotmail.com.

7 BRANDON: Do you have access to that?

8 PATRICIA OLSON: No. It was hacked, so I,
9 like --

10 BRANDON: Oh, it was hacked, so you deleted
11 it probably, huh?

12 PATRICIA OLSON: Yeah. Yep.

13 BRANDON: Okay. So we have to call Fed Loan
14 to see if they can unlock your account for you.

15 PATRICIA OLSON: Okay.

16 BRANDON: Okay. I'm going to put my phone
17 on mute. You just have to tell them that you can't
18 get in and -- and then they'll just send you something
19 to reset your password.

20 PATRICIA OLSON: Okay.

21 BRANDON: Yeah, hold on one second. Let me
22 initiate this, and then I'm going to put my phone on
23 mute once they connect.

24 RECORDED MESSAGE: Thank you for calling Fed
25 Loan Servicing. This call may be monitored or

1 recorded for quality assurance purposes.

2 (Message in Spanish.)

3 RECORDED MESSAGE: If you have your account
4 number, press one. Or, if you would prefer to use
5 your Social Security number, press two.

6 You can find your ten-digit account --

7 (Entry made.)

8 RECORDED MESSAGE: Okay. Please enter your
9 Social Security number.

10 (Entry made.)

11 RECORDED MESSAGE: You may enter your date
12 of birth using a two-digit month, two-digit day, and
13 two-digit year. For example, if you were born --

14 (Entry made.)

15 RECORDED MESSAGE: Got it. The following
16 details apply to your account ending in XXXX. If you
17 are a military service member, press one. Or to
18 continue to the main menu, press two.

19 (Entry made.)

20 RECORDED MESSAGE: Your federal tax
21 information is available. To hear this now, press
22 one. Or to continue to the main menu, press two.

23 (Entry made.)

24 RECORDED MESSAGE: You may qualify for lower
25 payments based on your income and family size. With

1 income-driven repayment, you may qualify for payments
2 as low as zero dollars per month. Visit
3 MyFedLoan.org/estimator for more information. Or to
4 have a link sent to your email address, press one.

5 The main menu. To make a telephone payment,
6 press one. To hear your account status, press two.
7 For balance and payoffs, press three. If you're
8 having difficulty making payments, press four. For
9 information on obtaining student loans or to learn
10 more about Fed Loan servicing, press five.

11 To hear your tax information, press six. To
12 speak with a customer service representative, press
13 zero.

14 (Entry made.)

15 RECORDED MESSAGE: Got it. I'll get someone
16 to help you. If you're having trouble using our
17 website or have a technical question, press one. For
18 all other questions, press two, or please continue to
19 hold.

20 (Entry made.)

21 RECORDED MESSAGE: Are you a military
22 service member? You may be eligible for a reduced
23 interest rate under the Servicemembers Civil Relief
24 Act, or SCRA. To learn more about this and other
25 benefits available to you and your family, visit

1 MyFedLoan.org/scra.

2 Due to high call volumes, you may have to
3 wait approximately 10 to 15 minutes to connect to a
4 loan counselor. If you prefer not to wait, you may be
5 able to find what you need on our website,
6 www.MyFedLoan.org, or by calling back at a later time.

7 (Pause.)

8 RECORDED MESSAGE: -- save yourself time and
9 money. Sign up for direct debit, our automatic
10 payment service, and get an interest rate reduction of
11 .25 percent. Ask one of our loan counselors, or visit
12 MyFedLoan.org/directdebit.

13 (Pause.)

14 RECORDED MESSAGE: Thank you for waiting.
15 Due to high call volumes, you may have to wait
16 approximately 10 to 15 minutes to connect to a loan
17 counselor. Please accept our apologies for the delay.

18 (Pause.)

19 RECORDED MESSAGE: Never wait for your
20 answers again. Account Access, our online account
21 management tool, lets you make and track payments,
22 update your contact information, and review letters
23 we've sent to you. Visit MyFedLoan.org to get
24 started.

25 (Pause.)

1 RECORDED MESSAGE: If you can't afford your
2 student loan payments, we may be able to help.
3 Consider lower monthly payments, a different due date,
4 or a temporary suspension of payments. Ask one of our
5 experienced loan counselors for advice, or visit
6 MyFedLoan.org.

7 (Pause.)

8 RECORDED MESSAGE: Your call is important to
9 us. Due to high call volumes, you may have to wait
10 longer than nine minutes to connect to a loan
11 counselor. If you prefer not to wait, you may be able
12 to find what you need on our website,
13 www.MyFedLoan.org, or by calling back at a later time.

14 (Pause.)

15 RECORDED MESSAGE: We make it easy to manage
16 your loans from just about anywhere. Visit our mobile
17 site to view your balance, recent payments, and
18 account summary, all from your smartphone or mobile
19 device.

20 (Pause.)

21 RECORDED MESSAGE: Are you a military
22 service member? You may be eligible for a reduced
23 interest rate under the Servicemembers Civil Relief
24 Act, or SCRA. To learn more about this and other
25 benefits available to you and your family, visit

1 MyFedLoan.org/scra.

2 (Pause.)

3 RECORDED MESSAGE: Due to high call volumes,
4 you may have to wait longer than seven minutes to
5 connect to a loan counselor. If you prefer not to
6 wait, you may be able to find what you need on our
7 website, www.MyFedLoan.org, or by calling back at a
8 later time.

9 (Pause.)

10 RECORDED MESSAGE: Save yourself time and
11 money. Sign up for direct debit, our automatic
12 payment service, and get an interest rate reduction of
13 .25 percent. Ask one of our loan counselors or visit
14 MyFedLoan.org/directdebit.

15 (Pause.)

16 RECORDED MESSAGE: Thank you for waiting.
17 Due to high call volumes, you may have to wait longer
18 than five minutes to connect to a loan counselor.

19 (Pause.)

20 RECORDED MESSAGE: Never wait for your
21 answers again. Account access, our online account
22 management tool, lets you make and track payments,
23 update your contact information, and to review letters
24 we've sent to you. Visit MyFedLoan.org to get
25 started.

1 (Pause.)

2 RECORDED MESSAGE: If you can't afford your
3 student loan payments, we may be able to help.
4 Consider lower monthly payments, a different due date,
5 or a temporary suspension of payments. Ask one of our
6 experienced loan counselors for advice, or visit
7 MyFedLoan.org.

8 (Pause.)

9 RECORDED MESSAGE: Your call is important to
10 us. We will be with you in approximately two minutes.

11 Did you know you can get account details
12 online? Visit MyFedLoan.org and sign in to Account
13 Access to get started.

14 (Pause.)

15 RECORDED MESSAGE: We make it easy to manage
16 your loans from just about anywhere. Visit our mobile
17 site to view your balance, recent payments, and
18 account summary, all from your smartphone or mobile
19 device.

20 (Pause.)

21 RECORDED MESSAGE: Are you a military
22 service member? You may be eligible for a reduced
23 interest rate under the Servicemembers Civil Relief
24 Act, or SCRA. To learn more about this and other
25 benefits available to you and your family, visit

1 MyFedLoan.org/scra.

2 (Pause.)

3 RECORDED MESSAGE: Your call is important to
4 us. We apologize for the wait and will be with you
5 shortly.

6 Did you know you can get account details
7 online? Visit MyFedLoan.org --

8 MARIA: Thank you for calling Fed Loan
9 Servicing. My name is Maria, and my employee ID
10 number is 611967. And may I have your full name,
11 please?

12 PATRICIA OLSON: Sure. Patricia Ann

13 [REDACTED]

14 MARIA: Okay. And we have a phone number on
15 file for you of a [REDACTED]. Is that still
16 correct?

17 PATRICIA OLSON: No. ([REDACTED]).

18 MARIA: Okay.

19 PATRICIA OLSON: [REDACTED].

20 MARIA: Okay. And I only have an email of
21 [REDACTED].com?

22 PATRICIA OLSON: No, that's what I'm calling
23 for. I need to change that and update it.

24 MARIA: And go ahead. What's that?

25 PATRICIA OLSON: It's

1 [REDACTED]@hotmail.com.

2 MARIA: Okay. And then we have an address
3 of [REDACTED]?

4 PATRICIA OLSON: That's correct.

5 MARIA: Okay. And would you like to add any
6 more information today?

7 PATRICIA OLSON: Nope, that's everything.

8 MARIA: Okay. And what can I help you with
9 today?

10 PATRICIA OLSON: I just need to change my
11 email and my password to log in to my account online.

12 MARIA: Okay. Let me get onto your online
13 account here.

14 PATRICIA OLSON: Okay.

15 (Pause.)

16 MARIA: And you wanted to update it to your
17 Hotmail address?

18 PATRICIA OLSON: Yes, of [REDACTED]@hotmail,
19 please.

20 MARIA: Okay. So I just sent you a
21 temporary password to that email address. You should
22 receive it within five to ten minutes. If not, check
23 your junk or spam. It could be in there as well. We
24 have a user ID for you of lowercase [REDACTED], capital
25 [REDACTED].

1 PATRICIA OLSON: Okay. Can you say that one
2 more time? I'm sorry.

3 MARIA: it's lowercase [REDACTED], and then a
4 capital [REDACTED].

5 PATRICIA OLSON: Okay.

6 MARIA: Is there anything else I can help
7 you with today?

8 PATRICIA OLSON: That's it.

9 MARIA: All right. Thank you for calling.
10 Have a great day.

11 PATRICIA OLSON: You, too. Thank you.

12 MARIA: You're welcome. Bye.

13 PATRICIA OLSON: Bye.

14 BRANDON: Hi, Patricia?

15 PATRICIA OLSON: Hi.

16 BRANDON: Hey. Okay. All right. Let's
17 see. Okay, cool. And they sent you an updated
18 password?

19 PATRICIA OLSON: Yes. I got it now. I'm
20 just going to log on.

21 BRANDON: Okay, good.

22 (Pause.)

23 PATRICIA OLSON: Oh, gee, that password
24 don't match.

25 BRANDON: The one that they sent you?

1 PATRICIA OLSON: Yeah.

2 BRANDON: Try to copy and paste it instead
3 of typing --

4 PATRICIA OLSON: Maybe I'll do that. All
5 righty. I'm just creating the password now. Sorry
6 it's taking so long.

7 BRANDON: Yeah, no problem.

8 (Pause.)

9 PATRICIA OLSON: Okay, so it logged on.

10 BRANDON: Okay, good.

11 Okay. And what did you create for your
12 password?

13 PATRICIA OLSON: It's [REDACTED].

14 BRANDON: And did you -- capital [REDACTED], or?

15 PATRICIA OLSON: Yeah, capital [REDACTED]
16 [REDACTED].

17 BRANDON: Okay. To avoid getting double
18 payments, you're going to want to cancel the automatic
19 that you have with them.

20 PATRICIA OLSON: Okay. When do I want to do
21 that?

22 BRANDON: Your first payment isn't actually
23 going to be until April 14th, so this next upcoming
24 payment that you have coming you can actually cancel
25 that one.

1 PATRICIA OLSON: How do I -- yeah, let me
2 see.

3 BRANDON: Give me one second. I'll see if I
4 can tell you. You may be able to -- to do it online.
5 I have one question for you. What is the first name
6 of your oldest nephew?

7 PATRICIA OLSON: [REDACTED].

8 BRANDON: [REDACTED]? [REDACTED] --

9 PATRICIA OLSON: Uh-huh.

10 BRANDON: -- or E Y ? Okay, I got it.

11 Paperless, not (inaudible) statement.

12 PATRICIA OLSON: Payments and billing.

13 BRANDON: Just so you know, here's ...

14 I think they just adjusted your payment to
15 149. Maybe that's the increase, since you've had it
16 for three years.

17 PATRICIA OLSON: I see on the direct
18 debit --

19 BRANDON: Mm-hmm.

20 PATRICIA OLSON: -- that says requested the
21 additional amount of 393. Why would that be? Because
22 that 153.44 is what they do take out every month.

23 BRANDON: That is what they take out. Oh,
24 okay, got it. You know, I don't think that you can
25 cancel this on their website. It's possible.

1 PATRICIA OLSON: Okay. You got to call and
2 sit for another 15?

3 BRANDON: Yeah. I know, that's horrible.

4 PATRICIA OLSON: It's painful.

5 BRANDON: But -- yeah. Yeah, you're going
6 to have to --

7 PATRICIA OLSON: Okay.

8 BRANDON: -- you're going to have to call
9 them. Let me see. Let me keep -- let's see. It's
10 possible.

11 PATRICIA OLSON: Oh, now it kicked me out.
12 Dang it.

13 BRANDON: Yeah. You know, I don't think --
14 I don't think you can. I think you have to call them
15 to cancel that.

16 PATRICIA OLSON: Okay.

17 BRANDON: Automatic payments. Let me see.
18 This -- maybe this will be it.

19 Here we go. (Inaudible) will tell me it.

20 When is your next payment due again?

21 PATRICIA OLSON: The 28th of March.

22 BRANDON: 28th of March, so ten days would
23 be the 25th. So you -- to cancel or discontinue the
24 direct debit service, you must provide a signed
25 written request to cancel your direct debit service.

1 This request can be faxed, mailed, or emailed -- so
2 you can send an email --

3 PATRICIA OLSON: Okay, email.

4 BRANDON: Mm-hmm. And let's see here. Do
5 it as soon as you possibly can.

6 PATRICIA OLSON: Well, I can do it today.
7 What -- do you have the email address? I don't see
8 where you're getting this info.

9 BRANDON: Yes. Just give me one second.
10 Gosh, you know what, I don't think -- I don't think
11 that they do -- they don't list an email address to
12 use, but what they do --

13 PATRICIA OLSON: Okay.

14 BRANDON: -- is they give you this box where
15 you can enter the information. So let me just take
16 you through the process that I just went through so --
17 I'll give you the steps that I just -- so, billing and
18 payments. Are you in billing and payments?

19 PATRICIA OLSON: I just actually signed a
20 loan to go the summer.

21 BRANDON: Yeah, it's going to be billing and
22 --

23 PATRICIA OLSON: It kicked me out, and then
24 I got back in, and then it -- it's kind of acting
25 silly.

1 BRANDON: I wonder if -- here, let me do
2 this. Let me sign out, just because I'm in. You're
3 going to go -- the first thing you're going to go to
4 is billing -- payments and billing.

5 PATRICIA OLSON: Okay.

6 BRANDON: Okay. Try to get in now. Maybe
7 it will work.

8 PATRICIA OLSON: Yeah. Okay, sign in.

9 Okay, so where do I want to be in? Sorry.

10 BRANDON: Go to payments and billing.

11 PATRICIA OLSON: Okay. There.

12 BRANDON: Okay. And then do you see where
13 it says Frequently Asked Questions, FAQ? Direct
14 billing FAQ?

15 PATRICIA OLSON: Direct billing, un-nuh.
16 I'm not seeing that.

17 BRANDON: It -- it's -- I'm sorry, it's not
18 going to be an actual section. It's just going to
19 have -- it's going to be like a blue link that you can
20 click within one of the paragraphs right there. It
21 will say direct billing FAQ. It's like a blue -- blue
22 --

23 PATRICIA OLSON: I got view direct debit
24 details.

25 BRANDON: Yeah, go to that. See if it says

1 a direct link at the -- as a FAQ, direct debit FAQ
2 link on it.

3 PATRICIA OLSON: Oh, there we go, direct
4 debit, oh, thank you. Okay.

5 BRANDON: Okay. So click that. And then go
6 to where it says How do I cancel? It's toward the
7 bottom. Keep scrolling down.

8 PATRICIA OLSON: Changes to your direct
9 debit.

10 BRANDON: Yeah, and then you see where it
11 says --

12 PATRICIA OLSON: How do I cancel? Yep.

13 BRANDON: Uh-huh. So click on that.

14 PATRICIA OLSON: Okay.

15 BRANDON: And then right -- and then on that
16 --

17 PATRICIA OLSON: Where it says contact us?

18 BRANDON: Yes. Go to contact us, exactly.
19 Go to contact us.

20 PATRICIA OLSON: And it says -- where do I
21 put? So it says --

22 BRANDON: And then can you --

23 PATRICIA OLSON: -- can I change my due
24 date? Go to which one? I'm sorry. Email?

25 BRANDON: Just -- yeah, go to email.

1 PATRICIA OLSON: Okay. Do I type in my
2 information, then?

3 BRANDON: Yeah, type in all your
4 information, you know, that's pertinent to your loan.

5 (Pause.)

6 PATRICIA OLSON: Okay, so I want this
7 addressed -- this email (inaudible) answer, direct
8 debit.

9 BRANDON: Mm-hmm.

10 PATRICIA OLSON: Do I just put on here that
11 I need to cancel?

12 BRANDON: Yeah, just put you would like to
13 cancel your direct debit. Put your -- put your
14 address in there as well so they have that information
15 --

16 PATRICIA OLSON: Okay. Okay. Anyway, do I
17 give the reason why, or --

18 BRANDON: You don't have to give a reason.
19 It's an optional thing.

20 PATRICIA OLSON: So I just put I would like
21 to cancel my direct debit that is scheduled for
22 3/28/2006 [sic]?

23 BRANDON: Correct, uh-huh.

24 PATRICIA OLSON: For Patricia [REDACTED]

25 BRANDON: Yeah, and they give you ten days,

1 so this is -- doing it right now is basically perfect
2 timing.

3 PATRICIA OLSON: Okay. Okay.

4 BRANDON: And you could even follow up with
5 a call, you know, just to reconfirm and say, hey, you
6 know, I -- but the problem is the waiting period. So
7 maybe at a different time it would be better.

8 PATRICIA OLSON: Okay.

9 BRANDON: And there it's so busy.

10 PATRICIA OLSON: So I just -- I don't give a
11 reason or anything else, or just send email --

12 BRANDON: Yeah, just -- yeah, just send it.
13 Yeah.

14 PATRICIA OLSON: Okay. All right. It says
15 it's going to contact the Fed Loan Servicing, so...

16 BRANDON: Okay. Now, is [REDACTED] your --

17 PATRICIA OLSON: Maiden name.

18 BRANDON: That's your maiden name, okay. So
19 do you -- which -- I guess since you're under --
20 you're already in the system through the Government,
21 you're in there under your maiden name as well.

22 PATRICIA OLSON: Yep. I just recently got
23 married, so --

24 BRANDON: Oh, got it, got it, okay. All
25 right, cool.

1 So let's do this. We're going to push your
2 payment out for 30 days from today. It's not going to
3 be until April 14th.

4 PATRICIA OLSON: Okay.

5 BRANDON: We need to set up an account for
6 automatic withdrawal on this. It has to be through a
7 -- either a checking or a savings account.

8 PATRICIA OLSON: Okay, I'll give you
9 checking account. So just to understand real quick --

10 BRANDON: Mm-hmm.

11 PATRICIA OLSON: -- I am eligible for the
12 program, correct? It's the \$207 --

13 BRANDON: Uh-huh, correct.

14 PATRICIA OLSON: -- 11 months.

15 BRANDON: Mm-hmm.

16 PATRICIA OLSON: It will drop to 126 for 12
17 months.

18 BRANDON: Uh-huh.

19 PATRICIA OLSON: For a ten-year repayment?

20 BRANDON: 126 for the remainder, yeah. So
21 you're paying 126 for the remainder of the program.
22 You'll pay that for 120 payments. It's not
23 necessarily ten years, although it is ten years.

24 PATRICIA OLSON: Okay.

25 BRANDON: But the 120 payments are very

1 specific. You know that -- the NSLDS -- NL -- NSLDS
2 account that we created, the National Student Loan
3 Data System?

4 PATRICIA OLSON: Yes.

5 BRANDON: That -- that's the Government site
6 that will actually start tracking it. If you look on
7 each loan line, it will say TSLF accumulated payments.
8 So it will start tracking your payments that have been
9 -- that are registering once you start with the --
10 with the program.

11 PATRICIA OLSON: Okay.

12 BRANDON: So there's going to be some
13 Government paperwork that I'm going to give you today
14 that you're actually going to take to your employer,
15 get signed, and return to me. There's other stuff --
16 then there's two other things that you'll have to
17 print out, but the majority of stuff you're just going
18 to sign electronically. Okay?

19 PATRICIA OLSON: And who do I have for my
20 employer sign this? My boss? My HR lady? I mean --

21 BRANDON: HR is ideal, but if you need to --

22 PATRICIA OLSON: Okay.

23 BRANDON: -- just go to your boss, you can
24 do that. You know, it's --

25 PATRICIA OLSON: Okay.

1 BRANDON: -- whoever can verify that you
2 work there 30 hours a week, you know?

3 PATRICIA OLSON: Okay.

4 BRANDON: And put an authorized name and
5 extension, et cetera.

6 PATRICIA OLSON: Okay. And -- and then how
7 do I know if I was given credit for the five years
8 that I've already worked at this establishment?

9 BRANDON: We're going to put that in writing
10 and give that to the processing team, and then they're
11 going to basically find that out for us. They're
12 going to ask the Government -- they'll put it in
13 writing and ask the Government (inaudible) you know
14 (inaudible) gosh, we should come up with something to
15 show them. Do you have something that shows that you
16 were -- when you started your employment?

17 PATRICIA OLSON: Okay. Well, here's a
18 question -- then my second question I had for you.

19 BRANDON: Mm-hmm.

20 PATRICIA OLSON: So, yes, I have five years
21 with the current company --

22 BRANDON: But only paid on the loans for
23 three years --

24 PATRICIA OLSON: -- where I work at

25 ██████████.

1 BRANDON: -- right?

2 PATRICIA OLSON: Well, no, I paid in a
3 little bit more. And then I also worked for the other
4 nonprofit hospital here in [REDACTED] called [REDACTED] --

5 BRANDON: Oh.

6 PATRICIA OLSON: -- for three or four years,
7 and they were a nonprofit, I know for sure. They're
8 just for charity.

9 BRANDON: Mm-hmm.

10 PATRICIA OLSON: Can you get any credit for
11 that too?

12 BRANDON: That's going to be a difficult
13 one.

14 PATRICIA OLSON: Okay.

15 BRANDON: That's going to be difficult.

16 PATRICIA OLSON: Okay.

17 BRANDON: Yeah, because it's changing --

18 PATRICIA OLSON: Employment.

19 BRANDON: -- you know, that's -- yeah. It
20 would -- so, you know, if something like that
21 happened, like, say, for instance you went from where
22 you're at now back there, then we would have to
23 recertify paperwork and it would change it.

24 PATRICIA OLSON: Oh, so I can't --

25 BRANDON: You know, it would keep it the

1 same, but it would just -- we'd have to recertify that
2 you're with that new nonprofit, you know?

3 PATRICIA OLSON: Okay.

4 BRANDON: So I don't -- I think that would
5 be difficult.

6 PATRICIA OLSON: Yes, I understand.

7 BRANDON: But if we can get something -- if
8 we can get something showing that you've worked for
9 [REDACTED] for, you know, the five
10 years --

11 PATRICIA OLSON: Yep.

12 BRANDON: -- then there's a possibility --
13 see, here's the thing. You've worked there for five
14 years, but you've paid in to the loans for three-plus
15 years. So it's not necessarily that they're going to
16 credit you the five years; they're going to credit you
17 the amount of time that you paid in to the loan. So
18 --

19 PATRICIA OLSON: Okay.

20 BRANDON: -- the tracking -- the tracking of
21 the amount of time that you paid in to the loans, we
22 know that already; we can see that, and they can see
23 that too.

24 PATRICIA OLSON: Okay.

25 BRANDON: So that's -- it's not necessary to

1 show any proof of that, but it would be necessary to
2 show of the employment. So if you could find
3 something just showing that you've been employed there
4 since, you know, such-and-such date --

5 PATRICIA OLSON: Okay.

6 BRANDON: -- that would work. Okay?

7 PATRICIA OLSON: That sounds great.

8 BRANDON: Yeah, definitely.

9 PATRICIA OLSON: Okay. Do you need a
10 checking account number? Correct?

11 BRANDON: Yeah. Let me get your bank name
12 first.

13 PATRICIA OLSON: Sure. Heritage Federal
14 Credit Union.

15 BRANDON: And routing number?

16 PATRICIA OLSON: Okay, XXXXXXXXXX

17 BRANDON: Okay, and account number?

18 PATRICIA OLSON: XXXXXXXX.

19 BRANDON: Okay.

20 PATRICIA OLSON: And that's my checking
21 account.

22 BRANDON: Okay, got it.

23 PATRICIA OLSON: And that's probably better
24 to do it that way than a debit card in case it gets
25 compromised, correct?

1 BRANDON: Yes. (Inaudible) so.

2 Let me see here. I think we have
3 everything, but for some reason, it's not allowing me
4 to -- out of the -- the family size of four, how many
5 of the four are children?

6 PATRICIA OLSON: Two.

7 BRANDON: Two? Okay, got it.

8 Okay, I think I have everything, but let me
9 put you on a brief hold. I'm going to get an
10 underwriter to approve this and then send it to the
11 document team. Okay?

12 PATRICIA OLSON: Sounds good.

13 BRANDON: Okay, hold tight.

14 (Brief pause.)

15 BRANDON: Okay, Patricia?

16 PATRICIA OLSON: Yes.

17 BRANDON: Okay, you want to open your email.

18 You should have the documents in there.

19 PATRICIA OLSON: Okay.

20 BRANDON: And I'm going to go over these

21 with you.

22 PATRICIA OLSON: Give me just one sec.

23 BRANDON: Take your time. I'm still opening

24 them too.

25 PATRICIA OLSON: And just so you know, my

1 phone's down to 8 percent.

2 BRANDON: Oh, wow.

3 PATRICIA OLSON: (Inaudible).

4 BRANDON: Okay. Yeah --

5 PATRICIA OLSON: It's connected, but just in
6 case it does.

7 BRANDON: Okay. I still have to send you to
8 a verification department, so --

9 PATRICIA OLSON: Okay.

10 BRANDON: -- let's try to get through this,
11 and then I'll punch you in to them.

12 PATRICIA OLSON: Okay. Sounds good.

13 BRANDON: Okay. Tell me when you get to the
14 very first page.

15 PATRICIA OLSON: Yeah, it's logging on right
16 now.

17 BRANDON: Okay.

18 PATRICIA OLSON: Okay. View and sign
19 documents, or is this one I already opened? No?

20 BRANDON: Uh-huh, yeah. The most recent one
21 should be the one -- it should say required
22 documentation and instructions, first page.

23 PATRICIA OLSON: Okay, yeah, it's opening.

24 Okay. So I just read (inaudible).

25 BRANDON: I'm going to go -- I'm going to go

1 through them with you.

2 PATRICIA OLSON: Okay.

3 BRANDON: So required documentation and
4 instructions, these are the documents that I need you
5 to return to me. So income-based federal form --

6 PATRICIA OLSON: Okay.

7 BRANDON: -- this is the IBR form. You're
8 just going to print that out, sign it, and return it.
9 You don't need to put your spouse's signature. Okay?

10 PATRICIA OLSON: Okay.

11 BRANDON: Next one, general forbearance
12 request federal form, you're just going to print that,
13 sign it, and return it.

14 PATRICIA OLSON: Okay.

15 BRANDON: Pay stubs for a month, and most
16 recent 1040, okay. And then right below that, you'll
17 see employment certification for public service loan
18 forgiveness, federal form. This is what you're taking
19 to your employer.

20 PATRICIA OLSON: Okay.

21 BRANDON: Now, all of these documents I'm
22 going to send you in a separate email in a PDF to make
23 it easy for you, okay?

24 PATRICIA OLSON: Sounds good.

25 BRANDON: So you'll get -- you'll get that

1 from -- before I transfer you. Next page, it goes
2 over how to return it. You can either email it if you
3 scan it, or you can fax it or mail it. It's up to
4 you. Do whatever you --

5 PATRICIA OLSON: Okay.

6 BRANDON: -- whatever you feel is best. The
7 next one, it should say public service loan
8 forgiveness. This is a document that you take in to
9 your employer, okay, and they're going to sign page 2
10 of 6, which is the next page.

11 PATRICIA OLSON: Okay.

12 BRANDON: You'll see at the bottom it says
13 authorized official name, title, signature. I'm going
14 to give you my direct line before we hang up, and then
15 if you ever have questions about the documents, just
16 feel free to call me.

17 PATRICIA OLSON: Okay.

18 BRANDON: Next one is the income-driven plan
19 request. It's the IBR form. It might be cut off at
20 the top there. It should say Borrower Identification
21 at the top. This one you're just going to print out,
22 sign, and return. Do not date it.

23 PATRICIA OLSON: Okay.

24 BRANDON: And your husband does not need to
25 sign this either, even though there's a section --

1 PATRICIA OLSON: Okay.

2 BRANDON: -- for him to sign. So keep
3 going. Scroll all the way down to where it says
4 General Forbearance Request. So this is a general
5 forbearance request. We're going to put your loans in
6 administrative forbearance, just to give us time to do
7 all the work that we have to do. Okay.

8 PATRICIA OLSON: Okay.

9 BRANDON: Okay, go to the next one. It's
10 just going to be a company letterhead to give some
11 basic information. It has your account number, lets
12 you know all the information that's going to come
13 next. Okay?

14 PATRICIA OLSON: Okay.

15 BRANDON: Next thing is National Student
16 Loan Data System access. This is what gave me
17 permission to look at your loans on NSLDS, same exact
18 thing.

19 PATRICIA OLSON: Okay.

20 BRANDON: Next thing is the document
21 preparation and service agreement. And on here will
22 be all the basic information that we filled out, so
23 employment information, references, et cetera. Okay.

24 Next thing is going to be the privacy
25 policy. So we won't share your information with

1 anyone except for the Department of Education and the
2 loan servicer. That's it.

3 PATRICIA OLSON: Okay.

4 BRANDON: Okay. Next thing is notice of
5 cancellation. It's an at-will program, so you aren't
6 forced to be in it. You can cancel at any time. It's
7 completely up to you.

8 And next thing is complaint policy. If you
9 ever have a complaint about myself or anyone else
10 within the company, you can initiate it that way.

11 Next thing is limited power of attorney.
12 This is just so that we can act on your behalf and do
13 everything.

14 Next thing is Financial Education Benefit
15 Center program enrollment. This is a program that
16 you'll have access to that will give you certain
17 benefits within the company. This is an email that
18 I'll send to you later and you go on here and create
19 an account when you get time. Okay.

20 PATRICIA OLSON: Okay.

21 BRANDON: And it's going to kind of break
22 every -- the benefits down. It also breaks down all
23 of the -- it gives a little bit more detail and breaks
24 things in legal terms. You'll get a copy of this, so
25 if you want to read through it (inaudible) you could

1 definitely do that.

2 PATRICIA OLSON: Okay.

3 BRANDON: Then there's going to be a
4 statement of your income, what your gross annual
5 income is, and we adjusted that down, I believe,
6 taking out 401(k) and health insurance.

7 PATRICIA OLSON: Okay.

8 BRANDON: Okay. Notice of cancellation,
9 same thing, we went over that. Document preparation
10 and service agreement. This, again, is just breaking
11 everything down in legal terms. Okay.

12 And Global Client Solutions. This is
13 basically the escrow account that's going to hold
14 everything until the work is complete. So every
15 dollar that you put into the program will be held
16 through Global Client Solutions. Okay. And they'll
17 kind of break everything down payment-wise and things
18 of that nature on this as well.

19 And the last thing is the referral program.
20 It kind of goes over the different credits that you'll
21 receive if you do refer anyone to Ameritech. Okay.

22 PATRICIA OLSON: Okay.

23 BRANDON: And the verification department
24 will go over that with you as well. And then the very
25 last thing should be the monthly budget, and if you

1 want to check through that and make sure that
2 everything is correct and --

3 PATRICIA OLSON: Looks good.

4 BRANDON: -- we have everything already
5 there. Okay, so I just sent you the FABCT
6 information, and then next I'm going to send you the
7 referral information. Actually, the verifier is going
8 to go through all that with you.

9 PATRICIA OLSON: Okay.

10 BRANDON: Okay. And if you want to just go
11 through there and sign or initial anywhere it asks you
12 to do so, and then once it sends me a copy, I'll send
13 you the ones that I need you to print and take to your
14 HR department.

15 PATRICIA OLSON: Oops. Okay.

16 All righty. They should all be there. Oh,
17 wait, one more. Yep, we're finished.

18 Okay.

19 BRANDON: All right. I just got them back.
20 Let me check the portion out that I need to have you
21 sign. And I'm going to send this to you. It's going
22 to be titled PSLF. So this will be the document --
23 the document that you're going to take to your HR
24 department.

25 PATRICIA OLSON: Okay.

1 BRANDON: Okay. And then my direct line is
2 within my signature of the email that I'm sending to
3 you. It says direct line.

4 PATRICIA OLSON: Okay.

5 BRANDON: It gives my number. If you need
6 to contact me with help with the paperwork or anything
7 at all, always feel free to call me on my direct line,
8 okay?

9 PATRICIA OLSON: Okay. Thank you.

10 BRANDON: All right, yeah, it was good
11 talking to you, Patricia. So hold tight for a second
12 while I get you into them, and then, again, any
13 questions with the paperwork or help filing it or
14 whatever it may be, just give me a call so I can help
15 you. Okay?

16 PATRICIA OLSON: Sounds good. Thank you.

17 BRANDON: Okay. Thank you. Hold tight.

18 Let me get you in there.

19 (Pause.)

20 JESSE: Thanks for calling. You've reached
21 verification. This is Jesse speaking.

22 BRANDON: Hey, what's up, Jesse? I got
23 Patricia [REDACTED] on the phone. FEBCT is done. I
24 sent her the referral info, but they said they -- they
25 want you guys to go over that. And web portal, she's

1 all good. Everything is clean.

2 JESSE: All right, one second.

3 BRANDON: Are you not seeing it? I could
4 send it to you.

5 JESSE: All right, go ahead and put her
6 through.

7 BRANDON: Okay, you got her?

8 JESSE: Yeah.

9 BRANDON: All right. Three, two, one.

10 JESSE: Thanks for calling. You've reached
11 verification. This is Jesse speaking.

12 BRANDON: Hey, what's up, Jesse? I got
13 Patricia Eisenbarth on the phone. FEBCT is done. I
14 sent her the referral info, but they said they -- they
15 want you guys to go over that. And web portal, she's
16 all good. Everything is clean.

17 JESSE: All right, one second.

18 BRANDON: Are you not seeing it? I could
19 send it to you.

20 JESSE: All right, go ahead and put her
21 through.

22 BRANDON: Okay, you got her?

23 JESSE: Yeah.

24 BRANDON: All right. Three, two, one.

25 JESSE: Hello, Patricia?

1 PATRICIA OLSON: Hi.

2 JESSE: Hi, my name is Jesse. I'm with the
3 verifications department. I'm going to be doing your
4 verification here shortly. I just need to put you on
5 a quick hold while I gather all your documents real
6 quick.

7 PATRICIA OLSON: Sure.

8 JESSE: And I'll be back on the line so we
9 can verify all the information. Okay?

10 PATRICIA OLSON: Sounds good.

11 JESSE: All right. Thanks for your
12 patience.

13 (Pause.)

14 JESSE: Okay, Patricia?

15 PATRICIA OLSON: Yes.

16 JESSE: Okay, thanks for holding. So,
17 again, for the record, my name is Jesse, and today is
18 March 15th, 2016. And I am going to be recording this
19 call to confirm and verify the enrollment with
20 Ameritech Financial --

21 PATRICIA OLSON: Okay.

22 JESSE: -- as well as being able to activate
23 any necessary accounts to obtain access to your
24 student loan information. So please answer my
25 questions with a clear yes or correct.

1 PATRICIA OLSON: Okay.

2 JESSE: And in case we get disconnected,
3 please verify your phone number. The number I have on
4 file for you is [REDACTED]. Is that correct?

5 PATRICIA OLSON: That's correct.

6 JESSE: Okay. And do you have any alternate
7 number that you could also be reached?

8 PATRICIA OLSON: No, that's the only one.

9 JESSE: Okay. So if you have any questions
10 in regards to the information that we cover, it is my
11 job to simply transfer you back to your representative
12 for further clarification.

13 PATRICIA OLSON: Sounds good.

14 JESSE: And, first, do you consent to this
15 call being recorded or monitored?

16 PATRICIA OLSON: Yes.

17 JESSE: All right. So I got the information
18 here, Patricia, back from your account specialist.
19 Everything looks good on the application. I was able
20 to successfully log in to your FSA account. So your
21 login and the password, they both work.

22 I do see that your servicer is Fed Loans,
23 which I was also provided with the web portal, so I
24 was able to successfully log in to that as well. So
25 we know that that's already been established.

1 The next part from here will be the -- you
2 do need access to your computer. Do -- are you -- do
3 you have access to one right now?

4 PATRICIA OLSON: Yes.

5 JESSE: Okay.

6 PATRICIA OLSON: I do.

7 JESSE: So I'm just going to send you an
8 email to help you -- to help you register for -- with
9 the Ameritech Financial Fed -- referral program.

10 PATRICIA OLSON: Okay.

11 JESSE: Which is going to be easy. I'm just
12 going to send you the email. Once you receive that,
13 let me know, and then I'll walk you through the two
14 little steps so we can get that completed. So I'm
15 going to send it to you now.

16 PATRICIA OLSON: Okay.

17 (Pause.)

18 JESSE: All right, so I just sent that.

19 PATRICIA OLSON: I haven't -- get it, got
20 it. Let me check the junk.

21 JESSE: Okay.

22 PATRICIA OLSON: Nothing there. Did you
23 send it to the [REDACTED]?

24 JESSE: Yes. Let me try that one more time.
25 Maybe...

1 PATRICIA OLSON: I'll try and refresh.

2 Okay, there we go, Jesse.

3 JESSE: All right, awesome. So what you
4 want to do is just go ahead and -- we're going to go
5 ahead and open the email.

6 PATRICIA OLSON: All right, yep, okay.

7 JESSE: In the email, where you see your
8 name, pretty much at the top, if you scroll -- if you
9 just go down all the way to the bottom, you're going
10 to see two different PDFs attached to the email.

11 PATRICIA OLSON: Yes.

12 JESSE: Which kind of goes off the referral
13 program, kind of shows what you can use as far as
14 social media; you can use emails Facebook, Twitter,
15 (inaudible) suggest a referral, get shareable URLs and
16 things like that --

17 PATRICIA OLSON: Uh-huh.

18 JESSE: -- so you can get paid a \$25 credit
19 for every referral that calls in and signs up with us
20 pretty much.

21 PATRICIA OLSON: Right.

22 JESSE: And the second PDF, you're going to
23 find the referral program and questions and answers.
24 It pretty much goes over what everything is, what it
25 does and what benefits come with the program. So, I

1 mean, what I'm going to do now is just help you
2 register to the program. So instead of registering,
3 we're just going to log in. So right now, what you
4 want to do, if you look at the email at the top, where
5 it says how do I get started, I believe it's about the
6 third paragraph down.

7 PATRICIA OLSON: Okay. How do I get --
8 scroll back down?

9 JESSE: If you look there at the bottom,
10 towards your right-hand side, there's a link that says
11 referred that -- AmeritechFinancial.com.

12 PATRICIA OLSON: What -- what link am I
13 looking for?

14 JESSE: Right where it says how do I get
15 started, after that, it says It's easy after your
16 representative assists you in creating an account, log
17 in to, and we have that link that says "refer." That
18 AmeritechFinancial.com.

19 PATRICIA OLSON: Yes.

20 JESSE: And we just click on that one.

21 PATRICIA OLSON: (Inaudible).

22 JESSE: Yeah. It will take you directly to
23 the website.

24 PATRICIA OLSON: It's not, like, coming in
25 blue.

1 JESSE: Oh, it didn't come up -- I wonder
2 why --

3 PATRICIA OLSON: Un-nuh.

4 JESSE: -- that keeps happening. Let me see
5 if I can just send you the link real quick.

6 PATRICIA OLSON: Okay.

7 JESSE: Just by itself. I wonder why it's
8 doing that.

9 Okay, so I'm sending you the link now. It's
10 just -- it's just going to be by itself, so you can
11 just click on and then take you directly to the
12 website.

13 PATRICIA OLSON: Hmm.

14 JESSE: Sometimes you do have to hit the
15 refresh button.

16 PATRICIA OLSON: Okay.

17 JESSE: It's just weird. Sometimes you got
18 to --

19 PATRICIA OLSON: Okay. Okay, I got your
20 link.

21 JESSE: Okay, awesome.

22 PATRICIA OLSON: So I'm logging -- basically
23 it's telling me it needs to be blocked.

24 JESSE: Oh, it was? Okay, yeah, sometimes
25 that happens. Maybe that's why it's not coming up

1 (inaudible). Link on that email. And just let me
2 know when you get to the website.

3 PATRICIA OLSON: Okay.

4 JESSE: All right?

5 PATRICIA OLSON: (Inaudible) share with
6 family, friends, earn \$25, enter your email address.

7 JESSE: Yeah, so right there, instead of
8 registering, which is going to log in, I already put
9 all your information, so you're just going to want to
10 put your email address. That's going to be your
11 login, the whole --

12 PATRICIA OLSON: Okay. And what the
13 password is.

14 JESSE: The password we're going to use is
15 going to be the same one that you use for your FSA ID,
16 so it's going to be the [REDACTED].

17 PATRICIA OLSON: The [REDACTED]?

18 JESSE: Yeah. And then it's going to be all
19 capital letters, [REDACTED].

20 PATRICIA OLSON: [REDACTED].

21 JESSE: And then -- and then after the [REDACTED],
22 you're going to have number [REDACTED].

23 PATRICIA OLSON: Okay.

24 JESSE: [REDACTED].

25 PATRICIA OLSON: [REDACTED].

1 JESSE: [REDACTED].

2 PATRICIA OLSON: Okay.

3 JESSE: And then just go ahead and hit "log
4 in."

5 PATRICIA OLSON: Okay.

6 JESSE: The next page you're going to see is
7 going to be another picture with your hands making a
8 heart that says care enough to share.

9 PATRICIA OLSON: Email tokens?

10 JESSE: Yeah. So the email token should be
11 in your inbox as well now. It should say something
12 like confirmation email, and it's going to be a token
13 that's created out of numbers, letters, and a couple
14 of signs here and there. It's a very long number.

15 PATRICIA OLSON: And it's in my inbox?

16 JESSE: Yeah.

17 PATRICIA OLSON: In my email?

18 JESSE: Yeah. It should be there as a email
19 confirmation. Email.

20 PATRICIA OLSON: I don't see it (inaudible).
21 Okay. Oh, send me a link? Is that what I want to do?

22 JESSE: What was that?

23 PATRICIA OLSON: I opened up that
24 verification email, and it says send me a link or --

25 JESSE: Yeah.

1 PATRICIA OLSON: -- (inaudible).

2 JESSE: So you can -- yeah, so if it's not
3 provided there yet, it will -- you will receive it if
4 you -- if you go over there. Usually, what I tell my
5 clients is just to copy and paste the token and put it
6 back on the email, where it's asking for the token,
7 and then just hit confirm and then you'll be all done.

8 PATRICIA OLSON: Email verification request.
9 It's from your email. All right.

10 JESSE: All right? So once you have access,
11 like I said, you have different options on how to use
12 bringing up the search (inaudible). I mean, if you
13 don't want to try it, you're more than welcome to get
14 on Facebook and just hit it, on that Facebook link,
15 and it automatically posts that to your Facebook
16 account.

17 PATRICIA OLSON: Okay.

18 JESSE: Pretty much. If people do see that
19 information and they do have federal student loan
20 debt, they called in, they'll want -- they're going to
21 see your information in there, so they'll provide the
22 same account.

23 PATRICIA OLSON: Okay.

24 JESSE: We give you credit for that so you
25 get your \$25 credit first and the other benefits.

1 PATRICIA OLSON: Perfect.

2 JESSE: All right? So now that we have
3 established, the next part is the easy part. We're
4 just going to do the verification. And for this next
5 part, the only thing that you need to have available -
6 - I don't need you to provide it to me -- just so we
7 can verify that together, is your bank routing and
8 account number, as well as your driver's license and
9 ID card. Do you have that information (inaudible)?

10 PATRICIA OLSON: Mm-hmm. I already gave
11 that to him.

12 JESSE: Yeah. Like I said, I don't need you
13 to provide it to me; I just need you to have it
14 available so we could verify that information and make
15 sure that everything is accurate.

16 PATRICIA OLSON: Okay.

17 JESSE: All right? So I'm going to go ahead
18 and start the recording so we can wrap this up.

19 All right. So I'm speaking with Patricia
20 [REDACTED]; is that correct?

21 PATRICIA OLSON: Correct.

22 JESSE: Last name spelled [REDACTED]
23 [REDACTED], correct?

24 PATRICIA OLSON: Correct.

25 JESSE: And, Patricia, do you have a former

1 last name, or has that always been your last name?

2 PATRICIA OLSON: That's my last name. I
3 have a new last name. It's Olson.

4 JESSE: Alten [sic], okay. And your address
5 is at [REDACTED] --

6 PATRICIA OLSON: [REDACTED].

7 JESSE: -- the zip code -- [REDACTED].
8 The zip code is [REDACTED]. Is that correct?

9 PATRICIA OLSON: Correct.

10 JESSE: Okay. And your date of birth is
11 [REDACTED], correct?

12 PATRICIA OLSON: Correct.

13 JESSE: Okay. And your Social Security
14 number is XXX-XX-XXXX, correct?

15 PATRICIA OLSON: Correct.

16 JESSE: Okay. And your -- I have listed
17 here that your employer is [REDACTED]
18 [REDACTED], and your occupation there is surgical
19 technologist; is that correct?

20 PATRICIA OLSON: That's correct.

21 JESSE: Okay. And just to confirm, I see
22 that your adjusted gross income is [REDACTED], correct?

23 PATRICIA OLSON: Correct.

24 JESSE: And your driver's license or ID
25 card, the state and number is XXXXXXXXXXXXXXX, and that

1 was issued in the State of [REDACTED]. Is that correct?

2 PATRICIA OLSON: That's -- yes, that's
3 correct.

4 JESSE: Okay. And just to confirm, I see
5 that your stated family size is four. Is that
6 correct?

7 PATRICIA OLSON: Correct.

8 JESSE: And to verify that you provided us
9 that the appropriate SAID and the password, I have
10 your user name listed as [REDACTED], and that
11 is with a capital [REDACTED] and a capital [REDACTED]. The password, I
12 have it listed as the [REDACTED], capitalized letters
13 [REDACTED], number [REDACTED]. Is that correct?

14 PATRICIA OLSON: That wasn't the number I --
15 yeah, that's correct.

16 JESSE: Okay. And, Patricia, you were
17 informed and understand that the purpose of this call
18 is to confirm your acceptance of the financial
19 analysis and evaluation that you received, the
20 financial education benefits center program
21 enrollment, the student loan financial education kit,
22 and the Ameritech student loan document preparation
23 service agreement. Is that correct?

24 PATRICIA OLSON: Correct.

25 JESSE: Okay. And the email address that

1 you're using today to submit your application is
2 [REDACTED]@hotmail.com. Is that correct?

3 PATRICIA OLSON: That's correct.

4 JESSE: All right. And I see that your
5 total estimated month -- estimated federal student
6 loan debt amount that is being processed is [REDACTED].
7 Is that correct?

8 PATRICIA OLSON: That's correct.

9 JESSE: Okay, Patricia, just so you are
10 aware, the following payment information that we are
11 about to discuss (inaudible) is just an itemized
12 summary of what you are -- you were quoted during your
13 consultation with your account specialist, so there's
14 nothing in addition. I'm just going to be itemizing
15 the payments and breaking them down, including the
16 dates that those payments are being deducted from your
17 account. Just keep in mind that everything adds up to
18 exactly what Brandon told you. And we're going to
19 begin with your monthly payment.

20 So just to sum up, you understand that your
21 total estimated monthly payment explained to you by
22 your account specialist will be \$128.81, of which you
23 will pay \$27.81 directly to your student loan service
24 provider as your new qualified monthly payment; and
25 \$99 for the monthly benefits center program from your

1 checking account ending in XXXX. Is that correct?

2 PATRICIA OLSON: That's correct.

3 JESSE: And for your monthly program
4 payments, your bank's name as it appears is Heritage
5 Federal Credit Union; is that correct?

6 PATRICIA OLSON: That's correct.

7 JESSE: All right, and I have your bank
8 routing number as XXXXXXXX. Is that correct?

9 PATRICIA OLSON: That's correct.

10 JESSE: And I have the bank account number
11 as XXXXXXXX; is that correct?

12 PATRICIA OLSON: That's correct.

13 JESSE: All right. And, Patricia, you were
14 informed by your account specialist that part of this
15 verification was to confirm your acceptance of the
16 financial analysis and evaluation you received,
17 including the financial education benefits center
18 program, enrollment in the student loan financial
19 education kit, and that you are scheduled to be
20 charged as follows. There's a \$100 enrollment fee
21 that is scheduled to be drafted beginning April 14th,
22 2016; then payments of \$99 per month that are also
23 beginning on April 14th, 2016 from your checking
24 account ending in XXXX. Is that correct?

25 PATRICIA OLSON: That's correct.

1 JESSE: Okay. And you were also informed by
2 your account specialist that this verification is to
3 confirm your acceptance of the Ameritech Financial
4 Federal Student Loan document preparation service
5 agreement in the amount of 1,000, and this amount is
6 scheduled to be charged as follows. It begins with a
7 payment of \$100 that is scheduled to be drafted from
8 the account on May 15th -- I'm sorry, May 14th, 2016,
9 and continuing for nine additional months, ending on
10 February 14th of 2017, also from your checking
11 account. Is that correct?

12 PATRICIA OLSON: That's correct.

13 JESSE: All right, Patricia. And you
14 understand that the charges we've discussed are not
15 for any other product or service, nor will any portion
16 of these amounts be disbursed to any of your creditors
17 or your student loan service provider. Is that
18 correct?

19 PATRICIA OLSON: That's correct.

20 JESSE: Okay. And you were informed and
21 understand that you will be required to provide
22 Ameritech Financial with a copy of your most recently
23 filed full tax return and most recent pay stubs and
24 all documents should be emailed, faxed, or mailed back
25 to us. Is that correct?

1 PATRICIA OLSON: That's correct.

2 JESSE: All right. And just to confirm, I
3 see that your tax filing status is [REDACTED];
4 is that correct?

5 PATRICIA OLSON: Correct.

6 JESSE: Okay. And, Patricia, you confirmed
7 that the loans you have represented to Ameritech
8 Financial are all federal loans and backed by the U.S.
9 Department of Education. You've also been advised
10 that we will not be processing any private student
11 loans you may have, correct?

12 PATRICIA OLSON: Correct.

13 JESSE: All right. And just to confirm your
14 loan status, I see there that your loans are
15 consolidated. Is that correct?

16 PATRICIA OLSON: They are consolidated?

17 JESSE: That is correct.

18 PATRICIA OLSON: No. I don't believe they
19 are. Are they?

20 JESSE: That's what it shows on the FSA.

21 PATRICIA OLSON: Hmm. Okay, yes, I guess
22 they are.

23 JESSE: Okay, so that is a yes?

24 PATRICIA OLSON: Sure.

25 JESSE: I need a yes or a correct.

1 PATRICIA OLSON: Yes.

2 JESSE: Okay. And, Patricia, you were
3 informed by your account specialist that you may
4 receive calls and/or mail correspondence from your
5 student loan servicer, and this is while the
6 applications are being processed, and that this is
7 normal during your transition into the program so you
8 get some lender communication overlap through your
9 consolidation period. Is that correct?

10 PATRICIA OLSON: That's correct.

11 JESSE: Okay. And you are aware that
12 Ameritech Financial is assisting you in qualifying for
13 one or multiple different government-backed monitor
14 and regulated federal student loan assistance programs
15 through the U.S. Department of Education, which will
16 allow you to modify your current loan situation so you
17 may receive the maximum benefit available to you under
18 federal regulation and guidance. Is that correct?

19 PATRICIA OLSON: That's correct.

20 JESSE: All right. You were also informed
21 and understand that Ameritech Financial does not
22 directly assist you in obtaining credit, a loan, or
23 improving your credit rating, correct?

24 PATRICIA OLSON: Correct.

25 JESSE: Okay. And you were also informed

1 and understand that Ameritech Financial is not a
2 credit repair service organization, a consumer credit
3 counseling agency, a debt settlement company, a
4 licensed real estate agency, a law firm, your tax
5 adviser, your student loan service provider, a
6 government agency or affiliated with any such
7 companies, individual or agencies, is that correct?

8 PATRICIA OLSON: That's correct.

9 JESSE: All right. You were also informed
10 that Ameritech Financial is not responsible for and
11 whenever collecting any of your funds in order to make
12 payments directly to any of your lenders, and that
13 Ameritech Financial will never make payments or
14 advance money for any purpose on your behalf; is that
15 correct?

16 PATRICIA OLSON: Correct.

17 JESSE: And you acknowledge that you
18 received electronically a copy of your receipt,
19 agreement, and privacy policy from Ameritech
20 Financial; is that correct?

21 PATRICIA OLSON: That's correct.

22 JESSE: All right. And importantly you were
23 informed and understand that Ameritech Financial will
24 be communicating with you via email and telephone
25 regarding information we may need to further process

1 your file or update the account; is that correct?

2 PATRICIA OLSON: That's correct.

3 JESSE: All right. And do you accept this
4 agreement?

5 PATRICIA OLSON: Yes.

6 JESSE: All right. Lastly, and more
7 importantly, from this point moving forward, we do ask
8 that you please direct any questions or concerns you
9 may have regarding your account to our customer
10 service department. As a valued client, their role is
11 to serve your every need and provide you with
12 superior, 100 percent total client satisfaction. They
13 are here to assist you Monday through Friday from 8:00
14 a.m. to 5:00 p.m., Pacific Standard Time. They can be
15 reached at 1-800-792-8621, extension number 0, or via
16 email at customer.service@AmeritechFinancial.com.

17 And this information here, Patricia, will
18 also come to you via email at the conclusion of the
19 verification, so you have that information handy in
20 case you need to get in touch with us. But the last
21 thing, if you're interested, I just want to know if
22 you wanted us to put you in touch with one of our
23 lender partners that specializes in working with folks
24 that have student loan debt and are seeking to
25 refinance their home mortgage or purchase a home in

1 the near future.

2 PATRICIA OLSON: No, thank you. I'm good.

3 JESSE: All righty. So let me stop the
4 recording. All right, Patricia, we're done with the
5 verification process. Keep an eye out for that email
6 that should arrive shortly. But other than that, do
7 you have any questions for your representative before
8 I let you go?

9 PATRICIA OLSON: I don't -- I don't think
10 so. I think I'm good.

11 JESSE: Yeah? Okay. Congratulations on
12 your savings, and enjoy the rest of your day.

13 PATRICIA OLSON: Thanks, bye.

14 JESSE: All right. Thank you.

15 (The call was concluded.)

16 (The recording was concluded.)

17

18

19

20

21

22

23

24

25

1 CERTIFICATE OF TRANSCRIPTIONIST

2
3
4 I, Sara J. Vance, do hereby certify that the
5 foregoing proceedings and/or conversations were
6 transcribed by me via CD, videotape, audiotape or
7 digital recording, and reduced to typewriting under my
8 supervision; that I had no role in the recording of
9 this material; and that it has been transcribed to the
10 best of my ability given the quality and clarity of
11 the recording media.

12 I further certify that I am neither counsel
13 for, related to, nor employed by any of the parties to
14 the action in which these proceedings were
15 transcribed; and further, that I am not a relative or
16 employee of any attorney or counsel employed by the
17 parties hereto, nor financially or otherwise
18 interested in the outcome of the action.

19
20
21 DATE: 6/7/2017

22 SARA J. VANCE, CERT
23
24
25

Stiner Attachment CC

1 OFFICIAL TRANSCRIPT PROCEEDING

2 FEDERAL TRADE COMMISSION

3

4

5 MATTER NO. 1723027

6 TITLE AMERICAN FINANCIAL BENEFITS CENTER

7 DATE RECORDED: MARCH 7, 2016

TRANSCRIBED: JUNE 5, 2017

8

PAGES 1 THROUGH 71

9

10

11

TELEPHONE CONVERSATION BETWEEN WEBSTER/KEVIN

12 AND DALE AND SUSAN OLMSTEAD

FTC-BBB-00344

13

14

15

16

17

18

19

20

21

22

23

24 For The Record, Inc.

25 (301) 870-8025 - www.ftrinc.net - (800) 921-5555

FEDERAL TRADE COMMISSION

I N D E X

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

RECORDING:	PAGE:
Conversation with Webster	4
Conversation with Kevin	41
Conversation with Webster	55
Conversation with Kevin	65

FEDERAL TRADE COMMISSION

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

In the Matter of:)
American Financial Benefit) Matter No. 1723027
Services)
-----)

March 7, 2016

The following transcript was produced from a digital file provided to For The Record, Inc. on May 19, 2017.

1 P R O C E E D I N G S

2 - - - - -

3 CONVERSATION BETWEEN WEBSTER AND DALE & SUSAN OLMSTEAD

4 RECORDING: Hello, please leave a message after
5 the tone.

6 WEBSTER: Hello, this is Webster with the
7 student loan enrollment department. We did have our
8 appointment for 9:00 a.m. and I do apologize for that --
9 oh, hello?

10 DALE OLMSTEAD: Yeah, I'm here.

11 WEBSTER: Oh, hello. How are you doing today?

12 DALE OLMSTEAD: Good. This caller ID just said
13 toll-free --

14 WEBSTER: Oh, I understand.

15 DALE OLMSTEAD: -- and I don't like to answer
16 unless I know who it is.

17 WEBSTER: Oh, no problem, yeah. Sorry about
18 that. My morning meeting actually ended up running a
19 little bit over. It's just some new changes we're making
20 here, that's all.

21 DALE OLMSTEAD: Okay.

22 WEBSTER: All righty. So I did want to go
23 ahead and follow up with you starting off. Did you have
24 any questions or anything that you may have thought of
25 since the last time you talked that I could answer for

1 you?

2 DALE OLMSTEAD: Is there any other additional
3 questions you had?

4 Okay. I guess once we enroll, we'd just like
5 to know when the payments would start.

6 WEBSTER: Right. So I can put it out -- the
7 first thing -- I can put it out for the 15 days for the
8 \$407. I can put that out as far as 15 days. I didn't
9 know if -- have you already happened to make your payment
10 for your standard loan, the 410 payment yet?

11 DALE OLMSTEAD: No.

12 WEBSTER: All right. Well, if that's the case,
13 usually what we suggest is if you've already been making
14 your standard repayment and have it scheduled where
15 you're just making autodraft or anything similar to that
16 each month, then you can stick with that, or like I said
17 we can adjust it within the next 15 days, whatever day
18 works the best for you.

19 DALE OLMSTEAD: Okay. See, once we're
20 enrolled, 15 days, we start making payments on it.

21 WEBSTER: Yeah. So I can put the -- so
22 basically I can -- you can pick a day within 15 days. So
23 it can be up to 15 days out, and it will be that day on
24 which the payment is taken out. So that's when it would
25 begin.

1 DALE OLMSTEAD: Okay. As long as it's within
2 that 15-day window --

3 WEBSTER: Yeah.

4 DALE OLMSTEAD: Okay.

5 WEBSTER: Then you can pick whatever. However,
6 in order to finish the application, like I said, there
7 was a few more necessary steps again in the process to go
8 over. So basically the things that are still left to be
9 done in order to complete the application is we're just
10 going to be -- I do have to finish up the application.
11 So social, date of birth.

12 I do need two references. The rule for the
13 references is they just can't live with you and they
14 cannot live with each other. So two separate ones there.
15 Picking a payment date for you, and then just really
16 going over a rough budget with you, as well as verifying
17 those loans. This actually sounds like a lot, but it can
18 be a -- it can be a quick process sometimes, actually.

19 DALE OLMSTEAD: Yeah, because a lot of times
20 with it being, like, three different loans right now --

21 WEBSTER: Mm-hmm.

22 DALE OLMSTEAD: -- having her date of birth and
23 her Social Security will -- you'll be able to just look
24 that up directly. Right?

25 WEBSTER: You said look at what directly?

1 DALE OLMSTEAD: The -- what her loan amounts
2 really are and --

3 WEBSTER: Mm-hmm, yeah. So through that social
4 and the date of birth, I'm actually -- that will allow me
5 to go ahead and access the federal database so that,
6 yeah, we can get those exact loan amounts. However, the
7 quote will remain the same, what I quoted you is still
8 going to stay the same.

9 DALE OLMSTEAD: Okay.

10 WEBSTER: Yeah. So I didn't know if you were
11 with her or if you were ready to go ahead and continue on
12 with the application process, or --

13 DALE OLMSTEAD: Yeah, just a second. We'll put
14 you on speaker phone. That way she can hear everything
15 that we're talking about.

16 WEBSTER: All right. No problem, sir.

17 DALE OLMSTEAD: Okay.

18 WEBSTER: All righty. So the next thing that
19 we are going to need to do is just to get together two
20 references. And, like I said, for the references, the
21 rule is they just can't live with you and they must live
22 separate from each other. The information we need
23 regarding them is just first/last name, their address,
24 their phone number and then what relationship they have
25 with you.

1 DALE OLMSTEAD: Oh --

2 WEBSTER: And it can be work addresses. I
3 usually don't say this, but we don't send them any mail.
4 So it can be an old address or anything of that such.

5 SUSAN OLMSTEAD: I'm going to have to work on
6 that one.

7 WEBSTER: All righty.

8 SUSAN OLMSTEAD: The two cannot be under the
9 same roof?

10 WEBSTER: Hmm.

11 DALE OLMSTEAD: I know what you're thinking,
12 Greg and Sammie.

13 SUSAN OLMSTEAD: Uh-huh.

14 WEBSTER: Yeah, I can make that work. What
15 I'll have to do is I'll have to put suite 1, and then
16 I'll put the other one in suite 2. So it will appear one
17 in suite number one, another one in suite number two, but
18 I can work that.

19 SUSAN OLMSTEAD: Okay. Well, I don't know the
20 address right at this time.

21 WEBSTER: All right. That's no problem. We
22 will need to finish with the application, however, we can
23 always go back to that. I guess the next part we should
24 go ahead and do is I can go ahead and verify the loans.

25 DALE OLMSTEAD: Okay.

1 WEBSTER: So the first thing I'm going to need
2 for that is date of birth.

3 DALE OLMSTEAD: XX/XX/XX.

4 WEBSTER: And then driver's license or ID
5 number and the state in which it was issued.

6 DALE OLMSTEAD: Hold on a second. She had to
7 dig out her driver's license again.

8 WEBSTER: Oh, no problem.

9 DALE OLMSTEAD: Okay. All right. It's a
10 [REDACTED] driver's license.

11 WEBSTER: All righty.

12 DALE OLMSTEAD: It's the letter X-XXX --

13 WEBSTER: Mm-hmm.

14 DALE OLMSTEAD: -- XXX-XXX-XXX.

15 WEBSTER: And then lastly, Social Security
16 number.

17 DALE OLMSTEAD: Okay. Her Social Security
18 number, XXX-XX-XXXX.

19 WEBSTER: All righty. No problem. Just let me
20 go ahead and get on the database and (inaudible). Give
21 me one moment. It's going to be -- I just need to do
22 some rough typing over here.

23 DALE OLMSTEAD: Okay.

24 WEBSTER: One question I do have, is there a
25 separate e-mail address for which I can go ahead and set

1 up the account? Just because you said that you did have
2 student loans as well, correct, Dale?

3 DALE OLMSTEAD: Yes.

4 WEBSTER: The reason is, if I set it up under
5 your e-mail address, if we do go ahead and enroll your
6 loans in the program, they are eligible. I'll have to
7 have a different e-mail address to register yours for
8 because they can't work off the same e-mail, sadly.

9 DALE OLMSTEAD: Okay. I've got a gmail
10 account.

11 WEBSTER: All right. No problem. So I can use
12 a gmail account for students -- her loans, or I can use
13 your AT&T one. It's just one of them is going to have to
14 be used for hers and then another one for yours.

15 DALE OLMSTEAD: Right. Well, hers you can go
16 ahead and use my AT&T.

17 WEBSTER: All righty. Hmm. All right. I'm
18 going to put you on a brief hold while I finish setting
19 up this account, and I'm going to grab my underwriter so
20 he can approve the account setup and I'll be right back.
21 All righty?

22 DALE OLMSTEAD: All right.

23 (Brief pause.)

24 WEBSTER: All right. Sorry about that hold
25 there, you guys. I did need, Susan, your middle initial.

1 SUSAN OLMSTEAD: E.

2 WEBSTER: Was that D as in David?

3 DALE OLMSTEAD: No, E as in echo.

4 WEBSTER: Oh, all righty. No problem. The
5 only thing that I see here is you guys have a P.O. Box.
6 What would be the actual physical address?

7 DALE OLMSTEAD: [REDACTED].

8 WEBSTER: And that's going to be in [REDACTED],
9 [REDACTED]?

10 DALE OLMSTEAD: Yes.

11 WEBSTER: All righty. And that's [REDACTED]?

12 DALE OLMSTEAD: Yes, it is.

13 WEBSTER: All right. So what's going to come
14 up next is it's going to be a set of security questions.
15 There's not much to this, really. It's just four of
16 them. Let me go ahead and get set up right now.

17 So, like I said, it's going to be four security
18 questions. It's just for by any chance you're ever
19 locked out of the account. The first one is just being
20 what city were you born in.

21 SUSAN OLMSTEAD: [REDACTED].

22 WEBSTER: You said [REDACTED]?

23 DALE OLMSTEAD: [REDACTED].

24 SUSAN OLMSTEAD: [REDACTED].

25 WEBSTER: [REDACTED]. My apologies.

1 SUSAN OLMSTEAD: That's fine.

2 WEBSTER: And then what color was your first
3 car?

4 SUSAN OLMSTEAD: [REDACTED].

5 WEBSTER: All right. Next is mother's middle
6 name.

7 SUSAN OLMSTEAD: The name --

8 WEBSTER: I'm sorry, mother's maiden name. I
9 do apologize.

10 DALE OLMSTEAD: [REDACTED].

11 WEBSTER: And then your middle name.

12 SUSAN OLMSTEAD: Mine?

13 WEBSTER: Yes, ma'am.

14 SUSAN OLMSTEAD: [REDACTED].

15 WEBSTER: All righty. And then lastly it's
16 just any significant date in your life, like a month,
17 date, year, and it's just in case you access the
18 information by phone.

19 DALE OLMSTEAD: [REDACTED].

20 WEBSTER: Okay. Got it. Perfect. All right.
21 And I'm just inputting this information right now.
22 That's the only reason I'm so quiet.

23 DALE OLMSTEAD: We kind of figured that.

24 WEBSTER: All righty. Let me see what we have
25 here. All right. Okay. So [REDACTED] -- so looking at the

1 loans right now, they're on a good status, plus -- so
2 there's about \$ [REDACTED] total on those student loans.

3 DALE OLMSTEAD: Okay.

4 WEBSTER: What was that?

5 DALE OLMSTEAD: Okay. We're making notes --

6 WEBSTER: Oh, no problem, no problem. All
7 right. So everything is with Navient. I just wanted to
8 make sure that's the only one. Yeah.

9 All righty. So the last thing that I'm just
10 going to need to check is with Navient. So did you
11 already have an online web portal set up with that
12 company?

13 SUSAN OLMSTEAD: No.

14 DALE OLMSTEAD: No.

15 WEBSTER: All righty. No problem.

16 SUSAN OLMSTEAD: Did you say, though, that they
17 might send a bill to be paid?

18 WEBSTER: No. They shouldn't necessarily be
19 sending it. After looking over -- they may send one. It
20 shouldn't be anything high because it looks like the
21 majority of your loans actually is in that forbearance.
22 Maybe soon. Like I said, I'll know once I look on here
23 as far as it gives me more of an updated status on your
24 loan. That's why we check with the loan servicer
25 usually.

1 SUSAN OLMSTEAD: Okay.

2 WEBSTER: Yeah. But, like I said, as far as
3 the federal database is concerned, the majority of loans
4 are in that forbearance period. So -- all right. All
5 right. Let's see, let's see, let's see. So, yeah, there
6 is some payments due. Yeah, total amount is \$771.74, is
7 what they're saying is due right now.

8 DALE OLMSTEAD: I thought so, too.

9 WEBSTER: All right. I'm hoping that does
10 check out. All right. So the next thing that I'm just
11 going to need to go over with you, this sounds pretty
12 simple. It's just a rough budget to see what your
13 monthly expenses are. So it's monthly totals for each of
14 the following. The first one is going to be rent or
15 mortgage each month.

16 SUSAN OLMSTEAD: [REDACTED].

17 WEBSTER: All righty. The next would be
18 electric bill.

19 SUSAN OLMSTEAD: Ooh, about [REDACTED].

20 WEBSTER: All right. Do you happen to have a
21 gas bill?

22 SUSAN OLMSTEAD: Yeah. We are on a budget for
23 that, and that's [REDACTED].

24 WEBSTER: All righty. No problem. Next would
25 be cell phone bill.

1 SUSAN OLMSTEAD: I don't have one.

2 DALE OLMSTEAD: No. I've got a pre-paid and
3 that's [REDACTED] a month.

4 WEBSTER: No problem. Groceries each month?

5 SUSAN OLMSTEAD: (Laughing).

6 WEBSTER: And these are just rough estimates,
7 so you can round up or down.

8 SUSAN OLMSTEAD: Close to [REDACTED] a month.

9 WEBSTER: All righty. Car payments each month?

10 DALE OLMSTEAD: About [REDACTED].

11 WEBSTER: So [REDACTED], all righty. And then auto-
12 related expenses such as gas, oil, tuneups, tires, just
13 do not include auto insurance, however.

14 DALE OLMSTEAD: Rough estimate, we're talking
15 the distance I drive, it's -- I figure about [REDACTED] a
16 month.

17 WEBSTER: All righty. And how much is auto
18 insurance each month?

19 SUSAN OLMSTEAD: [REDACTED].

20 WEBSTER: And credit cards each month, if you
21 have any?

22 SUSAN OLMSTEAD: Don't have any.

23 DALE OLMSTEAD: None.

24 WEBSTER: All righty. Personal care each
25 month, so toiletries and things as such.

1 DALE OLMSTEAD: Normally we get that right
2 along with the groceries, so...

3 WEBSTER: No problem. Entertainment each
4 month, such as cable, satellite, internet bill, going out
5 to eat, any vacations or trips or anything like that?

6 How much?

7 SUSAN OLMSTEAD: Internet, and that's like [REDACTED]
8 a month.

9 DALE OLMSTEAD: Yeah.

10 WEBSTER: I don't know if you go out to the
11 cinema, that's included as well.

12 SUSAN OLMSTEAD: No, we don't.

13 DALE OLMSTEAD: Un-nuh. We have to live on
14 such a tight budget.

15 WEBSTER: Mm-hmm. So about how much was that
16 for entertainment total, then, once the cable and
17 satellite was configured in?

18 DALE OLMSTEAD: Maybe [REDACTED] a month.

19 WEBSTER: All righty. And, so, the last one is
20 just miscellaneous expenses, so things you feel you pay
21 each month that I haven't yet included it.

22 DALE OLMSTEAD: Just my student loans.

23 WEBSTER: Right, and about how much would that
24 be?

25 DALE OLMSTEAD: That would be about 240.

1 WEBSTER: 240? All right, no problem.

2 All right. I'll try to do this again.

3 All righty. Okay. So the next thing that
4 we're just going to need to do, set up that payment date.
5 And like I said, that's just for the -- anywhere from --
6 I can put it as far as 15 days out. What would be
7 roundabout a good date for you in that time frame?

8 DALE OLMSTEAD: Oh, I need to look at a
9 calendar here real quick.

10 WEBSTER: No problem.

11 So I can go out as far as the March 22nd.

12 DALE OLMSTEAD: Yeah, that's -- yeah, that's --
13 that would be a good date.

14 WEBSTER: March 22nd?

15 DALE OLMSTEAD: Yes.

16 WEBSTER: All right, no problem.

17 And the next thing, right before collecting
18 those references, would just be billing information, so
19 the active checking or savings account. And the first of
20 those would just be the bank name that it's associated
21 with.

22 DALE OLMSTEAD: Okay. Independent Bank of West

23 [REDACTED].

24 WEBSTER: You said Independent Bank, plus

25 [REDACTED]?

1 DALE OLMSTEAD: Yes. But on the check, it just
2 says Independent Bank, so...

3 WEBSTER: No problem. All right.

4 And then so this is going to be -- this is
5 going to be a checking account, correct?

6 DALE OLMSTEAD: Yes.

7 WEBSTER: All right. Okay. And then it says
8 the routing number is -- is it XXXXXXXXX?

9 DALE OLMSTEAD: Yes.

10 WEBSTER: All right (inaudible). And lastly
11 would just be the account number.

12 DALE OLMSTEAD: Okay. It's XXXXXXXX.

13 WEBSTER: All righty. No problem. All right.
14 Yeah. So at this point, the last thing that really needs
15 to be done is just going to be those references. And I
16 know that can be kind of difficult to come up with, so if
17 you have a first and last name and a city/state, just the
18 city or state that they live in, we can go ahead and
19 figure something out as far as the specific address goes.

20 DALE OLMSTEAD: Okay. [REDACTED].

21 WEBSTER: Uh-huh.

22 DALE OLMSTEAD: That's [REDACTED].

23 WEBSTER: All right. And then what is going to
24 be the relationship?

25 SUSAN OLMSTEAD: Son.

1 DALE OLMSTEAD: Son.

2 WEBSTER: And lastly a phone number?

3 DALE OLMSTEAD: Give me just a second here. I
4 can look it up.

5 It's [REDACTED] --

6 WEBSTER: Mm-hmm.

7 DALE OLMSTEAD: -- [REDACTED].

8 WEBSTER: All righty, perfect. And then for
9 his address, I just went ahead and used the Village of
10 [REDACTED] or City of [REDACTED] as a (inaudible) and that's
11 just [REDACTED], so real general.

12 DALE OLMSTEAD: Okay.

13 WEBSTER: And that's just the city, board, I
14 guess, address, which technically all residents can claim
15 as their address, so...

16 DALE OLMSTEAD: All right.

17 WEBSTER: [REDACTED]. Perfect.

18 And then for reference number two?

19 DALE OLMSTEAD: [REDACTED].

20 WEBSTER: You said [REDACTED]?

21 DALE OLMSTEAD: Yes.

22 WEBSTER: All right. And then relationship?

23 DALE OLMSTEAD: Daughter-in-law.

24 WEBSTER: And is she -- okay, she's -- is she
25 the one that is married to [REDACTED]?

1 DALE OLMSTEAD: Yes.

2 WEBSTER: Let me see what I can do.

3 (Inaudible). All right. And, so, I just put a separate
4 address for her. So hers is [REDACTED],
5 [REDACTED].

6 DALE OLMSTEAD: Okay.

7 WEBSTER: And the next is her -- a good phone
8 number for her.

9 DALE OLMSTEAD: All right. It's [REDACTED].

10 WEBSTER: Mm-hmm.

11 DALE OLMSTEAD: [REDACTED].

12 WEBSTER: Mm-hmm.

13 DALE OLMSTEAD: [REDACTED].

14 WEBSTER: All righty. No problem. So I'm
15 going to look over everything, make sure I have
16 everything. One moment. So what you will need to do,
17 you're going to have to log in to email so I can send you
18 documentation through there.

19 DALE OLMSTEAD: Okay.

20 WEBSTER: And all this is documentation. I'm
21 not sure. Are you familiar with DocuSign at all?

22 DALE OLMSTEAD: No.

23 WEBSTER: No problem. All right, so, all it is
24 is electronic document signature. So what's going to
25 happen is you'll see an email from me, and then when you

1 open it up, you're going to be able to click on a link
2 that lets you view the documents. And once you will,
3 you'll need to adopt a signature. And once you adopt
4 that signature, it will allow you to go through and begin
5 signing with a generated initial and signature.

6 And once you're done with that, I'm going to be
7 able to get you over to our verification team, and
8 they'll just verify the information with you to make sure
9 everything on the application is good to go, and then
10 you'll be on your way to saving that money.

11 DALE OLMSTEAD: All right. Yeah, that -- that
12 sounds right there.

13 WEBSTER: All right.

14 DALE OLMSTEAD: Saving money is always a good
15 thing.

16 WEBSTER: Right. Who wouldn't be happy with
17 saving a substantial amount of money, right?

18 DALE OLMSTEAD: Right.

19 WEBSTER: All righty. And, so, I'm sending
20 them -- those documents over right now.

21 DALE OLMSTEAD: Okay. I'm getting my computer
22 up.

23 WEBSTER: No problem. All righty. So that
24 just should have sent to your email (inaudible) be there.

25 DALE OLMSTEAD: Yeah, it's there.

1 WEBSTER: Yeah. So you're just going to want
2 to open that up, and then once it's there, you're going
3 to click the yellow "review documents" link.

4 DALE OLMSTEAD: Okay.

5 WEBSTER: All right, no problem. And, so, once
6 you do that and made a DocuSign (inaudible) you're going
7 to have to click -- check a box that says "I consent to
8 electronic records and signatures."

9 DALE OLMSTEAD: It's taking a minute here to
10 come up.

11 WEBSTER: No problem. Just go ahead and let me
12 know when it loads.

13 DALE OLMSTEAD: Okay.

14 Looks like I got everything here.

15 WEBSTER: And, so, has that DocuSign loaded for
16 you?

17 DALE OLMSTEAD: Yes.

18 WEBSTER: All right. So were you able to click
19 the "I consent to electronic records and signatures?"

20 DALE OLMSTEAD: Yes, I did. I just did that.

21 WEBSTER: All righty, yeah. So from there, you
22 should be able to click continue, and then that first
23 page should load on the screen. Did that already happen?

24 DALE OLMSTEAD: Yes, it did.

25 WEBSTER: Great. So we can just go through

1 those and review those for accuracy. There's four things
2 that I really am adamant about highlighting as
3 (inaudible) it's very important is going to be, one,
4 privacy policy; two, the complaint policy; three, the
5 cancellation policy; and, four, of course, the big one,
6 which is going to be the program payment.

7 The first thing I will have to go over is going
8 to be the first page saying required documents and
9 instructions. Those are very important, so that's going
10 to be pages 1 and 2. Page 1 is going to be called a
11 required documents and instructions, and that lists the
12 documents that you're going to need to be printed,
13 signed, and then returned. It's very important that you
14 do get those documents returned in a timely manner. So
15 please try to make that a point and get that knocked out
16 for me.

17 Now, we do require pay stubs covering your most
18 recent month of pay, and then whichever happens to be
19 your most recently filed tax return, as well as a few
20 other forms that we do provide once you're done with the
21 signing process. And then page 2 is also going to be
22 titled How to Return Documents. And that provides clear
23 instructions on how to return those documents to
24 Ameritech. Scanning and emailing everything in PDF
25 format is the preferred method; however, you can fax it

1 or standard mail it as well if necessary.

2 DALE OLMSTEAD: Okay.

3 WEBSTER: All right. And, so, the next thing
4 you're going to see is the first two pages of federal
5 forms titled Public Service Loan Forgiveness. Those ones
6 are used if you worked in a public service or sector;
7 however, you can ignore these forms for now because they
8 don't apply to us (inaudible) situation.

9 After that's going to be the IVR forms, and
10 those are the federal forms that are going to be used by
11 the Department of Education. For those pages, I went
12 ahead and checked appropriate boxes to prove how we are
13 referring to -- or how we're proving your income.

14 After that is going to be something called a
15 general forbearance request. And we don't want you
16 making any double payments, so we do freeze the accounts
17 while we do the necessary work to complete the program
18 enrollments. The process is about 30 days, so depending
19 on your billing cycle, your servicer may contact you
20 regarding payment. If this happens, however, just let us
21 know. They're actually not realizing what's going on, so
22 save yourself some of the hassle of dealing with somebody
23 on that servicer level, and just keep us in the loop if
24 anything does come up. All right?

25 SUSAN OLMSTEAD: Yes.

1 DALE OLMSTEAD: Yes.

2 WEBSTER: All righty. Next after that is just
3 going to be the Ameritech Financial Details page, and
4 that page states that you're working with us and we are
5 in charge of properly preparing your documents and
6 paperwork throughout the duration of your loan.

7 DALE OLMSTEAD: Okay.

8 WEBSTER: And the last thing what you're going
9 to see is National Student Loan Data Systems access. You
10 may actually have saw that as the first page. However,
11 that page just states that you acknowledge that I used
12 the FSA or the federal database credentials to look up
13 your loans on this -- the database to consider the right
14 types of loan and that they do, indeed, qualify for the
15 programs.

16 Following that, you'll see something called
17 Ameritech Financial Doc Prep and Service Agreement, or
18 the blue page. And this is going to be the program. And
19 that page just reiterates the basic information I
20 gathered. You can -- if you could, you could go through
21 each section and make sure that everything is accurately
22 entered. And then just let me know if you do have any
23 questions as we go along throughout the contract as well.

24 So next I'm going to go over the four big
25 things that I mentioned, and that's going to be the

1 privacy policy first. And those state that we do not
2 share your information, and it is not used for any other
3 purpose other than what we discussed here today. The
4 only third parties that we directly work with on your
5 behalf are -- is going to be the Department of Education
6 and your loan servicer currently, so Navient.

7 And then next would be that cancellation
8 policy. And all that's saying is that this program is at
9 will. So any time you do wish to go back to your
10 standard repayment, that is entirely up to you. However,
11 who would want to go back to paying more money, I don't
12 know.

13 SUSAN OLMSTEAD: That's right.

14 DALE OLMSTEAD: Uh-huh.

15 WEBSTER: Next is the complaint policy, and
16 that page is just intended to provide you in writing all
17 the methods you have available to reach us if you need to
18 in order to file a complaint on my or the company's
19 behalf.

20 DALE OLMSTEAD: Okay.

21 WEBSTER: Next -- next big thing -- you can
22 scroll down to this one -- is going to be the program
23 payment. And, so, that one's actually going to be a
24 page, probably all the way down, third to the last --
25 really the last page, titled Global Client Solutions.

1 And then just let me know when you happen to
2 reach that page.

3 DALE OLMSTEAD: Scroll down quite a ways to get
4 it.

5 WEBSTER: Yeah, it is pretty far down there.
6 What's actually in there is a whole lot -- most of the
7 disclosures, as well as what we've already gone over,
8 because it is, of course, required. It makes sense to
9 have two copies, one for your records and one for ours.

10 DALE OLMSTEAD: Right. Okay. Dedicated
11 account agreement and application.

12 WEBSTER: Right.

13 DALE OLMSTEAD: That's where I'm at now.

14 WEBSTER: All right. Did you say you already
15 passed the Global Client Solutions? It should be in the
16 top left-hand corner, the little stamp. It's about the
17 third or fourth-to-last page.

18 DALE OLMSTEAD: Oh, okay. I might have --

19 WEBSTER: So if you can scroll --

20 DALE OLMSTEAD: -- scrolled too far. Okay,
21 Global Client Solutions?

22 WEBSTER: Yeah. And, so, out of the -- next --
23 out of these next pages it's going to show you the draft
24 amounts for the program. They take drafts from your
25 account. So Global Client Solutions is the name of the

1 company that the program utilizes to manage your
2 payments. So they will be sending you a welcome packet
3 in the mail after you enroll.

4 So if you go down through (inaudible) you
5 should be able to see a draft and notes. We are ready to
6 sign, so you can click the next or "start earning yellow
7 signs here" tab. And then you'll have to (inaudible)
8 sign for the signature. After doing such, you'll need to
9 sign each tab until you see the option for finish, and
10 then confirm signing. And you will receive a copy of all
11 those documents also via your email, as soon as you do
12 finish signing.

13 DALE OLMSTEAD: Okay, I -- I'm not -- sorry.
14 I'm not sure I get -- fully understood what you were
15 saying.

16 WEBSTER: No problem. So I was just saying you
17 can click either next or start or any "yellow signs here"
18 tab.

19 DALE OLMSTEAD: Okay.

20 WEBSTER: And, so, you'll need to choose a
21 signature, and then click "adopt" and sign.

22 SUSAN OLMSTEAD: (Inaudible).

23 DALE OLMSTEAD: No. What it is, they give you
24 choices.

25 SUSAN OLMSTEAD: Oh, okay.

1 DALE OLMSTEAD: So you can use this style, or
2 you can (inaudible).

3 SUSAN OLMSTEAD: That one. Yeah (inaudible).

4 DALE OLMSTEAD: All right. We'll use the one
5 that looks mostly -- looks very close to what your --
6 okay.

7 WEBSTER: Yeah. And, so, you're going to want
8 to sign each tab until you see the option for finish and
9 confirm signing.

10 DALE OLMSTEAD: Okay. So I will have to do
11 this to all the documents?

12 WEBSTER: Yeah, all the -- all the fields that
13 it says, all the little -- it will show you in the little
14 yellow spots all those places that you need to click and
15 sign.

16 SUSAN OLMSTEAD: Pretty neat.

17 DALE OLMSTEAD: Yeah, what it's doing is each
18 time I hit the -- we hit the sign here, it moves on to
19 the next one that needs to be signed. So I don't have to
20 do all the --

21 WEBSTER: Yeah.

22 DALE OLMSTEAD: -- scrolling. It does it
23 automatically.

24 WEBSTER: Yeah, it will go ahead and pull you
25 to the next one each time.

1 SUSAN OLMSTEAD: And you're talking to a couple
2 of old farts here, that we don't know that stuff.

3 WEBSTER: Oh, no --

4 DALE OLMSTEAD: Actually, it's kind of
5 fascinating how that works.

6 WEBSTER: Yeah, we -- yeah, it's real weird
7 actually. I remember when I signed -- even I had
8 troubles with it at first when I first signed up for my
9 student loans. I was, like, a DocuSign, what's that?
10 And when I was filling it out, it kind of just jumped,
11 and at first I thought, oh, you know, something was wrong
12 and then they told me, no, it's actually fine, that's
13 what it was supposed to do.

14 DALE OLMSTEAD: Okay. All right, so it's gone
15 through, done all the initialing and signing and --

16 WEBSTER: You should see the option for finish.

17 DALE OLMSTEAD: Well, I should, but I don't.

18 WEBSTER: Is there one that says confirm
19 signing or anything of that such down there?

20 DALE OLMSTEAD: No.

21 WEBSTER: All right. Sometimes maybe something
22 was missed. Occasionally there is something that's
23 missed on there that needed to be signed, so you may have
24 to just scroll through it briefly and see if there's any
25 yellow tabs that haven't been filled out. Or there might

1 be actually more and the DocuSign hasn't completely
2 loaded. If you kind of scroll down, you may see more.

3 DALE OLMSTEAD: There we go. I just hit
4 finish. So it was scanning everything.

5 WEBSTER: Oh, no problem.

6 And, so, you're going to hit finish and then
7 the confirm signing. And then once you do that, you're
8 going to receive a copy of the documents via email, so
9 all the signed documents.

10 DALE OLMSTEAD: Okay.

11 WEBSTER: All right. And, so, it might ask you
12 to set up an account or enter a password and confirm
13 password; however, you do not need to do that.

14 DALE OLMSTEAD: Okay.

15 WEBSTER: Yeah, so you'll just receive another
16 email from them with everything in it. And what I'm
17 going to want you to do is go ahead and open up that
18 email. Okay.

19 DALE OLMSTEAD: All right.

20 WEBSTER: All right? And, so, you opened up
21 that email that they sent you with the completed
22 documents?

23 DALE OLMSTEAD: That's what I'm trying to get
24 to right now.

25 WEBSTER: No problem. No problem. Just let me

1 know whenever you are able to access it. It's no
2 problem. I can -- I'm very patient.

3 SUSAN OLMSTEAD: Yes, you are.

4 WEBSTER: Oh, no.

5 DALE OLMSTEAD: Now, I haven't -- the only
6 thing I've received was the link to the DocuSign.

7 WEBSTER: What was that?

8 DALE OLMSTEAD: I've only received the thing --

9 WEBSTER: It just -- if there is any new email
10 in there that has even the line DocuSign or anything
11 about documents, you're going to want to open that up,
12 because that's more than likely not going to be the one.

13 DALE OLMSTEAD: Okay. Also, nine attachments
14 on here.

15 WEBSTER: Perfect. Perfect. So --

16 DALE OLMSTEAD: That's --

17 WEBSTER: -- the attachment you're going to be
18 looking for is the one labeled Document Package. Do you
19 see that one?

20 DALE OLMSTEAD: Just a second here. I got FSA
21 form; I got document.

22 WEBSTER: Yeah, document, that's the one you're
23 looking for a package right there. You want to -- you're
24 going to want to open that one.

25 DALE OLMSTEAD: Okay. There we go.

1 WEBSTER: All right. So when you see it -- did
2 it load up and say required documents, instructions on
3 the first page right there?

4 DALE OLMSTEAD: Let me try again. It just...

5 WEBSTER: You just -- you're going to want to
6 -- if you double click it really quickly, it should open
7 up.

8 DALE OLMSTEAD: Yeah, it's -- it says
9 generating preview right now.

10 WEBSTER: Aah, I see. No problem.

11 DALE OLMSTEAD: Okay, there it is.

12 WEBSTER: Yeah. So this is the written
13 instructions that I mentioned, and so it tells you all
14 the documents that are necessary, as well as how to
15 return the documents. So what I always tell people, this
16 is the best one, so the whole entire PDF here, the whole
17 entire attachment labeled Document Package, it's always
18 good to go ahead and save that one and make sure to print
19 this one out. This whole package, you're going to want
20 to print out.

21 DALE OLMSTEAD: All right.

22 WEBSTER: And then -- so you're good with that.
23 I just wanted to go over and make sure that I can show
24 you where it was at. So it's going to be in there. So,
25 of course, you're going to want to save all the

1 attachments because that's all of everything that you've
2 signed for your records; however, just make sure to print
3 out the document package. That specific attachment is
4 the one you're going to want to print out.

5 DALE OLMSTEAD: Okay. Yeah, I can get that
6 printed out probably within the next couple of days.

7 WEBSTER: All right, yeah, no --

8 DALE OLMSTEAD: (Inaudible). My wife a couple
9 other questions.

10 WEBSTER: Oh, no problem. I'll be more than
11 happy to answer those.

12 DALE OLMSTEAD: All right. The first was do we
13 need to pay the 420 on March 22nd.

14 WEBSTER: Oh, the 420? So, legally, I cannot
15 tell you not to pay your bill; however, this one's going
16 to be very important. However, if you were my relative,
17 I would go ahead and tell you not to worry about it.

18 DALE OLMSTEAD: Okay. So basically that's the
19 payment due date.

20 WEBSTER: Yeah. So you're referring to -- are
21 you talking to your 4 -- the 420 towards your loan
22 servicer?

23 DALE OLMSTEAD: You.

24 WEBSTER: So the 407 -- yeah, it's actually --
25 that would be the amount of 407.

1 SUSAN OLMSTEAD: Okay.

2 WEBSTER: Yeah. So that one would be the -- on
3 the date that we set up, so it would be March -- or,
4 sorry, yeah, sorry, back date here. All right, let's
5 see. We set it up for March 22nd.

6 SUSAN OLMSTEAD: And that's when the first one
7 gets paid, right, that 407?

8 WEBSTER: Yes, ma'am.

9 SUSAN OLMSTEAD: Doesn't the bank take it
10 automatically out of the account?

11 WEBSTER: Yes, it is set up on autodraft. The
12 federal program does require that it be autodrafted from
13 that active checking or savings.

14 SUSAN OLMSTEAD: Okay, that's fine. Needed to
15 know.

16 DALE OLMSTEAD: Yeah, that way we can be sure
17 as we've got the money in there to cover it.

18 WEBSTER: Oh, no problem. I completely
19 understand that. Constantly playing hopscotch between
20 what the -- money that I put in savings and in checking
21 just to make sure everything equals out and balances out
22 for all of my drafted payments as well, especially for my
23 car loan and mortgage and things of that such.

24 However, I just wanted to make sure if there
25 was any more questions or anything like that for me.

1 SUSAN OLMSTEAD: If we have any problems down
2 the road, do we contact you?

3 WEBSTER: Yes, you can contact me using my
4 direct number; or you can contact our customer service.
5 So either myself or my -- or customer service will be
6 able to answer your questions. So if you call in, I'll
7 do my best to answer any question that you may have.
8 And, you know, if I can't answer it, I'll find the
9 appropriate person that will be able to answer that
10 question for you, if not.

11 SUSAN OLMSTEAD: Oh, thank you.

12 WEBSTER: Oh, no problem. So I did send one
13 more thing to Dale's email. And that's just what's
14 called FEBCP. It's just a membership website. And if
15 you open up the email, it actually gives you instructions
16 on how to go ahead and set that up. And, so, that just
17 contains things such as the free account with Lifelock.
18 I don't know if you're familiar --

19 DALE OLMSTEAD: Yes.

20 WEBSTER: -- theft protection, yeah,
21 corporation in the world. So you get a free account with
22 them.

23 SUSAN OLMSTEAD: Oh, my goodness.

24 WEBSTER: Yeah. So by -- so then you're
25 definitely -- you definitely would probably want to go

1 ahead and take advantage of the website, so step one's
2 just visiting the website and entering the corresponding
3 passphrase, which is included in the email. And then
4 once you enter that, it will let you set up a user name
5 and password in the email. The thing is you're going to
6 want to use Dale -- the [REDACTED], since
7 that's what you registered here with, when including that
8 email.

9 And then once you check that email, you'll be
10 able to confirm the account, and then you'll have access
11 to, I mean, tons of stuff. You'll have forms, documents,
12 all types of financial calculators for budgeting, things
13 like that. Setting up retirement plans, things like
14 that, you can find documentation on that. Student loan
15 education kit. And there's so much more on there.
16 Roadside assistance. So, by all means, feel free to take
17 advantage of that there.

18 DALE OLMSTEAD: Okay, we certainly will.

19 WEBSTER: All right, no problem. And there's
20 one last thing I'd like to talk to you about, just before
21 I get you over to the verification process, and that's
22 going to be just the referral program. So, of course, as
23 you know, many people do need help with their student
24 loans. And, personally, we feel that we have a moral
25 obligation to go ahead and share this information because

1 not everyone's actually privileged to it.

2 So what we have actually is a robust but
3 actually really simple referral program that the
4 verification will talk to you about, and they help walk
5 you through that process. But, basically, you'll receive
6 a \$25 Tango (phonetic) rewards for every referral who
7 successfully enrolls in the program. So you can think of
8 it kind of like a gift card you can spend at nearly 60
9 places, both online and at retail locations like Amazon,
10 iTunes, et cetera.

11 Also with this reward credit, you have also the
12 option to donate to one of 15 charities supported by
13 Ameritech Financial, such as Habitat for Humanity or the
14 Wounded Warriors Project. And, so, what happens is we
15 will actually match your donation. So if you were to
16 donate whatever the amount would be, so the \$25, we'll
17 actually go ahead and match that dollar for dollar for
18 every single donation, every single time, to whatever
19 donation that's supported that it might be.

20 So it's a great way, you know, maybe you don't
21 want the extra \$25 or there's not much you would use it
22 on. You can always donate it, you know, because there's
23 a lot of -- we actually have a lot of wounded warriors
24 out there that could use the help.

25 SUSAN OLMSTEAD: Our son is a wounded warrior.

1 WEBSTER: Yeah. So, I mean, we're definitely
2 advocates for supporting groups such as those. So if you
3 feel that you wanted to donate any amount to them, like I
4 said, we will match it dollar for dollar. And, so if you
5 donate \$50, we'll donate another \$50 to match that as
6 well.

7 SUSAN OLMSTEAD: Oh, how wonderful.

8 WEBSTER: Yeah. And I will just contact you a
9 few times in the next month or two, just to kind of give
10 a talk about the referral program, but that is going to
11 be the basic outline of the program and how it works.
12 And like I said, verification will go over that and how
13 that works with you a little bit more. All right?

14 SUSAN OLMSTEAD: Yeah.

15 WEBSTER: All right. So I do want to say
16 congratulations. You're actually good to go and ready to
17 move on to the verification process.

18 DALE OLMSTEAD: (Inaudible).

19 WEBSTER: I do want to speak, Dale, as well to
20 you. I know you have your student loans, so there's some
21 options. Once she's on her verification call, if you
22 have a hard line, another landline, I can actually speak
23 to you while she does her portion.

24 DALE OLMSTEAD: (Inaudible) what's what we're
25 talking on right now.

1 WEBSTER: What was that?

2 DALE OLMSTEAD: And cell phone reception in
3 this area is really not good for trying to do --

4 WEBSTER: Mm-hmm.

5 DALE OLMSTEAD: -- long-term conversations.

6 WEBSTER: All righty. No problem. So what
7 I'll go ahead and do is -- I don't know if you want to
8 set up another time, or if you want, I can -- I still do
9 have another time slot available right after Susanne. So
10 if you want, and she's done with verification, then you
11 can use the phone after, and I can go through yours.
12 It'll be a lot quicker since we already kind of know what
13 goes with the process. We'll have some of the
14 information is going to be the same, of course. However,
15 it's all up to you.

16 DALE OLMSTEAD: Yeah, that would be fine.

17 WEBSTER: All righty. No problem. So I do
18 want to mention, verification actually isn't trained to
19 answer any questions or anything of that such, only to
20 verify information, unless it is about the Tango program.
21 Of course they can answer questions about that. But as
22 far as the account and anything, they won't be able to
23 help you with those questions.

24 So if you do have any questions regarding that,
25 since you guys -- just wait until after the verification

1 process and let them verify your account and get it set
2 up so that it can begin processing, and then whenever I'm
3 on the phone, just going over Dale, Susanne, you can ask
4 me any questions or you guys can ask me any questions at
5 that time. That way we see your accounts are, you know,
6 moving forward and getting processed as soon as possible.

7 DALE OLMSTEAD: Okay.

8 WEBSTER: All righty. So, perfect. I'll talk
9 to you in just a minute, Dale. You're going to be on a
10 brief hold while verification -- while you transfer over
11 to them. Just stay on the line. It may take a minute,
12 and just kind of hang in there with me. I'm going to try
13 to get you over there pretty quickly.

14 DALE OLMSTEAD: Okay.

15 WEBSTER: And then I'll be working with you
16 pretty soon as soon as she's done. All right, Dale?

17 DALE OLMSTEAD: Yes.

18 WEBSTER: All right, no problem. So, again,
19 congratulations on your saving, Susan, and I'm going to
20 have you in verification in three, two, one.

21 KEVIN: Verification Department. This is
22 Kevin. How may I help you today?

23 WEBSTER: Hello, Kevin. This is Webster. I
24 have a Susanne [sic] Olmstead on the line ready to go. I
25 did the SEBC. I started -- well, I did my part as far as

1 the new little Tango goes. Her web portals are good.
2 FSA should be taken care of. However, her husband is on
3 the line with her, so they're probably going to have it
4 on speakerphone or something similar.

5 KEVIN: Okay.

6 WEBSTER: I'm going to be signing him up next,
7 so he'll probably just be listening.

8 KEVIN: Okay, no problem.

9 WEBSTER: All right.

10 KEVIN: Send them out.

11 WEBSTER: All right. She's on her way in
12 three, two, one.

13 KEVIN: Verification department. This is
14 Kevin. How may I help you today?

15 WEBSTER: Hello, Kevin. This is Webster. I
16 have a Susanne [sic] Olmstead on the line, ready to go.
17 I did the FEBC; I started -- well, I did my part as far
18 as the new little Tango goes. Her web portals are good.
19 FSA should be taken care of. However, her husband is on
20 the line with her, so they're probably going to have it
21 on speakerphone or something similar.

22 KEVIN: Okay.

23 WEBSTER: I'm going to be signing him up next,
24 so he'll probably be just listening.

25 KEVIN: Okay, no problem.

1 WEBSTER: All right.

2 KEVIN: Send them out.

3 WEBSTER: She's on her way in three, two, one.

4 KEVIN: Hello, Ms. Olmstead?

5 DALE OLMSTEAD: Yes.

6 KEVIN: Oh, is this Mr. Olmstead?

7 DALE OLMSTEAD: Yes, it is.

8 KEVIN: Hi, there. Yeah, this is Kevin. I'm
9 going to be doing the verification for you. Is Susan
10 available, or are you going to be doing this for her?

11 SUSAN OLMSTEAD: No, I'm right here.

12 DALE OLMSTEAD: Yeah, she's here.

13 KEVIN: Okay. We'll just need her -- now,
14 we'll just need to speak with her or just get her word
15 that we can do it with you, sir. So if I can talk to her
16 real quick?

17 SUSAN OLMSTEAD: Yeah, you can do it with him.

18 KEVIN: I can do it with him. That's all
19 right, Susan?

20 SUSAN OLMSTEAD: Yes, you can. You can
21 (inaudible).

22 KEVIN: Okay. All right. So we will need
23 then, in that case, just going to need to verify your ID
24 card or your driver's license, as well as your bank
25 routing and account numbers. Would you be able to give

1 those?

2 DALE OLMSTEAD: Yes.

3 KEVIN: Okay, great. So that's no problem.

4 We'll get through this, then. Do you have access to a
5 computer right now?

6 DALE OLMSTEAD: Yes, I do.

7 KEVIN: All right, sir. If you get on there,
8 I'm just going to -- if you open up your email, I'm going
9 to register for a referral site real quick here. Let's
10 do that -- or her, Susan, rather, is supposed to be on
11 there. So I'm going to send you a confirmation email to
12 her email. Would you be able to get into her email
13 there, the -- it looks like -- or actually, I guess you
14 got ██████████@att.net is the email we have there for
15 her, so --

16 DALE OLMSTEAD: Right.

17 KEVIN: -- get on that one. I'm going to just
18 do that in one minute here. Let's see.

19 And then I don't know if she wrote down the
20 password that we used to create her other account, so I'm
21 just using that same one. It's the ██████, with the
22 lowercase █, capital █, capital █, capital █, ██████.
23 That's just her -- that's just her user number with us,
24 as well, so I'm using that for the password for this
25 referral site. And I'll send you that email here in just

1 a second, sir, so just need to check in your inbox there.

2 All right, it's on its way. So you've got to
3 refresh a couple of times to get it there in a minute.

4 (Brief pause.)

5 KEVIN: That email show up for you yet, sir?

6 DALE OLMSTEAD: It just came in.

7 KEVIN: Oh, okay, great. Yeah, there will be
8 like a token in there. It's like a little code used to
9 confirm your email. So you can just copy that, and click
10 on the link, and it's going to paste it into that little
11 -- and there will be a little field to paste that into,
12 and just click on that link in there.

13 (Pause.)

14 DALE OLMSTEAD: Okay. This is email
15 confirmation.

16 KEVIN: What's that?

17 DALE OLMSTEAD: It's an email confirmation, and
18 they got the share with friends and family.

19 KEVIN: Yeah, yeah. So just go ahead and there
20 will be a -- it will say like enter your confirmation
21 token. That's just that little string of numbers and
22 stuff they sent in that email.

23 DALE OLMSTEAD: Yep.

24 KEVIN: So you can just paste that in there or
25 copy it over and hit confirm email.

1 DALE OLMSTEAD: Yeah, I did that.

2 KEVIN: Oh, you did that already? Okay, so the
3 next thing you're going to do is if you see where it --
4 or, actually, you're probably going to have to log in to
5 it, so just use your email address there, sir, and then
6 your password. I can give you the password if you need
7 it, that same password that we used for her other portals
8 that we set up for her. Do you need that?

9 DALE OLMSTEAD: Yes.

10 KEVIN: Okay. So it's -- it's a lowercase [REDACTED],
11 as in [REDACTED].

12 DALE OLMSTEAD: Okay.

13 KEVIN: And then an uppercase [REDACTED], as in [REDACTED].

14 DALE OLMSTEAD: Okay.

15 KEVIN: Uppercase [REDACTED], as in [REDACTED].

16 DALE OLMSTEAD: Okay.

17 KEVIN: Uppercase [REDACTED], as in [REDACTED].

18 DALE OLMSTEAD: All right.

19 KEVIN: And then [REDACTED].

20 DALE OLMSTEAD: All right.

21 KEVIN: [REDACTED].

22 DALE OLMSTEAD: Okay.

23 KEVIN: All right, and then if you can click
24 the login there.

25 DALE OLMSTEAD: All right.

1 KEVIN: And once you're in, you're just going
2 to hit -- this is where basically you get your 25 bucks
3 every time you refer somebody to us successfully. It's
4 just awesome, so you can just hit -- you have "post to
5 Facebook link," it will just the whole thing to your
6 Facebook there. It will ask you to log in to her
7 Facebook, or maybe you can do it on yours too, but go
8 ahead and click on that guy, log in. You have to try and
9 click on it twice, click on it once, then click on that
10 blue button.

11 DALE OLMSTEAD: Okay. Okay.

12 KEVIN: All right. So, yeah, once you got that
13 posted, that's pretty much it. That's all you have to
14 do. You can post it to other sites too, you know,
15 LinkedIn, Twitter, send emails to folks if you like.
16 Just refer as many people as you can if you like, and you
17 can check the status of that if you go to my account on
18 file and click on that, you can check to see how many
19 people you referred and stuff like that. So you can
20 check that out when you get a chance there (inaudible)
21 pretty much all is good there.

22 If you want to mark yourself down that user
23 name and password again, it's just your email address for
24 the user name and then that password again. I can give
25 you it again if you want to write it down. It's good to

1 have. It actually might be in that email, too. I'm not
2 sure, you know, what comes in that email.

3 DALE OLMSTEAD: Yeah -- email?

4 KEVIN: Yeah, it's an email, so you can just
5 save that email maybe or print it out even if you want to
6 keep track of that. So, anyhow, we're going to be moving
7 on to the verification portion -- enrollment and
8 verification. So, sir, I am -- I'll be asking some
9 questions here. We're going to (inaudible) this
10 information, so I ask you to answer each of my questions
11 with a clear yes or correct for the record, please.

12 And, again, my name is Kevin. Today's date is
13 March 7th, 2016, and I will be recording this call to
14 confirm and verify Susan's enrollment with Ameritech
15 Financial, as well as activating necessary accounts to
16 gain access to your student loan information.

17 So what we're going to be doing is just, again,
18 going over some information. If you have any questions
19 about that information, sir, go ahead and stop and ask
20 me. It's my job to transfer you back to Mr. Webster to
21 answer those for you.

22 First thing I need to ask you, sir, is do you
23 consent to this call being recorded or monitored? Yes or
24 no?

25 DALE OLMSTEAD: Yes.

1 KEVIN: Okay, great. And, again, you will need
2 to have her bank routing and account numbers available,
3 as well as her driver's license or ID card for this part.
4 Just have those out and ready. First thing I need to
5 confirm is I am speaking with Dale Olmstead on behalf of
6 Susan Olmstead, is that correct?

7 DALE OLMSTEAD: Yes.

8 KEVIN: Okay. Spelling of Susan's name, sir,
9 is S U S A N, Olmstead, O L M S T E A D. Is that
10 correct?

11 DALE OLMSTEAD: Yes.

12 KEVIN: Okay. And does Susan have any former
13 last names?

14 DALE OLMSTEAD: Just her maiden name.

15 KEVIN: Yeah, and what would that be?

16 DALE OLMSTEAD: [REDACTED].

17 KEVIN: [REDACTED].

18 DALE OLMSTEAD: [REDACTED].

19 KEVIN: Okay. Thank you, sir. And I got her
20 address listed here as [REDACTED],
21 [REDACTED]. Is that correct?

22 DALE OLMSTEAD: Yes, sir.

23 KEVIN: Okay, great. And got date of birth for
24 her listed as [REDACTED]; is that correct?

25 DALE OLMSTEAD: Yes.

1 KEVIN: Okay. And her Social Security card
2 number, XXX-XX-XXXX.

3 DALE OLMSTEAD: Yes.

4 KEVIN: Okay. Current employer for her is not
5 applicable; is that correct?

6 DALE OLMSTEAD: That's right.

7 KEVIN: And occupation is homemaker, correct?

8 DALE OLMSTEAD: Yes.

9 KEVIN: All right. And just to confirm, I see
10 her current adjusted gross income is zero; is that
11 correct?

12 DALE OLMSTEAD: Yes, it is.

13 KEVIN: Okay. Driver's license or ID card I
14 have for listed as ■, as in ■■■■■■■■■■, XXXXXXXXXXXX, issued
15 in ■■■■■■■■■■. Is that correct, sir?

16 DALE OLMSTEAD: Yes.

17 KEVIN: All right, great. And just to confirm
18 here, I see her stated family size is going to be six.
19 Is that correct?

20 DALE OLMSTEAD: That would be -- what?

21 KEVIN: It's going to be six. It's a little
22 bit -- it's a little bit different, the way they do that.
23 She would have talked to Mr. Webster about that earlier.
24 It can include people not in your immediate family or in
25 the household necessarily. So --

1 DALE OLMSTEAD: Oh, okay.

2 KEVIN: If you want to just ask her, that's --
3 that's what they decided on. Is she around still, or no?

4 DALE OLMSTEAD: Yeah, she is. She just peeked
5 her head around the corner, but she can hear what's going
6 on.

7 KEVIN: Oh, okay.

8 DALE OLMSTEAD: I've got it --

9 KEVIN: Yeah, go ahead and just -- hey, Susan
10 -- would she be able to hear me if I'm talking to her?
11 Ask her if the family size of six, if that's what she
12 decided on with Webster -- Mr. Webster or if that's
13 incorrect (inaudible) if that's correct.

14 DALE OLMSTEAD: Yes, it is.

15 KEVIN: Thank you. That is correct, okay,
16 great. And, so, she was informed and understand that the
17 purpose of this call, sir, is to confirm her acceptance
18 of the financial analysis evaluation that she received,
19 the financial education benefits center program
20 enrollment, the student loan financial education kit, and
21 the Ameritech student loan document preparation service
22 agreement. Is that correct?

23 DALE OLMSTEAD: Yes.

24 KEVIN: Okay. And the email address you're
25 going to be using for Susan is [REDACTED]@att.net; is

1 that correct?

2 DALE OLMSTEAD: Yes, it is.

3 KEVIN: Okay, great. And we got her total
4 estimated federal student loan debt amount being
5 processed is approximately \$[REDACTED]. Is that correct?

6 DALE OLMSTEAD: Yes.

7 KEVIN: Okay. And just so you're aware, the
8 following payment information we're about to discuss is
9 an itemized summary of what she was quoted during her
10 conversation with your account specialist, Mr. Webster,
11 earlier. So to sum that up, you do understand her total
12 estimated monthly payment, explained by her account
13 specialist, would be \$119, of which she will pay \$20
14 directly to her student loan service provider as her new
15 qualified monthly payment, and \$99 for the monthly
16 benefits center program. And this will be coming from
17 her checking account in XXXX; is that correct?

18 DALE OLMSTEAD: Yes.

19 KEVIN: Okay. And for those monthly program
20 payments, your bank -- her bank's name as it appears is
21 Independent Bank; is that correct, sir?

22 DALE OLMSTEAD: Yes.

23 KEVIN: Okay. And her bank routing number I
24 have to confirm with you in its entirety. I have
25 XXXXXXXXXXX. Is that correct?

1 DALE OLMSTEAD: Yes, it is.

2 KEVIN: Okay. Bank account number we have for
3 her listed as XXXXXXX. Is that correct?

4 DALE OLMSTEAD: Yes.

5 KEVIN: Okay, great. So you were -- or she was
6 informed, rather, by her account specialist that part of
7 this verification is to confirm her acceptance of the
8 financial analysis evaluation she received, the financial
9 education benefits center program enrollment, and the
10 student loan financial education kit. And this will be
11 charged as follows. It's a one-time, \$100 enrollment fee
12 scheduled to be drafted March 22nd, 2016, and payments of
13 \$99 per month, also beginning on February 22nd, 2016,
14 coming from her checking account ending in XXXX. Is that
15 correct, sir?

16 DALE OLMSTEAD: Yes.

17 KEVIN: Okay. And she was also informed that
18 this verification is to confirm her acceptance of the
19 Ameritech Financial Federal Student Loan Document
20 Preparation Service Agreement in the amount of \$800.
21 This amount is scheduled to be charged as follows. A
22 payment of \$208 scheduled to be drafted on March 22nd,
23 2016, and a payment of \$308 scheduled to be drafted April
24 22nd, 2016 and will continue for one additional month.
25 And that's coming from her checking account as well. Is

1 that correct, sir?

2 DALE OLMSTEAD: Yes, that's correct. Question
3 (inaudible) 407 that was the first three months?

4 KEVIN: Correct, sir. Yes, 407 is all included
5 in that. We just broke it down for you, letting you know
6 what -- what she's paying for pretty much. Do you
7 understand the breakdown of that, sir?

8 DALE OLMSTEAD: Yes.

9 KEVIN: Okay, great. And, yeah, it's all going
10 to be exactly as quoted by Mr. Webster earlier, 407 for
11 three months and the 119 going forward. So next thing
12 here. You do understand that the charges we just
13 discussed are not for any other product or service, nor
14 will any portion of these amounts be disbursed
15 (inaudible) your creditors -- or her creditors, rather,
16 or her student loan service providers; is that correct?

17 DALE OLMSTEAD: Yes.

18 KEVIN: Okay. And she was informed and
19 understand she will be required to provide Ameritech
20 Financial with a copy of her most recently filed full tax
21 return, as well as her most current pay stubs, and these
22 documents should be emailed to income.doc
23 @ameritechfinancial.com or faxed to 1-866-818-9026. Is
24 that correct?

25 DALE OLMSTEAD: Yes.

1 KEVIN: Okay. And just to confirm, I see her
2 current tax filing status is [REDACTED]. Is that
3 correct?

4 DALE OLMSTEAD: No.

5 KEVIN: No? Is it [REDACTED]?

6 DALE OLMSTEAD: [REDACTED].

7 KEVIN: [REDACTED], okay. Hold on one second there,
8 sir.

9 (Brief pause.)

10 KEVIN: Let's see here. Spouse, annual income.
11 I just want to make sure that Mr. Webster based those
12 payments off of the joint -- both your income, because
13 that could possibly change. I think it's going to. It
14 doesn't look like it should. I just need to verify.
15 (Inaudible) just hold on one minute while I get a hold of
16 him here.

17 (Brief pause.)

18 KEVIN: I'm going to go ahead and get you back
19 with Mr. Webster real quick, sir, and you can kind of --
20 we just need to confirm that filing status with you,
21 okay? And then we'll get back to me and we'll finish
22 this up pretty quickly for you. Okay?

23 DALE OLMSTEAD: All right.

24 KEVIN: Thank you, sir. One moment.

25 WEBSTER: Hello, Kevin.

1 KEVIN: Hey, man. So, yeah, I think --
2 because, you know, they can still file joint, I believe,
3 and if she's not making any income --

4 WEBSTER: Yeah.

5 KEVIN: -- because she (inaudible) other stuff,
6 so just make sure --

7 WEBSTER: Mm-hmm.

8 KEVIN: -- you know, and just make sure the
9 payments aren't going to change. Let me know if they do,
10 and I do need to get back with him, because we're not
11 finished yet here. Okay?

12 WEBSTER: I'm going to have to res. on that --
13 for that, aren't I?

14 KEVIN: Yes. We're going to resign, so go
15 ahead --

16 WEBSTER: All right.

17 KEVIN: -- and, yeah, you can sign the
18 paperwork once you get it all squared away. And it's the
19 last thing I had to confirm with them still. Good to go
20 there, all right?

21 WEBSTER: All righty, no problems. So, do you
22 -- so I just need to -- do I need to transfer them back
23 to you still once I do that?

24 KEVIN: Yes, you do. Yeah.

25 WEBSTER: Okay.

1 KEVIN: I'm not done here, not quite. I'll be
2 done in a second, though, once you do, so be ready to --

3 WEBSTER: All right, no problem.

4 KEVIN: -- get confirmed, all right. So here
5 he is, three, two, one. Oh, his name is Dale, by the
6 way, in case you didn't know. Yeah.

7 WEBSTER: Mm-hmm.

8 KEVIN: Three, two, one.

9 WEBSTER: Hello, Kevin.

10 KEVIN: Hey, man. So, yeah, I think --
11 because, you know, they can still file joint, I believe,
12 and if she's not making any income --

13 WEBSTER: Yeah.

14 KEVIN: -- because she (inaudible) other stuff,
15 so just make sure --

16 WEBSTER: Mm-hmm.

17 KEVIN: -- you know, and just make sure the
18 payments aren't going to change. Let me know if they do,
19 and I do need to get back with him, because we're not
20 finished yet here. Okay?

21 WEBSTER: I'm going to have to res. on that --
22 for that, aren't I?

23 KEVIN: Yes. We're going to have to resign, so
24 go ahead --

25 WEBSTER: All right.

1 KEVIN: -- and, yeah, you can sign the
2 paperwork once you get it all squared away. And it's the
3 last thing I had to confirm with them still. Good to go
4 there, all right?

5 WEBSTER: All righty, no problems. So, do you
6 -- so I just need to -- do I need to transfer them back
7 to you still once I do that?

8 KEVIN: Yes, you do. Yeah.

9 WEBSTER: Okay.

10 KEVIN: I'm not done here, not quite. I'll be
11 done in a second, though, once you do, so be ready to --

12 WEBSTER: All right, no problem.

13 KEVIN: -- get confirmed, all right. So here
14 he is, three, two, one. Oh, his name is Dale, by the
15 way, in case you didn't know. Yeah.

16 WEBSTER: Mm-hmm.

17 KEVIN: Three, two, one.

18 WEBSTER: Hello, Dale?

19 DALE OLMSTEAD: Yes.

20 WEBSTER: All right, yeah. So they're going
21 with me over the tax filing status, basically the
22 married, separate and married, joint. That's just going
23 forward in the future. Based off your wife not really
24 having any income, it doesn't affect your quote. I can
25 go ahead and switch you -- we can switch it right over to

1 [REDACTED], so that's no problem at all. It's just
2 saying if -- it's not saying, oh, I will file this, this
3 is what I will file. It's just an estimation. So if
4 there's the possibility of [REDACTED], is
5 what I put, however, since it doesn't affect your quote,
6 based on your guys' situation, I can go ahead and do
7 [REDACTED], and we'll just have to resign the contract really
8 quick.

9 DALE OLMSTEAD: Okay.

10 WEBSTER: So whichever way you want to do it,
11 just let me know, and I'll get it over to you if I need
12 to.

13 DALE OLMSTEAD: Yeah, let's go ahead and sign
14 the corrected.

15 WEBSTER: All right, no problem.

16 DALE OLMSTEAD: (Inaudible).

17 WEBSTER: And, so, I just need a little bit
18 more information on you, Dale. This actually helps
19 because it will allow for me to start having that
20 information for when we go over your student loans. The
21 first one's just being I'm going to need your date of
22 birth.

23 DALE OLMSTEAD: It's [REDACTED].

24 WEBSTER: All right. And then your Social
25 Security number, sir?

1 DALE OLMSTEAD: XXX-XX-XXXX.

2 WEBSTER: All right. And then the next would
3 just be your employer's name.

4 DALE OLMSTEAD: City of [REDACTED].

5 WEBSTER: All right. And, then, lastly, a good
6 phone number for them, your employer?

7 DALE OLMSTEAD: Area code [REDACTED].

8 WEBSTER: Mm-hmm.

9 DALE OLMSTEAD: [REDACTED].

10 WEBSTER: Mm-hmm.

11 DALE OLMSTEAD: [REDACTED].

12 WEBSTER: All righty. No problem. All right.
13 So what I'm going to do is I'm going to go ahead and get
14 that DocuSign over to you. So I'm going to make sure
15 that Susan does go ahead and get that \$25 credit, so I'm
16 going to put you as her referral when we do your account.
17 And like I said, you could spend that, donate it, however
18 you wanted to go ahead and go about that process. It's
19 up to you.

20 DALE OLMSTEAD: Yeah. Yeah, we were talking
21 about it, and we'd kind of like it to go to the Wounded
22 Warrior Project.

23 WEBSTER: Mm-hmm. Yeah, no problem. And our
24 verification will make sure to go ahead and take care of
25 all that as well. They do handle the back end of it.

1 But I'm actually very glad to hear that. A lot of -- you
2 know, it provides so many services, not only, you know,
3 can you save money on your student loans, as well as
4 helping somebody by referring them, but now it extends
5 that reach, you know, even further to be able to help
6 organizations such as Wounded Warrior Project raise
7 funding. You know what I mean?

8 SUSAN OLMSTEAD: We're a military family.

9 WEBSTER: Mm-hmm. I actually understand
10 myself. My father and my uncle were actually both
11 drafted in Vietnam to actually go serve. And my uncle --
12 my father turned out all right, a little bit better than
13 my uncle, most so much, a little bit of [REDACTED] -- [REDACTED]
14 [REDACTED]. It's getting better now.

15 SUSAN OLMSTEAD: That's what our [REDACTED], [REDACTED], [REDACTED]
16 [REDACTED]. But my dad went over to Vietnam and he was a
17 -- he's a -- he was a pilot, and he spent 20 years in
18 service. He was over there at Vietnam, and all he did
19 was reconnaissance, taking pictures.

20 WEBSTER: Uh-huh.

21 SUSAN OLMSTEAD: And had no bombs or nothing on
22 him.

23 WEBSTER: Yeah.

24 SUSAN OLMSTEAD: And Dale's retired Navy.

25 WEBSTER: (Inaudible) yeah. So my father, he

1 went -- let's see, he went -- they both, of course,
2 started off Marines. After that, my father went Army,
3 and then he transferred actually one more time and
4 finished up with the Air Force because he wanted to
5 finish his JAG.

6 DALE OLMSTEAD: Yeah.

7 WEBSTER: So he made quite a bit of progress
8 while he was in there. Definitely proud of him for that.
9 I'm just trying to find this proper paperwork so I can
10 get it over to you.

11 DALE OLMSTEAD: Okay.

12 WEBSTER: There we go. There it is. I was
13 having trouble finding it. And, so ... all righty. All
14 righty. And so I'm getting that all, and I'll let you
15 know when that goes through on my end.

16 DALE OLMSTEAD: Okay.

17 WEBSTER: Yeah, so, by all means, feel free to
18 go ahead and spread the word, because like I said, the
19 more people you refer, you know, the more (inaudible)
20 credit that you can get to even donate. So, I mean, if
21 you get a free credit that we're on top of that, already
22 going to match, so basically every time you refer
23 somebody you have the opportunity to donate basically \$50
24 to the Wounded Warrior project, or if you decide to do
25 other donations to other corporations, or I should say

1 nonprofits as well, you can completely do so.

2 SUSAN OLMSTEAD: Sounds good.

3 WEBSTER: All right. And those documents
4 should just be in your email. Get in there right now if
5 you refresh.

6 DALE OLMSTEAD: Okay.

7 WEBSTER: (Inaudible).

8 (Pause.)

9 WEBSTER: And were you able to get that
10 DocuSign again?

11 DALE OLMSTEAD: Yes. I'm going through getting
12 the signatures and initials.

13 WEBSTER: Oh, all righty. No problem.

14 DALE OLMSTEAD: Some of it's taking a little
15 time to load.

16 WEBSTER: Oh, no problem.

17 (Pause.)

18 DALE OLMSTEAD: Okay. All been signed,
19 finished, and sent to you.

20 WEBSTER: No problem. So what I'm going to do
21 is I'm going to get you over back to Kevin so he can
22 finish up Susan's. And then do you -- you have my direct
23 line, correct, the 916-384-9793?

24 DALE OLMSTEAD: Let me look in the email here
25 to be sure.

1 SUSAN OLMSTEAD: Write it down.

2 WEBSTER: Yeah, if you want, I can go ahead and
3 give it to you and you can write it down. That way, as
4 soon as she's done, you can go ahead and give me a call.
5 I'll actually begin working on your profile while she's
6 still in her verification. That way, when you call, it
7 can be a -- as quick and easy of a process as possible
8 for you, since you already know everything. That way,
9 all we have to really run over with you is a quote and
10 everything.

11 DALE OLMSTEAD: Okay.

12 WEBSTER: All righty. So like I said, I'm
13 going to get you over to Kevin right now, so just give me
14 one moment.

15 DALE OLMSTEAD: Give me your direct number
16 again.

17 WEBSTER: Oh, yeah, no problem. It's going to
18 be 916.

19 DALE OLMSTEAD: Okay.

20 WEBSTER: 384.

21 DALE OLMSTEAD: Okay.

22 WEBSTER: 9793.

23 DALE OLMSTEAD: 793. Okay.

24 WEBSTER: All right, yeah. So as soon as
25 they're done with Susan and they let you get off the

1 phone, go ahead and give me a call right back. You'll
2 probably go to my voicemail, and then I'll just return
3 the call right after, because I'm going to put my phone
4 on busy so I don't -- so nobody else calls in and tries
5 to start up anything. So I'll keep myself free for you.

6 DALE OLMSTEAD: Okay.

7 WEBSTER: All righty. So I'm going to get you
8 over to Kevin, and then I'll be talking to you in a
9 moment, all right?

10 DALE OLMSTEAD: All right.

11 WEBSTER: All righty.

12 KEVIN: Hey, Mr. Webster.

13 WEBSTER: Hello, Kevin. All right, so they're
14 all good to go with the -- the resign on [REDACTED]. And I
15 put in all that info.

16 KEVIN: Awesome, man. Yeah, go ahead and send
17 them back.

18 WEBSTER: All right. They're on their way in
19 three, two, one.

20 KEVIN: Hey, Mr. Webster.

21 WEBSTER: Hello, Kevin. All right, so they're
22 all good to go with the -- the resign on [REDACTED]. And I
23 put in all that info.

24 KEVIN: Awesome, man. Yeah, go ahead and send
25 them back.

1 WEBSTER: All right. They're on their way in
2 three, two, one.

3 KEVIN: All right, Mr. Olmstead. You got all
4 that cleared up with Mr. Webster?

5 DALE OLMSTEAD: Yes, we did.

6 KEVIN: Okay, great. So we're going to get
7 this up and it's knocked out for you. So picking up
8 where we left off, just to confirm, it's the -- Susan's
9 tax filing status is [REDACTED]; is that correct?

10 DALE OLMSTEAD: Yes, it is.

11 KEVIN: Okay, great. And you confirm as well
12 that the loans she has represented to Ameritech Financial
13 are all federally backed by the U.S. Department of
14 Education, and you've been advised we'll not be
15 processing any private student loans that she may have.
16 Is that correct, sir?

17 DALE OLMSTEAD: Yes.

18 KEVIN: Okay. And just to confirm her loan
19 status, I see her loans are current at the moment. Is
20 that correct?

21 DALE OLMSTEAD: Yes.

22 KEVIN: Okay. And she was informed by our
23 account specialist that she may receive calls and/or mail
24 correspondence from her current student loan servicer
25 while her applications are being processed, and this is

1 normal during her transition into the programs because of
2 lender communication overlap during the consolidation
3 period. Is that correct?

4 DALE OLMSTEAD: Yes.

5 KEVIN: Okay. And she is aware that Ameritech
6 Financial is assisting her in qualifying for one or
7 multiple different Government-backed monitored and
8 regulated federal student loan assistance programs
9 through the U.S. Department of Education which will allow
10 her to modify her current loan situation so she may
11 receive the maximum benefit available to her under
12 federal regulation and guidelines, correct?

13 DALE OLMSTEAD: Yes.

14 KEVIN: All right. And she was informed and
15 understand Ameritech Financial does not directly assist
16 her in obtaining credit, a loan, or improving her credit
17 rating. Is that correct?

18 DALE OLMSTEAD: Yes.

19 KEVIN: All right. And you -- you're also
20 informed and understand that Ameritech Financial is not a
21 credit repair service organization, a consumer credit
22 counseling agency, a debt settlement company, a license
23 real estate agency, a law firm, your tax advisor, your
24 student loan service provider, government agency, or
25 affiliated with any such companies, individuals, or

1 agencies. Is that correct?

2 DALE OLMSTEAD: Yes.

3 KEVIN: All right. And you were informed as
4 well Ameritech Financial is not responsible for and will
5 never collect any of her funds in order to make payments
6 directly to any of Susan's lenders and that Ameritech
7 Financial will never make payments or advance money for
8 any purpose on her behalf. Is that correct?

9 DALE OLMSTEAD: Yes.

10 KEVIN: Okay. And you do acknowledge that she
11 has received electronically a copy of her receipt,
12 agreements, and privacy policy from Ameritech Financial.
13 Is that correct?

14 DALE OLMSTEAD: Yes.

15 KEVIN: Okay. And, importantly, you were
16 informed and understand Ameritech Financial will be
17 communicating with Susan via email and telephone
18 regarding information we may need to further process your
19 file -- or her file or update her account. Is that
20 correct?

21 DALE OLMSTEAD: Yes.

22 KEVIN: Okay. Finally, Dale, do you accept
23 this agreement on Susan's behalf? Yes or no?

24 DALE OLMSTEAD: Yes.

25 KEVIN: Okay, great. So going forward, if she

1 does have any questions or inquiries regarding her
2 account here, we ask her please direct those to our
3 customer service department. As a valued client, their
4 role is to serve her every need and provide her with
5 superior, 100 percent total client satisfaction, and
6 they'll be available to assist Monday through Friday,
7 8:00 a.m. to 5:00 p.m., Pacific Standard Time, and can be
8 reached at 1-800-792-8621, extension zero, or via email
9 as well at customer.service@ameritechfinancial.com.

10 Finally here, one last thing, if you think
11 Susan might be interested in this, we have a -- a lending
12 partner who specializes in working with people with
13 student loan debt and who are seeking to refinance their
14 home mortgage or purchase a home in the near future.
15 They'll work with your financial situation and structure
16 payments based around the savings you will be getting
17 through these federal student loan programs that she'll
18 be enrolling in. If you think she might be interested, I
19 can have her give them -- give her a call later on,
20 probably in the next five business days you're looking at
21 for that. Would you like me to have them get in touch
22 with her?

23 DALE OLMSTEAD: No, not (inaudible).

24 KEVIN: Oh, okay. No worries. If she's every
25 interested in that, just tell her to give us a call. We

1 can hook her up with them. So, anyhow (inaudible) and
2 verification is complete. I just need to check one last
3 thing in terms of that paperwork resent, which that's all
4 good to go. Let's just see, okay.

5 Looks good (inaudible). Okay, Mr. Olmstead, I
6 do appreciate your time today, sir. Susan's verification
7 is complete, and congratulations on her savings as well.
8 I hope you guys both have a great day out there. Okay?

9 DALE OLMSTEAD: All right. Thank you.

10 KEVIN: You're welcome. Bye-bye.

11 DALE OLMSTEAD: Bye.

12 (The call was concluded.)

13 (The recording was concluded.)

14

15

16

17

18

19

20

21

22

23

24

25

1 CERTIFICATE OF TRANSCRIPTIONIST

2
3
4 I, Sara J. Vance, do hereby certify that the
5 foregoing proceedings and/or conversations were
6 transcribed by me via CD, videotape, audiotape or digital
7 recording, and reduced to typewriting under my
8 supervision; that I had no role in the recording of this
9 material; and that it has been transcribed to the best of
10 my ability given the quality and clarity of the recording
11 media.

12 I further certify that I am neither counsel
13 for, related to, nor employed by any of the parties to
14 the action in which these proceedings were transcribed;
15 and further, that I am not a relative or employee of any
16 attorney or counsel employed by the parties hereto, nor
17 financially or otherwise interested in the outcome of the
18 action.

19
20
21 DATE: 6/5/2017

22 SARA J. VANCE, CERT
23
24
25

Stiner Attachment DD

1 OFFICIAL TRANSCRIPT PROCEEDING

2

FEDERAL TRADE COMMISSION

3

4

5

MATTER NO. 1723027

6

TITLE AMERICAN FINANCIAL BENEFITS CENTER

7

DATE RECORDED: DATE UNKNOWN

8

TRANSCRIBED: JUNE 6, 2017

9

PAGES 1 THROUGH 56

10

11

12

TELEPHONE CONVERSATION BETWEEN
REPRESENTATIVE (TIM) AND CONSUMER (TIM)

13

FTC-BBB-00342

14

15

16

17

18

19

20

21

22

23

24

For The Record, Inc.

25

(301) 870-8025 - www.ftrinc.net - (800) 921-5555

FEDERAL TRADE COMMISSION

I N D E X

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

RECORDING:

PAGE:

Conversation between Tim and Tim

4

FEDERAL TRADE COMMISSION

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25

In the Matter of:)
American Financial Benefit) Matter No. 1723027
Services)
-----)

Date Unknown

The following transcript was produced from a
digital file provided to For The Record, Inc. on May
19, 2017.

P R O C E E D I N G S

- - - - -

TELEPHONE CONVERSATION BETWEEN TIM AND TIM

TIM (REPRESENTATIVE): This is Tim. How can I help you?

Hello?

TIM (CONSUMER): I'm sorry. What is your --

TIM (REPRESENTATIVE): This is Tim --

TIM (CONSUMER): Hello?

TIM (REPRESENTATIVE): Yeah, this is Tim with Ameritech Financial.

TIM (CONSUMER): Oh, my name is Tim, too.

TIM (REPRESENTATIVE): Oh, sweet. Good name.

TIM (CONSUMER): That it is.

TIM (REPRESENTATIVE): How can I help you --

TIM (CONSUMER): I'll tell you, Tim, I'm calling -- I'm calling in response to a letter that I got in the mail about a student loan payment reduction and forgiveness program.

TIM (REPRESENTATIVE): Okay. Number on top of the letter? Starts with [REDACTED]. Can I have the rest of it, please.

TIM (CONSUMER): Yes, yes. Yes, the rest of it is [REDACTED].

1 TIM (REPRESENTATIVE): All right. Timothy
2 Jones.

3 TIM (CONSUMER): That's me.

4 TIM (REPRESENTATIVE): All right. I'm going
5 to pull you up in my computer here, Timothy. Why
6 don't you tell me a little bit about your current loan
7 situation.

8 TIM (CONSUMER): Okay. Well, currently, I'm
9 on deferred status. Hold on. I'm pulling up my
10 information on my laptop right now.

11 TIM (REPRESENTATIVE): Okay. Which website
12 are you using? Are you using the FSA? Or are you on
13 your -- you loan processor's site?

14 TIM (CONSUMER): I'm on Fed Loan Servicing.

15 TIM (REPRESENTATIVE): Okay. Is that who
16 your loan is through?

17 TIM (CONSUMER): Yes.

18 TIM (REPRESENTATIVE): Obviously, okay.
19 Okay. That's something that we do, too, as part of
20 the process. We'll -- so we check because the program
21 is for federal loans.

22 TIM (CONSUMER): Mm-hmm.

23 TIM (REPRESENTATIVE): So those are -- you
24 know, those are the type of loans that we would be
25 able to work with you on. Do you have any private

1 loans? Do you have any private loans?

2 TIM (CONSUMER): I don't believe so. The
3 ones that I have listed on my loan summary are direct
4 -- the direct unsubsidized Stafford loan --

5 TIM (REPRESENTATIVE): Uh-huh.

6 TIM (CONSUMER): -- and then there -- yeah,
7 all of these are direct -- direct unsubsidized
8 Stafford loans and direct subsidized Stafford loans.

9 TIM (REPRESENTATIVE): Okay, yeah. So did
10 you get all -- all of your loans through the school
11 system?

12 TIM (CONSUMER): Yes.

13 TIM (REPRESENTATIVE): Okay. They're
14 most -- most likely all of your loans are federal.
15 Usually people will know if they had a private loan.

16 So -- but, yeah, there's -- we'll check the
17 Federal Student Aid database later if we -- if we get
18 to that point, you know, to find out if we can find
19 some benefit in this for you.

20 TIM (CONSUMER): Okay.

21 TIM (REPRESENTATIVE): So what are you
22 showing on there?

23 TIM (CONSUMER): Say that again.

24 TIM (REPRESENTATIVE): What are you showing
25 on your -- on the Fed Loan? Does it have a total loan

1 balance?

2 TIM (CONSUMER): Yeah, yeah. My total loan
3 balance is at the bottom.

4 TIM (REPRESENTATIVE): And can you tell me
5 what that is?

6 TIM (CONSUMER): So -- yeah, okay. So the
7 total loan balance for all of my loans is \$ [REDACTED].

8 TIM (REPRESENTATIVE): Okay. And what is
9 your current monthly payment?

10 TIM (CONSUMER): Well, my current monthly
11 payment was \$402.43 a month, but last -- I mean, last
12 summer, I applied for a deferred status, and they
13 approved that. So right now, my monthly payment is
14 zero balance.

15 TIM (REPRESENTATIVE): Okay. So is that a
16 forbearance or a deferrence? Deferrence is -- so they
17 -- they agree -- (break in phone call).

18 TIM (CONSUMER): Hello?

19 TIM (REPRESENTATIVE): Yeah, can you hear
20 me?

21 TIM (CONSUMER): Yeah, yeah, I can hear you.
22 Just --

23 TIM (REPRESENTATIVE): I'm sorry. I must
24 have hit my cord or something.

25 TIM (CONSUMER): Okay.

1 TIM (REPRESENTATIVE): So it's a deferrence?

2 Forbearance is --

3 TIM (CONSUMER): I think -- actually, it may
4 be forbearance. I'm sorry.

5 TIM (REPRESENTATIVE): Yeah, because that's
6 -- forbearance is usually -- you get three years of
7 forbearance, and that's you basically saying I need to
8 -- I need to freeze this for a little while, you know?
9 Defference is usually when, you know, Fed Loan will
10 freeze it at no cost to your forbearance.

11 TIM (CONSUMER): Okay.

12 TIM (REPRESENTATIVE): Which as long as it
13 hasn't been more than three years, you're -- you're
14 okay. So --

15 TIM (CONSUMER): Yeah. Okay, now that you
16 say -- now that you say that, I am on forbearance.

17 TIM (REPRESENTATIVE): Okay. Yeah, that's
18 another thing that we'll do, you know, for -- as part
19 of our process, because then when we consolidate the
20 loans, we -- you know, we throw it in the forbearance
21 for, you know, about 30 days until we can get the
22 paperwork done and -- and all that stuff. So as long
23 as it's -- you said last summer you did it?

24 TIM (CONSUMER): Yeah, last summer -- yeah,
25 I -- I sent in my application, and I went through the

1 whole process and everything, and they said that I got
2 approved for a year. So I have a zero balance on my
3 account for a year.

4 TIM (REPRESENTATIVE): Okay. So let me
5 explain to you how this program (inaudible). This is
6 -- this is William D. -- Forgiveness Act. It's
7 actually this -- this program's been around about ten
8 years. So some people are calling -- calling it the
9 Obama Forgiveness Program as of 2010 as part of the
10 Stimulus Act, he -- you know, he made some changes to
11 the -- to the program to what it is today.

12 TIM (CONSUMER): Mm-hmm.

13 TIM (REPRESENTATIVE): And what it does is
14 it basically allows people who are in good standings
15 on their loan and are able to make qual- -- hold on,
16 Tim. I turned you down. Can you hear me still?

17 TIM (CONSUMER): Yeah, I can hear you. Hey,
18 it sounds like you're going in and out, though.

19 TIM (REPRESENTATIVE): Sorry, Tim. Can you
20 hear me?

21 TIM (CONSUMER): Yeah, I can hear you.

22 TIM (REPRESENTATIVE): Okay. I hit the
23 volume button on this thing, and it went all the way
24 down. Okay.

25 So -- so what it does is it -- people who

1 can make -- can make their qualified payments, have --

2 TIM (CONSUMER): Okay.

3 TIM (REPRESENTATIVE): -- a loan that's in
4 good standings, which means --

5 TIM (CONSUMER): Mm-hmm.

6 TIM (REPRESENTATIVE): -- it's not in -- not
7 in default, which yours is not.

8 TIM (CONSUMER): (Inaudible).

9 TIM (REPRESENTATIVE): They are federal --

10 TIM (CONSUMER): Okay.

11 TIM (REPRESENTATIVE): -- federal loans, and
12 -- and they have some income qualifications and, yeah,
13 you have to -- you know, state your -- state your
14 family size and kind of paint a picture of the income
15 and see what's going on there. So, real quick, what
16 do you do for your occupation?

17 TIM (CONSUMER): I'm a federal employee with
18 the [REDACTED].

19 TIM (REPRESENTATIVE): Oh, perfect, okay,
20 because there's two programs here. One of them is the
21 -- it's -- it's for people who work in either
22 nonprofit, government institution --

23 TIM (CONSUMER): Mm-hmm.

24 TIM (REPRESENTATIVE): -- or, you know,
25 something of that nature. And the benefit of that is

1 that most people that get into this program are going
2 to be cashed out 25 years for the forgiveness part.

3 Now, there's --

4 TIM (CONSUMER): Mm-hmm.

5 TIM (REPRESENTATIVE): -- now, the first
6 part of it is the lower payment. The second part of
7 it is the real benefit, and that is the loan
8 forgiveness. And what that is is after you make your
9 qualified payments for the life of your loan at a
10 reduced rate, you then -- the Federal Government will
11 then pay off the remaining balance of your loan, and
12 you are forgiven of that debt.

13 TIM (CONSUMER): Okay.

14 TIM (REPRESENTATIVE): So -- and --

15 TIM (CONSUMER): Now, what was -- I didn't
16 hear what you said about the 25 years part.

17 TIM (REPRESENTATIVE): Yeah. So -- so
18 because you work in a government institution, you will
19 qualify --

20 TIM (CONSUMER): Mm-hmm.

21 TIM (REPRESENTATIVE): -- for a ten-year
22 plan, which means you only have to pay for your loan
23 at a -- at a reduced monthly payment for ten years,
24 and then you will be relieved of -- of that debt, the
25 remaining balance.

1 TIM (CONSUMER): Okay.

2 TIM (REPRESENTATIVE): So, I mean, that's a
3 real benefit for anybody who's in any kind of public
4 service, just -- just a great, great deal for them.
5 So let's see here.

6 So what I need from you is -- okay, I'm
7 sorry, Tim. I'm putting this in the computer. So the
8 occupation was -- can you give me the title again?

9 TIM (CONSUMER): You mean my specific title?

10 TIM (REPRESENTATIVE): Or, yeah, just -- I
11 just need to put occupation. So you said a federal --

12 TIM (CONSUMER): A federal employee with the
13 [REDACTED].

14 TIM (REPRESENTATIVE): Okay. Yeah, if you
15 work for the -- the Federal Government, then you
16 understand that our paperwork has to be perfect.

17 TIM (CONSUMER): (Inaudible).

18 TIM (REPRESENTATIVE): Yeah.

19 TIM (CONSUMER): Oh, yeah.

20 TIM (REPRESENTATIVE): And what would you
21 say that your gross adjusted annual income is, and
22 what I mean by (break in telephone call).

23 TIM (CONSUMER): Hello?

24 TIM (REPRESENTATIVE): Can you hear me?

25 TIM (CONSUMER): Yeah, I can hear you now.

1 You went out.

2 TIM (REPRESENTATIVE): (Inaudible) I need to
3 do something with this wire. Okay.

4 Yeah, so, what I -- what I'm going to need
5 from you, one of these things, is your annual gross
6 adjusted income.

7 TIM (CONSUMER): Uh-huh.

8 TIM (REPRESENTATIVE): And what I mean by
9 that is -- it's not -- it's not your net, but it's
10 your -- basically your gross minus any deductions from
11 medical, 401(k), any kind of retirement, any kind of
12 supplemental insurance like AFLAC or anything like
13 that.

14 TIM (CONSUMER): Okay.

15 TIM (REPRESENTATIVE): Deduct those, and
16 just give me kind of a ballpark of what you think your
17 annual --

18 TIM (CONSUMER): Okay. And you said
19 adjusted?

20 TIM (REPRESENTATIVE): Yeah, adjusted. We
21 call it adjusted gross income, and -- and what that
22 is, it's just the -- minus the insurance --

23 TIM (CONSUMER): Uh-huh.

24 TIM (REPRESENTATIVE): -- and medical -- you
25 know, medical, dental, retirement, and that stuff.

1 TIM (CONSUMER): Okay. I actually have my
2 SF50, basically like my pay stub. So let me see. I
3 have -- I have what's on here as adjusted basic pay.
4 Is that the same thing?

5 TIM (REPRESENTATIVE): What does it say?

6 TIM (CONSUMER): So I'm looking at my SF50,
7 that's my -- my pay stub basically, and under adjusted
8 basic pay, it has my salary. Is that what you were
9 talking about?

10 TIM (REPRESENTATIVE): Yeah. I don't know
11 if it has an itemized breakdown of -- of what is --
12 what it's deducting, but if it's deducting medical,
13 dental, or any kind of retirement or insurance, then
14 that's the number we're looking for. And if it gives
15 it to you in a monthly basis, too, we can times that
16 by 12. And if it gives it to you in an annual number,
17 then we can use that. But it's -- what we're looking
18 for is pretty close to your gross, but obviously this
19 program is income-based, so the -- it would be more
20 beneficial to show a financial hardship, if you get
21 what I'm saying, you know?

22 TIM (CONSUMER): Yeah.

23 TIM (REPRESENTATIVE): We're not -- I'm not
24 trying to put big numbers up here really. But we do
25 need it to be somewhat accurate, you know?

1 TIM (CONSUMER): Oh, okay. So the number
2 that I have, that would be -- that's my annual salary.
3 Is that okay?

4 TIM (REPRESENTATIVE): Yeah, that's what
5 we're looking for, annual minus the insurance and the
6 --

7 TIM (CONSUMER): Okay. So the -- what is
8 it? Let me pull this up.

9 I'm sorry, just give me one more second,
10 please.

11 TIM (REPRESENTATIVE): That's (inaudible)
12 Tim.

13 TIM (CONSUMER): Okay.

14 Okay, here it is. So my adjusted basic pay
15 annually is \$ [REDACTED] -- I'm sorry, \$ [REDACTED] (inaudible).

16 TIM (REPRESENTATIVE): Okay. \$ [REDACTED]?

17 TIM (CONSUMER): Yeah.

18 TIM (REPRESENTATIVE): Okay. Okay. And are
19 you married?

20 TIM (CONSUMER): No, I'm engaged, actually.

21 TIM (REPRESENTATIVE): Okay. The reason I
22 ask is because, you know, like I said, it's an income-
23 based program, so if you were married, then a lot of
24 people file joint income tax returns. So --

25 TIM (CONSUMER): Mm-hmm.

1 TIM (REPRESENTATIVE): -- if you were to do
2 that this upcoming year for the sake of this program,
3 we would have to also use your wife's income.

4 TIM (CONSUMER): Mm-hmm.

5 TIM (REPRESENTATIVE): Now, when we see this
6 type of situation and we're trying to qualify people,
7 usually we recommend that they file -- you can file
8 married, but you file separately. That way --

9 TIM (CONSUMER): Mm-hmm.

10 TIM (REPRESENTATIVE): -- we can (inaudible)
11 your income alone.

12 TIM (CONSUMER): Mm-hmm.

13 TIM (REPRESENTATIVE): And that's going to
14 give you a better chance of qualifying.

15 TIM (CONSUMER): Mm-hmm.

16 TIM (REPRESENTATIVE): So, yeah, you're not
17 married yet, so you can (inaudible) filing, you know,
18 single up -- up until this point. So for the sake of
19 just, you know, right now, we're going to go ahead and
20 -- and -- single for you.

21 TIM (CONSUMER): Okay.

22 TIM (REPRESENTATIVE): Or I'm going to
23 put -- you know what I'm going to put? I'm going to
24 put married, separate.

25 TIM (CONSUMER): Married, separate, okay.

1 Now -- now, if I qualify for the program after my
2 fiancé and I get married, do I have to call back and
3 adjust that with you guys?

4 TIM (REPRESENTATIVE): Well, it doesn't
5 matter how you filed, this last time. What matters is
6 going to be this upcoming year. And then once you get
7 into the program, you do have to recertify on a yearly
8 basis because it is --

9 TIM (CONSUMER): Okay.

10 TIM (REPRESENTATIVE): -- it's income-based,
11 so, you know, they want to know on a yearly basis if
12 your situation has changed. And that's part of what
13 we do. You know, we certify. We help to keep you in
14 this program. You know, like --

15 TIM (CONSUMER): Mm-hmm.

16 TIM (REPRESENTATIVE): -- making you aware
17 of things like this, you know? And I know this is tax
18 benefits, you know, to (inaudible) children or when
19 you're married, but the benefit that you get from this
20 program, what I have seen (inaudible) I signed a woman
21 up, and she is going to save \$160,000 on her loans.

22 TIM (CONSUMER): Wow.

23 TIM (REPRESENTATIVE): You can't even -- you
24 know? So just keep that in mind, you know?

25 TIM (CONSUMER): Okay.

1 TIM (REPRESENTATIVE): Because then
2 people -- a lot of people are, you know, look forward
3 to their, you know, taxes coming around, making a
4 couple thousand, but this is -- this is something
5 else. So --

6 TIM (CONSUMER): Mm-hmm.

7 TIM (REPRESENTATIVE): Okay. Let's see
8 here. So another big factor in this program is family
9 size. And I'll read you the definition per the
10 Federal Government here in a minute --

11 TIM (CONSUMER): Mm-hmm.

12 TIM (REPRESENTATIVE): -- but as far as
13 family size, this is not going to be a number that
14 you're going to file your taxes with as dependents.

15 TIM (CONSUMER): Mm-hmm.

16 TIM (REPRESENTATIVE): They don't expect
17 that for this. It's pretty much just an arbitrary
18 number that you as a client determine and provide me.
19 In regards to the number, whether it's a high or low,
20 it's pretty much up to you what this number is.

21 TIM (CONSUMER): Mm-hmm.

22 TIM (REPRESENTATIVE): Like, the client that
23 I helped earlier, they had a family size of 12. So
24 they had a pretty good income, but supporting 12
25 people takes a lot of money. You know? So that would

1 be --

2 TIM (CONSUMER): Yeah.

3 TIM (REPRESENTATIVE): -- hard for almost
4 anybody. You know?

5 TIM (CONSUMER): Right, right.

6 TIM (REPRESENTATIVE): So, pretty much, it's
7 just a number that's determined by you, just something
8 that I got to put to keep the process moving. So --
9 you know what, okay, yeah, that's all good. So I know
10 you're married -- you're going to get married this
11 year, yes?

12 TIM (CONSUMER): Yeah, I'm getting married
13 in July.

14 TIM (REPRESENTATIVE): Okay. Yeah, so
15 married, separate is what I have. So it will
16 automatically add you and your wife. You -- do you
17 have any children?

18 TIM (CONSUMER): No, I do not have children.

19 TIM (REPRESENTATIVE): Okay. So I'll read
20 you the definition here, and it is as follows. Family
21 size includes you, your spouse, and your children,
22 including unborn children who would be born during the
23 year for which you state your family size. If the
24 children will receive the majority of their support
25 from you -- now, it doesn't matter whether they live

1 with you or not if they're a part of your family. It
2 also includes other people that live with you or who
3 just receive the majority of their support from you
4 and they will continue to receive this support from
5 you for the year that you state your family size.

6 Now, support includes any kind of money,
7 gifts, loans, housing, food, clothing, car, medical or
8 dental, payment of college costs. Do you help anybody
9 -- if you have somebody on your cell phone plan; if
10 you have somebody on your gym membership, they're
11 considered part of your family. And we just had
12 Christmas. You know, if you bought presents, clothes,
13 watch, earrings, toilet paper, they're a part of your
14 family. Okay?

15 So with that being known, not counting your
16 wife and yourself because you'll -- you'll be added in
17 at the end, how many would you state in addition to
18 you two for your family size?

19 TIM (CONSUMER): So would that -- well,
20 basically, I'm still at home, so would my mom, dad,
21 and my brother, would they be included in that?

22 TIM (REPRESENTATIVE): Absolutely.

23 TIM (CONSUMER): Okay. So including myself
24 and excluding my future spouse, right?

25 TIM (REPRESENTATIVE): Yeah, she'll be added

1 in.

2 TIM (CONSUMER): Okay, so myself, my dad, my
3 mom, and my brother, that's four.

4 TIM (REPRESENTATIVE): Okay. So what are
5 the -- I mean, is there any other maybe friends that
6 come, you know, stay -- stay with you that you -- you
7 know, you feed them, you clothe them, you know, go
8 hang out, you know, go to see a movie, you pay for
9 them, you know, you drive them around, gas, you know,
10 take them to work? Is there, you know, anybody that
11 you bought Christmas presents for, maybe a niece,
12 nephew, somebody that you would be able to add in,
13 somebody in your family?

14 TIM (CONSUMER): No, I don't -- no.

15 TIM (REPRESENTATIVE): Okay. So your mom,
16 your dad, your brother, so that's three, right?

17 TIM (CONSUMER): Mm-hmm.

18 TIM (REPRESENTATIVE): And then you and your
19 wife, so it's mom, dad, brother, you, wife, so that's
20 five. Okay.

21 TIM (CONSUMER): Mm-hmm.

22 TIM (REPRESENTATIVE): So family size, okay,
23 so three, zero-seven. Okay, that's right. Yes, you
24 qualify for the public service.

25 TIM (CONSUMER): You said I qualify for the

1 loan forgiveness?

2 TIM (REPRESENTATIVE): No, I put for the
3 public service loan forgiveness plan, so -- because
4 I'm even going to either put you in -- in the 25-year
5 or I'm going to put you in the ten-year, which is for
6 public service people. So you qualify for that just
7 because of your employment. And then the loan
8 forgiveness, that -- that will come, you know, at the
9 end of your ten years, if you continue to make your --
10 you know, adjusted lower payment for the next ten
11 years, the remaining balance will be forgiven, and
12 that's what the loan forgiveness part is. So...

13 TIM (CONSUMER): Okay.

14 TIM (REPRESENTATIVE): Okay. So the current
15 loan servicer was Fed Loan, and, let's see, the money
16 payment you said was four-something? What did you say
17 it was?

18 TIM (CONSUMER): Yeah, it was -- I want to
19 say 400-and-- \$402 monthly.

20 TIM (REPRESENTATIVE): 402. And I don't
21 know why I didn't save this, but we have in here
22 [REDACTED], and I think you said you were at [REDACTED]-something.
23 Okay. And my computer didn't save it for some reason,
24 but --

25 TIM (CONSUMER): So -- but you have my

1 federal loan balance as [REDACTED]?

2 TIM (REPRESENTATIVE): It's an estimated
3 total federal balance. I'm sure that (inaudible) was
4 probably part of (inaudible) records of some sort, you
5 know, for the school registration loans or something
6 of that nature, you know?

7 TIM (CONSUMER): Mm-hmm.

8 TIM (REPRESENTATIVE): And, so, it was just
9 an estimated balance, you know, that was all the
10 information (inaudible) to that in your name. So,
11 yeah, I think it was [REDACTED] or something like that.

12 TIM (CONSUMER): [REDACTED].

13 TIM (REPRESENTATIVE): Oh, 201, okay.

14 TIM (CONSUMER): Yeah.

15 TIM (REPRESENTATIVE): 201. Okay. Let me
16 see here. So your loan status is current. Federal
17 loans -- and there's -- there's multiple of them,
18 right, yeah? Multiple loans?

19 TIM (CONSUMER): Yeah, they're multiple.

20 TIM (REPRESENTATIVE): Okay.

21 TIM (CONSUMER): And what -- what did you
22 say before about private loans?

23 TIM (REPRESENTATIVE): Private loans, we
24 can't do anything for you on those. This is a federal
25 program. The Federal Government is going to be paying

1 these loans off if, you know, if you get the loan
2 forgiveness part. And, so --

3 TIM (CONSUMER): Mm-hmm.

4 TIM (REPRESENTATIVE): -- they're not --
5 they're not going to be paying off any of these
6 private loans.

7 TIM (CONSUMER): Okay.

8 TIM (REPRESENTATIVE): (Inaudible).

9 TIM (CONSUMER): So if I was to get a loan
10 through (inaudible) or something then they wouldn't
11 pay for that, right?

12 TIM (REPRESENTATIVE): Through what? I'm
13 sorry.

14 TIM (CONSUMER): If I got -- if I got a loan
15 through my bank, they wouldn't pay for that, right?

16 TIM (REPRESENTATIVE): Yeah, no. It has to
17 be a federal loan through --

18 TIM (CONSUMER): Okay, okay.

19 TIM (REPRESENTATIVE): -- so --

20 TIM (CONSUMER): Okay, that's fine.

21 TIM (REPRESENTATIVE): Okay. So I think I'm
22 close here. This (████)████ number, is this a good
23 number for you? Is this a cell phone, a landline,
24 work? What number is this?

25 TIM (CONSUMER): That's my cell phone

1 number, and that's going to be the best phone number
2 to contact me.

3 TIM (REPRESENTATIVE): Okay. Okay. Are you
4 going to have access to your email throughout this
5 conversation?

6 TIM (CONSUMER): Yes, sir.

7 TIM (REPRESENTATIVE): Okay. Can I get your
8 email?

9 TIM (CONSUMER): Sure. You ready?

10 TIM (REPRESENTATIVE): Yeah.

11 TIM (CONSUMER): Okay, my email is [REDACTED], [REDACTED],
12 as in [REDACTED], [REDACTED], [REDACTED], [REDACTED], @yahoo.com.

13 TIM (REPRESENTATIVE): Okay. So I'm going
14 to send you a form in your email.

15 TIM (CONSUMER): Okay.

16 TIM (REPRESENTATIVE): What this form is is
17 basically -- it's a -- just a consent form allowing me
18 to access your federal database on your behalf so that
19 we can check the loans. I know you went into Fed
20 Loan, but we're going to go onto the Federal Student
21 Aid, you know, main database, and we're going to just
22 confirm that theses loans are federal and make sure
23 that there's not any loans there that you don't know
24 about and that we have the exact right dollar amount.
25 We'll do that in a minute.

1 TIM (CONSUMER): Okay.

2 TIM (REPRESENTATIVE): First, I'm going to
3 put you on hold for a minute here and crunch some
4 numbers.

5 TIM (CONSUMER): Mm-hmm.

6 TIM (REPRESENTATIVE): And we'll see what we
7 can get you qualified for.

8 TIM (CONSUMER): Mm-hmm.

9 TIM (REPRESENTATIVE): And we can go from
10 there. All right, Tim?

11 TIM (CONSUMER): All right, awesome. Thank
12 you.

13 TIM (REPRESENTATIVE): All right.

14 TIM (CONSUMER): Okay.

15 (Caller placed on hold.)

16 TIM (REPRESENTATIVE): So do you go by Tim
17 or Timothy?

18 TIM (CONSUMER): I go by Tim.

19 TIM (REPRESENTATIVE): Tim, right on. All
20 right. This is very, very good news.

21 TIM (CONSUMER): Yeah.

22 TIM (REPRESENTATIVE): You do qualify. And
23 I'm using -- I'm using just your income and the income
24 that you gave me. So what I need to know, the reason
25 -- how come you put it into forbearance? Were you

1 just taking a break, or were you unable to make the
2 payments due to some kind of financial hardship? What
3 was the reason for that?

4 TIM (CONSUMER): I guess I would say it was
5 -- it was getting kind of tough to make the payments.

6 TIM (REPRESENTATIVE): Okay. Part of this
7 program is -- you know, there are some fees involved,
8 but part of -- part of it is, you know, obviously
9 you're current. You're in -- you're in okay standing,
10 but, you know, the loan's still, you know, creating
11 interest still (inaudible) growing because no
12 payment's being made, you know?

13 So it's spitting out a couple of different
14 (inaudible) here for you. Now, the good news is that
15 all of these programs are going to give you \$119
16 payment a month.

17 TIM (CONSUMER): Okay.

18 TIM (REPRESENTATIVE): Now, the difference
19 in these programs is how we can get the -- you know,
20 get back on track with the loan a little bit by making
21 a couple -- a couple months of, you know, little
22 bigger payments here. So I'll just -- I'll just tell
23 you here. So some people like to get it all done --
24 all done in one month. And what I mean by that is you
25 can pay \$1,007, okay, month one, and then in month --

1 starting month two, it would move into \$119 payment,
2 and you would stay there for the remainder of your
3 loan. So you would stay there for the next ten years.

4 Now, let me give you some numbers here. Do
5 you have something to write this down?

6 TIM (CONSUMER): Yeah, I do. I do.

7 Hello?

8 Hello?

9 TIM (REPRESENTATIVE): Tim, can you hear me?

10 TIM (CONSUMER): Yeah, I can hear you now.

11 TIM (REPRESENTATIVE): Oh, man. What's
12 going on with this thing? Okay. So where did I lose
13 you at?

14 TIM (CONSUMER): You told me to get
15 something to write it down.

16 TIM (REPRESENTATIVE): Okay, okay. So I'm
17 going to tell you what your current situation is right
18 now. So if you have a piece of paper and a pen, just,
19 you know, draw a line down the middle and the left
20 side write "current;" on the right side, write
21 "program."

22 TIM (CONSUMER): Okay.

23 TIM (REPRESENTATIVE): Okay. So we have --
24 we know we're at [REDACTED], and we know we're at about a
25 \$402 payment. That's what you should be paying.

1 That's what your loan -- your loan balance is right
2 now. Okay?

3 TIM (CONSUMER): Okay.

4 TIM (REPRESENTATIVE): On an annual basis,
5 you would pay \$4,824 a year at that rate. Okay?

6 TIM (CONSUMER): Say that again? Four
7 thousand and what?

8 TIM (REPRESENTATIVE): \$4,824 would be your
9 current annual outflow as it stands right now, Fed
10 Loan.

11 TIM (CONSUMER): Annual payment -- okay,
12 current annual payment for my loan.

13 TIM (REPRESENTATIVE): Mm-hmm.

14 TIM (CONSUMER): Okay.

15 TIM (REPRESENTATIVE): How much you pay a
16 year, staying with Fed Loan.

17 TIM (CONSUMER): Okay.

18 TIM (REPRESENTATIVE): Making your \$402
19 payment.

20 TIM (CONSUMER): Okay.

21 TIM (REPRESENTATIVE): Okay? So if you were
22 to get into this program, your payment would go to
23 \$119 a month.

24 TIM (CONSUMER): Okay.

25 TIM (REPRESENTATIVE): Your annual outflow

1 for the year would be \$1,428.

2 TIM (CONSUMER): Okay.

3 TIM (REPRESENTATIVE): You would be saving
4 \$3,396 a year.

5 TIM (CONSUMER): Okay. So I would be saving
6 what now?

7 TIM (REPRESENTATIVE): \$3,396 --

8 TIM (CONSUMER): Mm-hmm.

9 TIM (REPRESENTATIVE): -- a year. And after
10 ten years, you would have a total savings of \$14,280.

11 TIM (CONSUMER): 14,000 after ten years.

12 TIM (REPRESENTATIVE): That's pretty cool,
13 right? And then after ten years, they would relieve
14 you of the rest of it. So basically -- let's see
15 here. Let me see here. I have a different calculator
16 that I use, and maybe as we go through this, I'll run
17 the numbers, but I could tell you what -- you know,
18 because (break in telephone connection.)

19 TIM (CONSUMER): Hello?

20 TIM (REPRESENTATIVE): (Inaudible). Yeah,
21 can you hear me?

22 TIM (CONSUMER): Hello?

23 TIM (REPRESENTATIVE): Can you hear me?

24 TIM (CONSUMER): Yeah, I can hear you.

25 TIM (REPRESENTATIVE): Okay. Yeah, so I

1 have a different calculator here. I'll see if I can
2 pull it up. But it -- it will tell me, you know,
3 because with compound interest, \$ [REDACTED] over the life
4 of the loan, you know, most likely is going to end up
5 being around 60, 65,000. You know?

6 TIM (CONSUMER): Mm-hmm.

7 TIM (REPRESENTATIVE): Now, that would be,
8 you know, if you're making, you know, a minimum
9 payment on that and, you know, the interest were to
10 continue to grow, so I'll -- I'll see if I can find
11 that calculator and run those numbers for you and, you
12 know, just -- just for the fun, you know, just to give
13 you an idea of what, you know, what you will be --
14 because we know -- we know in -- over a ten-year time
15 you would be saving 14,280, but even a better number
16 to hear sometimes usually is, you know, what -- you
17 know, what -- what it would look like, you know, if
18 you kept paying that, you know, with the -- with the
19 interest. And, so, I'll see if I can find that.

20 But -- so I started to tell you about the
21 packages here. Now, there's five of them, okay? And
22 the -- so we'll say package number one is the \$1,000
23 one. Okay, we'll say that. So as they go from one to
24 five, the dollar amount goes up a little bit.

25 TIM (CONSUMER): Okay.

1 TIM (REPRESENTATIVE): And, so, package five
2 is paid over nine months. And in package five, you
3 would pay \$207 for the first nine months, and then you
4 would move into your \$119 payment. Okay.

5 TIM (CONSUMER): Okay.

6 TIM (REPRESENTATIVE): And by doing that,
7 you -- you will pay almost -- almost an extra, say,
8 about \$8-, \$900. And that's just the way it works
9 out, you know? If you do it all at once, if you pay
10 \$1007 the first month, then you're done. You know,
11 you're done with the getting back on track, and you
12 move, month two, right into the 119.

13 So what -- what type of payment do you think
14 you could handle in the beginning of this program, and
15 --

16 TIM (CONSUMER): When would the program
17 start?

18 TIM (REPRESENTATIVE): Well, we like to, you
19 know, get a payment usually within 15 days, but I
20 would be able to push it out to 30 for you, I believe,
21 depending on which program we go with. So, you know,
22 I'm kind of just trying to get an idea of kind of
23 where you're at on this thing and how -- you know, how
24 much you want to, you know, attack it and get into
25 that 119 payment.

1 Now, you know, I mean, if your -- your
2 situation is such that you need to stretch the
3 payments out, still good.

4 TIM (CONSUMER): Mm-hmm.

5 TIM (REPRESENTATIVE): You know? You're
6 still --

7 TIM (CONSUMER): Yeah.

8 TIM (REPRESENTATIVE): -- you're --

9 TIM (CONSUMER): And the \$1,007 option,
10 that's to offset the -- offset the interest, right?

11 TIM (REPRESENTATIVE): I'm sorry, I lost you
12 for a second. What'd you say?

13 TIM (CONSUMER): I said the option where I
14 pay you 1,007, is that to offset the interest?

15 TIM (REPRESENTATIVE): Well, the -- see,
16 what happens when we consolidate your loans, and so
17 you're paying a monthly payment, and that takes care
18 of everything. That takes of principal, interest,
19 fees, you know, everything that's involved. Because
20 like I said, we do -- we do charge some fees. So
21 that's going to -- that's going to take care of some
22 of the fees right there. That's going to take care
23 of, you know, everything -- everything's consolidated
24 into one thing.

25 TIM (CONSUMER): Mm-hmm.

1 TIM (REPRESENTATIVE): So, you know, all you
2 have to remember about this program, it's really
3 pretty basic. You know, you're going to pay 119 a
4 month, you know --

5 TIM (CONSUMER): Mm-hmm.

6 TIM (REPRESENTATIVE): -- depending on how
7 much you pay -- you're going to pay. You know, you're
8 going to pay some fees and some -- and some -- to get
9 back on track, money in the beginning --

10 TIM (CONSUMER): Mm-hmm.

11 TIM (REPRESENTATIVE): -- and it's going to
12 be either -- it's going to be either, you know, one
13 month, all the way to nine months are you -- is going
14 to be your options for payments. And then you're
15 going to move into the 119 and you're going to stay at
16 that. You're not going to pay any more. There's not
17 going to be any fees after that, you know. We're not
18 going to hit you with -- blindsided you with some kind
19 of processing fee, you know, six months down the road.

20 It just -- it doesn't work like that. You
21 know, everything is disclosed, you know, to you, and,
22 you know, if we go through the process here, you know,
23 tonight, then, you know, once you get on the phone
24 with verification, they will give you an itemized
25 breakdown of everything.

1 TIM (CONSUMER): Mm-hmm.

2 TIM (REPRESENTATIVE): But all you have to
3 remember is there are two numbers -- the 119 and then
4 whatever package you pick in the beginning for the
5 fees, you know?

6 TIM (CONSUMER): Okay.

7 TIM (REPRESENTATIVE): And then, you know,
8 ultimately, what we're -- what we're trying to do
9 here, Tim, is we're trying to pay the least amount of
10 money so that --

11 TIM (CONSUMER): Mm-hmm.

12 TIM (REPRESENTATIVE): -- we have the most
13 amount of forgiveness. So, you know, we want to get
14 you to that 119 --

15 TIM (CONSUMER): Mm-hmm.

16 TIM (REPRESENTATIVE): -- and, you know, you
17 don't want to -- you know, this is not the type of
18 situation where you want to, you know, if you get a
19 bonus at work you want to come try to chip away at
20 this thing. That's not what we're doing here, you
21 know? The Federal Government is going to pay off the
22 rest of your loan, so you want to give them as little
23 amount of money --

24 TIM (CONSUMER): Mm-hmm.

25 TIM (REPRESENTATIVE): -- as possible. You

1 know?

2 TIM (CONSUMER): Mm-hmm. Mm-hmm.

3 TIM (REPRESENTATIVE): And, so, as long as
4 you stay qualified and you make your payments, you
5 will get the forgiveness. So, what do you think?

6 TIM (CONSUMER): Okay. So, let me see, I
7 think right now I --

8 TIM (REPRESENTATIVE): And I can give you
9 these other numbers, too, here. I'll do that real
10 quick if you want to write it down. So the other
11 option is going to be \$557.

12 TIM (CONSUMER): Uh-huh.

13 TIM (REPRESENTATIVE): That's going to be --

14 TIM (CONSUMER): Is that option -- is
15 (inaudible)?

16 TIM (REPRESENTATIVE): What's that?

17 TIM (CONSUMER): You said 557, right?

18 TIM (REPRESENTATIVE): Yeah, 557 is going to
19 be package two.

20 TIM (CONSUMER): So 557 is going to be
21 package two. So what was the 207? I'm sorry. I'm
22 going -- I'm backtracking a little bit.

23 TIM (REPRESENTATIVE): That's okay.

24 TIM (CONSUMER): So what was the 207 in the
25 first nine months? Was that package five?

1 TIM (REPRESENTATIVE): That's package five,
2 yeah.

3 TIM (CONSUMER): Okay. And then the -- what
4 did you say, 557? Or, now, that's package two?

5 TIM (REPRESENTATIVE): Yeah, and you're
6 going to pay that for two months.

7 TIM (CONSUMER): Okay.

8 TIM (REPRESENTATIVE): Month three, you're
9 going to move into the 119.

10 TIM (CONSUMER): Okay, then, two months,
11 then 119. Okay. And what are the other options?

12 TIM (REPRESENTATIVE): Package three is
13 going to be 407.

14 TIM (CONSUMER): (Inaudible).

15 TIM (REPRESENTATIVE): You're going to pay
16 that for three months.

17 TIM (CONSUMER): For three months.

18 TIM (REPRESENTATIVE): Month four, you're
19 going to move into the 119.

20 TIM (CONSUMER): Okay. Okay, what are the
21 other ones?

22 TIM (REPRESENTATIVE): And -- and then the
23 last one, four, you're going to pay 257.

24 TIM (CONSUMER): Okay, that's number four?

25 TIM (REPRESENTATIVE): Yeah. For six

1 months.

2 TIM (CONSUMER): Okay. Okay.

3 TIM (REPRESENTATIVE): And then you're going
4 to move into the 119. So you can -- you can kind of
5 do the math there, you know. You see, you know --

6 TIM (CONSUMER): Right.

7 TIM (REPRESENTATIVE): -- right.

8 TIM (CONSUMER): Now what was -- what was --
9 what was option one? I didn't get that one.

10 TIM (REPRESENTATIVE): 1,007.

11 TIM (CONSUMER): Oh, okay. So the 1,007 was
12 number one, okay.

13 TIM (REPRESENTATIVE): Uh-huh. And you just
14 do that one time, and in month two, you move into the
15 119, and you stay there. So, you know, that's --
16 that's going to save you about \$8-, \$900 by doing that
17 one, and then it kind of -- you know, it goes down
18 from there, you know, accordingly, you know.

19 TIM (CONSUMER): Hmm. Hmm.

20 TIM (REPRESENTATIVE): So -- and the way we
21 -- we draft it -- we draft the payment out of your
22 bank account every month.

23 TIM (CONSUMER): Okay.

24 TIM (REPRESENTATIVE): But there is the
25 option of the credit card, which some people do, is

1 they just -- they take package one, and they just put
2 it on a credit card --

3 TIM (CONSUMER): Mm-hmm.

4 TIM (REPRESENTATIVE): -- and then you just
5 -- and you know? And then they don't have to worry
6 about it; they just, boom, put it on a credit card and
7 kind of pay it off on their own time and then move
8 into the 119 right away, you know?

9 TIM (CONSUMER): Mm-hmm.

10 TIM (REPRESENTATIVE): Not everybody can do
11 that, but that's -- that is an option.

12 TIM (CONSUMER): Right. Okay. I had a
13 question. So when this program starts, after I'm
14 making the payments, and when I get married, will my
15 spouse be extended the same plan for her on student
16 loans?

17 TIM (REPRESENTATIVE): She has student loan
18 debt as well?

19 TIM (CONSUMER): I -- I think we have -- we
20 haven't really talked about it in detail, but I think
21 she does. I don't know how far along she is
22 (inaudible).

23 TIM (REPRESENTATIVE): Okay. So there's --
24 it won't be together, like you won't be like a joint
25 thing, you know? Unless you guys have joint loans.

1 Do you guys have joint loans?

2 TIM (CONSUMER): No.

3 TIM (REPRESENTATIVE): Okay, yeah. So I
4 will have the same conversation with her that I'm
5 having with you. She will have the same options that
6 you have, as long as she qualifies the same way you
7 are, you know.

8 TIM (CONSUMER): Okay.

9 TIM (REPRESENTATIVE): So, you know, if she
10 has federal loans and, you know, you guys -- you, for
11 the sake of the program, will be filing married,
12 separate, so she will also be filing her own tax
13 returns, which means that we will be able to use her
14 own income alone, giving her a better chance to
15 qualify, and then as long as they're federal and she
16 make the payments, we can put her in the program.

17 TIM (CONSUMER): Okay. Okay. Hmm.

18 TIM (REPRESENTATIVE): Hmm. So if you want
19 to -- if you want to think about it, we can kind of
20 just start going through this application as far as
21 the programs, and I can at least give -- you know, get
22 this going. And then --

23 TIM (CONSUMER): Mm-hmm.

24 TIM (REPRESENTATIVE): -- you know, you can
25 decide which dollar amount you want to pay, you know

1 (inaudible).

2 TIM (CONSUMER): Okay.

3 TIM (REPRESENTATIVE): So married. Okay.

4 So we got the cell phone number. Do you have a --
5 like a landline, or should we just keep the cell phone
6 number as your only number on here?

7 TIM (CONSUMER): Yeah, keep my cell phone
8 number as my only number.

9 TIM (REPRESENTATIVE): Okay. Okay. Hold
10 tight. Package (inaudible) okay we don't know yet.
11 Okay, what is your date of birth, Tim?

12 TIM (CONSUMER): My date of birth is [REDACTED]

13 [REDACTED].

14 TIM (REPRESENTATIVE): [REDACTED]. Okay.

15 And you gave me the name of your employer.
16 Actually, give me your occupation, but I'm going to
17 need the name of your employer, your employer address,
18 city, state (inaudible) and phone number.

19 TIM (CONSUMER): Okay, uh-huh. Let me get
20 that for you.

21 TIM (REPRESENTATIVE): Okay.

22 Can you hear me, Tim?

23 TIM (CONSUMER): Yeah, I can hear you.

24 TIM (REPRESENTATIVE): Okay. Some other
25 things that we will need, just in case you're going to

1 get papers, we're going to need two references. They
2 cannot live with you, and they cannot live together,
3 but it could be, you know, a relative or friend or
4 coworker, whatever.

5 TIM (CONSUMER): Mm-hmm.

6 TIM (REPRESENTATIVE): Addresses, phone
7 numbers, and names, first and last. We'll need credit
8 card information of bank information, routing number
9 and account number. And we'll -- we'll do a budget
10 together, just to kind of show where your money's
11 going.

12 TIM (CONSUMER): Yeah.

13 TIM (REPRESENTATIVE): And your spouse's
14 information. I may need your spouse's information.
15 I'm not sure because I put married, but I put
16 separate, so I'll have to find out for sure on that if
17 I -- if I have to, I'll just put single for now, but,
18 yeah, so the employer information, Social Security,
19 bank information, and I think that's it for now.

20 TIM (CONSUMER): Okay.

21 TIM (REPRESENTATIVE): Okay.

22 TIM (CONSUMER): Okay, let me get (break in
23 phone call).

24 (Brief pause.)

25 TIM (CONSUMER): Okay. You need my employer

1 information?

2 TIM (REPRESENTATIVE): Please.

3 TIM (CONSUMER): Okay. So my employer is

4 [REDACTED].

5 TIM (REPRESENTATIVE): Okay.

6 TIM (CONSUMER): And the address is -- well,

7 I'm located in the [REDACTED].

8 TIM (REPRESENTATIVE): Okay, hold on. [REDACTED]?

9 TIM (CONSUMER): Yeah. [REDACTED]

10 [sic], [REDACTED], [REDACTED].

11 TIM (REPRESENTATIVE): Okay, [REDACTED] building,

12 got that.

13 TIM (CONSUMER): Okay, you need the address

14 for the [REDACTED] building?

15 TIM (REPRESENTATIVE): Please.

16 TIM (CONSUMER): Okay. It's [REDACTED],

17 [REDACTED]. Okay, [REDACTED].

18 TIM (REPRESENTATIVE): Okay. [REDACTED], okay.

19 I'm typing this up into my computer, so kind of bear

20 with me here. [REDACTED] (inaudible) [REDACTED], [REDACTED].

21 What was after that?

22 TIM (CONSUMER): Yeah, [REDACTED] -- you got [REDACTED],

23 right?

24 TIM (REPRESENTATIVE): Yeah, [REDACTED],

25 [REDACTED].

1 TIM (CONSUMER): Uh-huh.

2 TIM (REPRESENTATIVE): And what was after

3 that?

4 TIM (CONSUMER): Oh, [REDACTED].

5 TIM (REPRESENTATIVE): Oh, okay. Okay, so

6 that's -- [REDACTED]. [REDACTED].

7 TIM (CONSUMER): And then the zip code is

8 [REDACTED].

9 TIM (REPRESENTATIVE): Okay. [REDACTED] is the

10 state, right, and the city was -- what city is that

11 in?

12 TIM (CONSUMER): [REDACTED]. Oh, the [REDACTED],

13 the [REDACTED].

14 TIM (REPRESENTATIVE): Okay.

15 In [REDACTED]. [REDACTED] is the state abbreviation, right?

16 TIM (CONSUMER): I'm -- say that again.

17 TIM (REPRESENTATIVE): [REDACTED] is the state

18 abbreviation, right?

19 TIM (CONSUMER): Yes. Yes.

20 TIM (REPRESENTATIVE): Okay, sorry. I

21 should know that. Okay. Oops.

22 All right, Tim, you're going to hate me,

23 man. Listen, my computer just did something weird and

24 lost this information.

25 TIM (CONSUMER): Oh.

1 TIM (REPRESENTATIVE): I'm freaking sorry,
2 man. I can go back until (inaudible) and I still have
3 -- see the intimate family size, I have that. Yeah,
4 if you want to just tell me -- I'll write it down real
5 quick, and then I can input it here. I can input it,
6 you know, in a minute. So it was -- the address for
7 the employer was [REDACTED] -- or why don't you just tell me
8 and I'll put it --

9 TIM (CONSUMER): Oh, yeah. It's [REDACTED] --

10 TIM (REPRESENTATIVE): Mm-hmm.

11 TIM (CONSUMER): -- [REDACTED], [REDACTED].

12 TIM (REPRESENTATIVE): Okay.

13 TIM (CONSUMER): Let me see (inaudible)

14 [REDACTED].

15 TIM (REPRESENTATIVE): Okay. Of [REDACTED].

16 [REDACTED]. Okay. And, let's see, a phone number
17 for you at work?

18 TIM (CONSUMER): Oh, work number is

19 [REDACTED].

20 TIM (REPRESENTATIVE): Okay. I'm putting
21 your cell phone back in here. Okay. Okay. And
22 what's your Social, Tim?

23 TIM (CONSUMER): Yeah, my Social is XXX-XX-
24 XXXX.

25 TIM (REPRESENTATIVE): Okay. Driver's

1 license number, and I know the state is [REDACTED].

2 TIM (CONSUMER): You said driver's license
3 number and what else?

4 TIM (REPRESENTATIVE): And it says -- it
5 asks for state, but I know you're in [REDACTED],
6 right?

7 TIM (CONSUMER): Well, that's where I work.
8 I actually live in the [REDACTED].

9 TIM (REPRESENTATIVE): Oh, okay, okay. So
10 [REDACTED], okay. So, yeah, give me the driver's
11 license number, and we'll be in [REDACTED].

12 TIM (CONSUMER): Okay. Let me get that for
13 you.

14 TIM (REPRESENTATIVE): Okay.

15 TIM (CONSUMER): All right. So, driver's
16 license number (inaudible).

17 TIM (REPRESENTATIVE): Mm-hmm.

18 TIM (CONSUMER): Okay. The number is [REDACTED].

19 TIM (REPRESENTATIVE): I'm sorry, [REDACTED]?

20 TIM (CONSUMER): [REDACTED], the letter [REDACTED], as in
21 [REDACTED].

22 TIM (REPRESENTATIVE): Okay, [REDACTED].

23 TIM (CONSUMER): Yeah, [REDACTED] XXX XX.

24 TIM (REPRESENTATIVE): Okay. Okay, and
25 that's [REDACTED]?

1 TIM (CONSUMER): Yeah, this is a [REDACTED]
2 driver's license.

3 TIM (REPRESENTATIVE): Okay. Okay.

4 Hey, Tim, I'm going to put you on hold for
5 just a second. I'm going to ask about the marital
6 status and see which -- which route exactly we need to
7 go here, okay?

8 TIM (CONSUMER): Okay.

9 TIM (REPRESENTATIVE): Okay.

10 (Callers placed on hold.)

11 TIM (REPRESENTATIVE): Tim, are you there?

12 TIM (CONSUMER): Yeah, I'm here.

13 TIM (REPRESENTATIVE): Man, technology is
14 something else, isn't it? All right.

15 TIM (CONSUMER): Hmm.

16 TIM (REPRESENTATIVE): Okay, so, since
17 you're not married right now --

18 TIM (CONSUMER): I'm not married right now.

19 TIM (REPRESENTATIVE): Yeah, we have to do
20 it single. So -- but keep in mind --

21 TIM (CONSUMER): Okay.

22 TIM (REPRESENTATIVE): -- next year, when
23 you do file the taxes, and, you know, we'll be here
24 with you throughout this whole process to remind you
25 and -- and make sure you qualify and everything, but

1 you will have to file married, separate, as well as
2 your wife, if she wants to do this, too (inaudible)
3 when you file. Okay?

4 TIM (CONSUMER): Okay. So after -- so after
5 we get married, we'll have to file under married,
6 separate.

7 TIM (REPRESENTATIVE): Yes. So you --
8 you're --

9 TIM (CONSUMER): Okay, that --

10 TIM (REPRESENTATIVE): -- filing married,
11 but you're going to be separate instead of joint.

12 TIM (CONSUMER): Instead of joint. Okay.
13 And is that -- is that for our income taxes?

14 TIM (REPRESENTATIVE): Correct.

15 TIM (CONSUMER): Okay, okay. Married,
16 separate. Let me write that down. Married, separate.

17 TIM (REPRESENTATIVE): Okay.

18 TIM (CONSUMER): And this is for after we
19 get married (inaudible).

20 TIM (REPRESENTATIVE): Yes.

21 TIM (CONSUMER): Okay.

22 TIM (REPRESENTATIVE): So it's -- like it's
23 tax time right now, you know, so at this time next
24 year, when you do your taxes, or whenever you do them
25 -- I don't know how you do them, quarterly or, you

1 know, whatever -- you'll just keep that in mind, you
2 know.

3 TIM (CONSUMER): Mm-hmm. Okay.

4 TIM (REPRESENTATIVE): Okay. So I lost the
5 birthday. I know it was [REDACTED]?

6 TIM (CONSUMER): [REDACTED].

7 TIM (REPRESENTATIVE): [REDACTED].

8 Nine -- okay, got that.

9 Social, employer, family size. I don't need
10 the fiance's information yet. Okay, I'm going to need
11 two references, first name, last name, address, phone
12 number and (inaudible).

13 TIM (CONSUMER): Okay. And they can't live
14 with me, correct?

15 TIM (REPRESENTATIVE): They can't live with
16 you and can't live together.

17 TIM (CONSUMER): Can't live -- (inaudible)
18 together.

19 TIM (REPRESENTATIVE): Like if you -- if
20 your mom and dad didn't live with you, then you could
21 put your -- either one of them, but you couldn't put
22 both of them because they live together, you know?

23 TIM (CONSUMER): Got you. Okay. Okay, two
24 references. Let me see.

25 TIM (REPRESENTATIVE): And, I mean, it could

1 be friend, neighbor, anybody. You know, we're not
2 going to each out to these people. It's just for the
3 paperwork.

4 TIM (CONSUMER): For the paperwork? Okay.
5 I got (inaudible).

6 TIM (REPRESENTATIVE): Okay.

7 TIM (CONSUMER): Let me give it to you. Oh,
8 man, where is it? Okay, here we go, here we go. All
9 right, first reference is [REDACTED].

10 TIM (REPRESENTATIVE): Okay, [REDACTED].

11 TIM (CONSUMER): Uh-huh.

12 TIM (REPRESENTATIVE): And last name?

13 TIM (CONSUMER): Last name, [REDACTED].

14 TIM (REPRESENTATIVE): [REDACTED],

15 or --

16 TIM (CONSUMER): [REDACTED].

17 TIM (REPRESENTATIVE): [REDACTED], okay, [REDACTED].

18 TIM (CONSUMER): Yes.

19 TIM (REPRESENTATIVE): [REDACTED].

20 TIM (CONSUMER): Yes.

21 TIM (REPRESENTATIVE): Okay. And her

22 address?

23 TIM (CONSUMER): Her address is [REDACTED]

24 [REDACTED].

25 TIM (REPRESENTATIVE): Okay.

1 TIM (CONSUMER): [REDACTED],
2 [REDACTED].

3 TIM (REPRESENTATIVE): Okay. So I think I
4 have to -- okay, I can put it all in one. Sometimes
5 it makes me put, you know, a line down, a line down, a
6 line down on the form, so --

7 TIM (CONSUMER): Mm-hmm.

8 TIM (REPRESENTATIVE): -- okay, so, yeah.
9 So I can put it all in one line. So I have [REDACTED]
10 [REDACTED]. What was the city and state?

11 TIM (CONSUMER): [REDACTED].

12 TIM (REPRESENTATIVE): [REDACTED]?

13 TIM (CONSUMER): That's correct.

14 TIM (REPRESENTATIVE): And [REDACTED] is [REDACTED]?

15 TIM (CONSUMER): [REDACTED], that's correct.

16 TIM (REPRESENTATIVE): Okay. And you're at [REDACTED]
17 [REDACTED].

18 TIM (CONSUMER): [REDACTED] -- yeah, that's the
19 correct zip code.

20 TIM (REPRESENTATIVE): Okay. And what is
21 your relationship to [REDACTED]?

22 TIM (CONSUMER): She's my aunt. [REDACTED]

23 TIM (REPRESENTATIVE): Okay. Sorry, Tim. I
24 just -- I lost it. (Inaudible). Can you give it to
25 me again real quick?

1 TIM (CONSUMER): Yeah, sure, sure. You
2 ready?

3 TIM (REPRESENTATIVE): Yeah, I'm sorry.

4 TIM (CONSUMER): Okay. The address is [REDACTED].

5 TIM (REPRESENTATIVE): [REDACTED].

6 TIM (CONSUMER): [REDACTED]
7 [REDACTED].

8 TIM (REPRESENTATIVE): Okay.

9 TIM (CONSUMER): [REDACTED],
10 [REDACTED].

11 TIM (REPRESENTATIVE): Okay, thank you.

12 TIM (CONSUMER): Mm-hmm.

13 TIM (REPRESENTATIVE): Okay. Okay, and
14 what's the phone number for -- for [REDACTED]?

15 TIM (CONSUMER): Oh. Okay, the number is
16 ([REDACTED]).

17 TIM (REPRESENTATIVE): Mm-hmm.

18 TIM (CONSUMER): [REDACTED].

19 TIM (REPRESENTATIVE): Okay. And for your
20 second reference?

21 TIM (CONSUMER): Let's see, my second
22 reference. My second reference is [REDACTED].

23 TIM (REPRESENTATIVE): [REDACTED]?

24 TIM (CONSUMER): Yes, [REDACTED].

25 TIM (REPRESENTATIVE): Okay. [REDACTED]

1 [REDACTED]?

2 TIM (CONSUMER): That's correct.

3 TIM (REPRESENTATIVE): And [REDACTED]?

4 TIM (CONSUMER): That's correct.

5 TIM (REPRESENTATIVE): Okay. And the
6 address?

7 TIM (CONSUMER): The address is [REDACTED].

8 TIM (REPRESENTATIVE): [REDACTED].

9 TIM (CONSUMER): Mm-hmm.

10 TIM (REPRESENTATIVE): Okay.

11 TIM (CONSUMER): [REDACTED].

12 TIM (REPRESENTATIVE): One word?

13 TIM (CONSUMER): Yeah, one word. [REDACTED]
14 is one word.

15 TIM (REPRESENTATIVE): Okay. [REDACTED] [REDACTED]

16 [REDACTED], like the word [REDACTED].

17 TIM (CONSUMER): Yeah (inaudible) [REDACTED],
18 right.

19 TIM (REPRESENTATIVE): Okay.

20 TIM (CONSUMER): [REDACTED].

21 TIM (REPRESENTATIVE): Okay.

22 TIM (CONSUMER): And their zip code is
23 [REDACTED].

24 TIM (REPRESENTATIVE): Okay. Okay, and
25 what's your relationship?

1 TIM (CONSUMER): She's my aunt on my mom's
2 side.

3 TIM (REPRESENTATIVE): Okay. And her phone
4 number.

5 TIM (CONSUMER): And her phone number is --
6 let me pull that (inaudible).

7 Okay, her phone number is [REDACTED].

8 TIM (REPRESENTATIVE): Sorry, Tim, I'm
9 losing you here for a minute. Can you hear me?

10 TIM (CONSUMER): Oh. Yeah, I can hear.

11 TIM (REPRESENTATIVE): Okay. I have
12 [REDACTED]?

13 TIM (CONSUMER): Hello?

14 TIM (REPRESENTATIVE): Yeah. I can hear you
15 now. Okay --

16 TIM (CONSUMER): Okay.

17 TIM (REPRESENTATIVE): -- [REDACTED]?

18 TIM (CONSUMER): [REDACTED].

19 TIM (REPRESENTATIVE): Okay. All right. So
20 from here, we're going to do a budget, and we'll just
21 --

22 TIM (CONSUMER): Hello?

23 Hello?

24 TIM (REPRESENTATIVE): Yeah, can you hear
25 me?

1 TIM (CONSUMER): Yeah.

2 TIM (REPRESENTATIVE): All right, hold on.

3 I'm going to unplug my headset, and I'm going to
4 straighten out this cord. I think that's what's doing
5 it. So hold on one second, okay?

6 TIM (CONSUMER): Okay.

7 (Brief pause.)

8 TIM (CONSUMER): Hello?

9 (The recording was concluded.)

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1 CERTIFICATE OF TRANSCRIPTIONIST

2
3
4 I, Sara J. Vance, do hereby certify that the
5 foregoing proceedings and/or conversations were
6 transcribed by me via CD, videotape, audiotape or
7 digital recording, and reduced to typewriting under my
8 supervision; that I had no role in the recording of
9 this material; and that it has been transcribed to the
10 best of my ability given the quality and clarity of
11 the recording media.

12 I further certify that I am neither counsel
13 for, related to, nor employed by any of the parties to
14 the action in which these proceedings were
15 transcribed; and further, that I am not a relative or
16 employee of any attorney or counsel employed by the
17 parties hereto, nor financially or otherwise
18 interested in the outcome of the action.

19
20
21 DATE: 6/5/2017

22 SARA J. VANCE, CERT
23
24
25

Stiner Attachment EE



Elizabeth Nichols <enichols@necal.bbb.org>

Re: AmeriTech Financial [IWOV-ACTIVE.FID9610028]

1 message

Elizabeth Nichols <enichols@sacramento.bbb.org>
To: Franklin Homer <Franklin.Homer@gmlaw.com>

Mon, Jul 18, 2016 at 3:29 PM

Good Afternoon Franklin,

We have finished our review of AmeriTech Financial's file. The next step is our Board of Directors' review. You will be notified of their decision as soon as we receive it.

We do have some additional concerns regarding the company's advertising that we would like to address with you. In our June 7, 2016 letter we expressed concerns that your company mailer appeared to imply a government affiliation. You provided a revised mailer with your June 23, 2016 letter. This mailer does not include reference to the "Health Care and Education Affordability Reconciliation Act" that was included in the mailer we wrote to you about. After reviewing this revised mailer and also reviewing the recordings you provided, we are still concerned that the company is implying a government affiliation by omitting the company name from the mailer as well as obscuring it in sales presentations.

Nowhere on the new mailer is it clear what company is making the offer. The name "AmeriTech Financial" is not included. Additionally, according to the recordings you provided, when consumers call the number provided on these mailers, the sales representatives they contact regularly refer to the offer as "the program," a phrase which appears to obscure the fact that this offer is being made by a for profit company, and rarely mention the name of the company they work for.

As was stated in our June 7, 2016 letter, According to the BBB Code of Advertising, advertisements that are untrue, misleading, or deceptive shall not be used and *misrepresentation may result not only from direct statements, but by omitting or obscuring a material fact.*

Please address these concerns by providing us with a plan to ensure AmeriTech's sales people openly identify that "the program" is a service offer and by providing us with a revised mailer which clearly states that the name of the company making the offer is AmeriTech Financial.

We are also concerned that AmeriTech Financial has not addressed our concerns that it does not appear to be abiding by its 100% Satisfaction Guarantee. We have received complaints in which the complainants allege that AmeriTech Financial refused to give them a refund when they requested it.

According to the BBB Code of Advertising, "Advertisers should only use 'satisfaction guarantee,' 'money back guarantee,' 'free trial offer,' or similar representations in advertising if the seller or manufacturer refunds the full purchase price of the advertised product or service at the consumer's request."

Please provide us with documentation confirming that you do issue full refunds at all consumer requests. If not, please cease advertising 100% Satisfaction Guarantees.

Finally, we are concerned that the way sales representatives are trained to describe a customer's family size is misleading. In your June 23, 2016 letter you explained that sales representatives are provided with the following script:

"The last thing we need is to go over family size. Family size is typically different from what you claim as dependents on your tax return. It is a figure that you provide for your application, determined by you, that basically covers the number of people that you support and who live with you. Again, not just dependents..."

However, according to the definition you provided to us, family size includes your customer's spouse and people living with your customer who will receive the *majority* of their support from your

FTC-BBB-000345

Stiner Attachment EE - 1

customer. On the website, studentloans.gov, the U.S. Department of Education states, "Family size always includes you and your children ..., if the children will receive *more than half* their support from you," and "For all plans, family size also includes other people *only if they live with you now, receive more than half* their support from you now..." Any child of your customer that is not receiving more than half of their support from your customer should not be included in their family size. Anyone not living with your customer and not receiving more than half of their support from your customer should not be included in their family size.

According to the sales script you provided, sales representatives are directed to read a definition defining family size as the customer, the customer's spouse, children receiving the majority of their support from the customer, and other people living with the customer that receive the majority of their support from the customer. By including this information only in the definition sales people are directed to read after describing the customer's family size as people who the customer provides any support to, we believe you may be obscuring the fact that individuals not receiving more than half of their support from and, if not children, not living with your customer cannot be included in a customer's family size.

Again, According to the BBB Code of Advertising, advertisements that are untrue, misleading, or deceptive shall not be used and misrepresentation may result not only from direct statements, but by omitting or *obscuring* a material fact.

Please provide us with a revised sales script which clearly outlines who can and cannot be considered part of your customers' families.

We are also concerned that we have received a number of additional complaints against AmeriTech Financial since our June 7, 2016 letter. These complaints appear to contain a pattern of similar allegations. Complainants have typically alleged that company sales representatives lead them to believe their monthly payments would be paid to their student loan servicers, but find out later that these payments are actually made to AmeriTech Financial.

BBB Accreditation Standard 6, Section D requires an Accredited Business to: "Cooperate with BBB in efforts to eliminate the underlying cause of patterns of customer complaints that are identified by BBB."

Standard 3, Section A requires that you: "Make known all material facts in both written and verbal representations, remembering that misrepresentation may result not only from direct statements but by *omitting or obscuring relevant facts.*"

Please provide us with a written list of steps you plan to take to ensure that consumers are no longer misled regarding your company's fees and that these types of complaints do not continue.

Please respond to these requests within 7 days of the date of this email. Responses, or lack thereof, may be reflected in the company's public BBB Business Review and Rating.

Thank You,

--

Elizabeth Nichols, Trade Practices Specialist
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

916-231-8929
enichols@sacramento.bbb.org
bbb.org Start With Trust®

Stiner Attachment FF

GreenspoonMarder LAW

888-491-1120
www.gmlaw.com

From the desk of: Robby H. Binbaum, Esq.
Trade Centre South, Suite 700
100 W. Cypress Creek Road
Fort Lauderdale, Florida 33309-2140
954-491-1120 (Telephone)
954-543-6960 (Facsimile)
Email: Robby.Binbaum@gmlaw.com

July 25, 2016

Via Electronic (enichols@sacramento.bbb.org) Mail

Elizabeth Nichols, Trade Practice Specialist

BBB Serving Northeast California

3075 Beacon Blvd.

West Sacramento, CA 95691

RE: Our Client: AmeriTech Financial
 Our File No.: 33508.0006

Dear Ms. Nichols:

As you are aware, this firm represents AmeriTech Financial (“AmeriTech”). I am sending this letter in response to your July 18 e-mail to Franklin Homer in which you requested supplemental information from AmeriTech.

I must impress upon you that my client seeks to cooperate fully with your office and ensure that all consumers are satisfied with its services. It takes complaints seriously and wants to remain in the industry for a long time. As I noted in my previous letter to you, my client would certainly be amenable to sitting down with you in person to discuss any outstanding concerns or questions that you may have.

Below I will summarize and respond to each of the matters you address in your e-mail.

Omission of Company Name in the Mailer and Sales Presentations, and Purported Implication that the Company is Affiliated with the Government: AmeriTech in no way intended to imply a government affiliation in its mailers by not including its name. Indeed, it states after the “Important Disclosure” that “[t]here are many free government programs available and you may apply on your own directly with the DOE for its services without fee. This is not a government program.” With that said, as you are still concerned that it is unclear that there is a private company behind the mailer, it will include its name, AmeriTech Financial, in future mailers. Additionally, while the telephone script includes AmeriTech’s name throughout, the company is adding it the initial greeting so that there is no confusion. AmeriTech was certainly not attempting to withhold the name of the company over the phone. The fact is, they simply wish to speak with consumers and present their document preparation program to them for consideration. Any consumers interested in signing up receive the contract that shows “AmeriTech Financial” all over it along with the company’s contact information, so it was not attempting to shelter the business.

Boca Raton | Ft. Lauderdale | Las Vegas | Miami | Miami Beach | New York | Orlando | Port St. Lucie | Tallahassee | Tampa | West Palm Beach

FTC-BBB-000347

Stiner Attachment FF - 11

Elizabeth Nichols, Trade Practice Specialist
July 25, 2016
Page No. 2

Identification of the "Program": In your July 18 e-mail, you expressed concern that the telephone agents refer to the "program" and do not make it clear that what the sales representatives are offering over the phone is a service offer. Those calls were from a while ago, and the subject representatives are no longer with the company. Moreover, AmeriTech's script distinguishes between AmeriTech's document preparation services and the federal student loan programs that AmeriTech assists in applying for. Our client has revised them a bit more, and per below, they have begun implementing strategies to ensure that there is no confusion when they make their sales pitch.

Purported Failure to Abide by 100% Satisfaction Guarantee: Your e-mail noted that you have received complaints that allege AmeriTech refused to provide a refund when a consumer requested it notwithstanding their former statement, "100% Client Satisfaction – 100% of the time". The company ceased referencing that "guarantee" several months ago. All they currently state is "Our Goal is 100% Client Satisfaction". And that is precisely what they seek as they do not want consumers feeling that they have received anything less than what those consumers were promised. Generally speaking, consumers are accommodated to ensure that they are satisfied. AmeriTech does not collect funds for the document preparation until it has completed its job. However, if the work is complete and a consumer is not satisfied, the company tries to make things right, either by refunding the consumer or performing additional services, if appropriate. AmeriTech would never want anything escalating to where consumers would complain to the BBB. The company takes great pride in cooperating with the BBB and ensuring that it stands out as a highly ethical company for those consumers who employ its services.

Description of "Family Size": In your e-mail, you advised that the introduction to the definition of "family size" that the sales representative reads may obscure material facts about what is included in the definition. I can certainly say that there was no intention to obscure any material fact behind the family size which is why the complete definition was included. Indeed, I assisted in preparing that portion of the script. Those initial two introductory sentences were intended to simply guide the consumer to the actual definition instead of abruptly reading the definition. My client is revising the script to the following:

The last thing we need is to go over family size. Family size is not necessarily the same thing as what you claim as dependents on your tax return. It is a figure that basically covers the number of people who you provide the majority of their support. If they are not your spouse or children, they must live with you. Again, family size is not limited only to just dependents. I am required to read you the family size definition:

"Family size includes you, your spouse, and your children (including unborn children who will be born during the year for which you state your family size), if the children will receive the majority of their support from you now. It includes other people that live with you that receive the majority of

Elizabeth Nichols, Trade Practice Specialist
July 25, 2016
Page No. 3

their support from you, and they will continue to receive this support from you for the year that you state your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.”

Based on that, do you have any children that you provide the majority of support to?

Aside from children (and spouse, if married), do you have any other people who should be included in your family size who live with you and receive the majority of their support from you?

Ok, so the total we have is _____ (make sure this matches in SF).

Written List of Steps to Take To Ensure Consumers Are Not Mislead Regarding Company Fees and To Ensure No Further Complaints: Below are a list of steps that AmeriTech has begun implementing once it learned of the BBB concerns. If you feel that more are necessary, they would be happy to discuss those with you.

1. The company now provides a handout containing specific Do's and Don'ts. It reminds telephone representatives of what they can and cannot state over the telephone so that there is no confusion concerning who is offering the program and how the fees are allocated. Enclosed is a copy of that handout.
2. The company has added a full time quality assurance agent who listens to calls and will be directly meeting with representatives who may waiver from their script and/or the Do's and Don'ts handout.
3. The company will include its full name on the bottom of its mailers. A copy of the proposed changes is enclosed.
4. The script refers to AmeriTech Financial so that there is no confusion over whether the company is representing itself as the government. A copy of the script is enclosed.
5. The Script distinguishes between the programs and contains the revised section pertaining to the definition of "Family Size."

I trust that this letter satisfies the matters that you had wanted addressed through your July 18 e-mail and that our client will remain accredited with an A+ BBB rating. Should you have additional questions or concerns, kindly let me know.

Very Truly Yours,
GREENSPOON MARDER, P.A.



for

Robby H. Birnbaum, Esq.
For the Firm

Elizabeth Nichols, Trade Practice Specialist
July 25, 2016
Page No. 4

Enclosures
cc: Client

Do's:

1. **Follow your scripts.** While you can veer of them to be more conversational at times, their substance is required and you cannot make up facts or selling points that are not true.
2. **Advise the consumer that the call is being recorded for quality assurance.**
3. **Advise the consumer that you all assist in the document preparation and application process for federal student loans.** (it should be clear that you do not assist with private loans and that you are not associated with the government)
4. **Make it clear that you all do not collect any fees unless you get the consumer enrolled in the new program and under new payment terms.** (you can note that funds are set aside in their Global Client Solutions account, but that is simply so that you all assured of collecting after performing the work and it is otherwise their account and money).
5. **Fully disclose fees and limitations of services.**
6. **Obtain permission to place the consumer into forbearance and explain why you do that.** (i.e. it allows time to apply for the federal programs). But also note that interest continues to accrue while in forbearance if they are not making payments.
7. **Advise the consumer that if they are accepted into one of the federal programs, that they will have to recertify various personal matters each year such as income and family size.** Those items are taken into account for the Income-Based Repayment program and changes in circumstances may increase or lower monthly payment amounts.
8. **When going over "family size" with the consumer, read the definition that is in the script and focus on whether they provide more than half of the financial support for each person and it will continue for the year that you are providing the family size. For those individuals who are not spouses or children, but who receive more than half of their support, they must also live with the consumer.** (it is not as simple as whether someone gives a gift or allows a friend to live with the family for a week. This has to be the majority of the support for an individual)
9. **Advise the consumers that they can complete these applications on their own for free.** (this is where the agent can note that while the consumers are free to do it on their own without paying for your services, that you tend to think of your services as those of tax prep companies who assist consumers in gathering documents for tax purposes. While the IRS is there to assist everyone with their tax questions, the vast majority of people work with tax prep companies, CPAs or use special software that they must purchase)
10. **Advise that the fees being quoted are for the document preparation and are separate from what the consumer must pay to their servicer.** (i.e. if you quote \$1,000 payable over 4 payments of \$250, then let the consumer know that none of the \$250 is paid towards their loan payments)
11. **If a consumer asks why they should work with your company as opposed to another company, you can reference the amount of times that the company has assisted consumers and for how long its owner and managers have worked in the industry assisting consumers.**
12. **If you are ever quoting what payment terms appear to be possible based on a review of the DOE website, be sure to note that such terms are only as good as the accuracy of the information that the consumer is providing.** (i.e. it could be different if they are excluding income or over-inflating their "family size".)

13. **If you explain the government forgiveness programs, be sure to explain that the time frame of the program or the estimated monthly payments only apply if they remain in the government loan program and continue recertifying their personal items each year and they don't change.** (Also, if they change jobs, it could have an effect on whether they meet the requirements for the particular forgiveness timeframe such as the public assistance loan forgiveness program).
14. **After selling the document prep service, the agent should separately sell the membership services.** (the membership program is a separate fee that will ultimately be paid to a separate company out of their GCS account.)
15. **Fully explain the membership program and the benefits of signing up for it.**
16. **Make it clear that the membership program and document preparation program are not the same and that they can sign up for one or both.**
17. **Disclose what the fees for the programs are separately.** Do not dance around the fact that fees are involved. You are providing a service that has value. Many consumers are hesitant to try applying on their own because they have never done it and may not feel they can get through the application quickly and efficiently. Similarly, the membership program provides value to the consumer if they don't already have the services therein.
18. **Before a consumer consents to pay for either or both offers you must disclose truthfully, in a clear and conspicuous manner, the following material information:**
 - a. Total cost to purchase;
 - b. All material restrictions, limitations or conditions to purchase or use the services;
 - c. If there is a policy of not providing refunds or cancellation, a statement informing the consumer that is the company's policy;
 - d. The amount of time necessary to achieve the represented results and when the company will be expected to submit the application;
 - e. That a forbearance will result in continued interest accruing; and
 - f. That the consumer owns the funds in their special purpose account that is being set up to set aside funds to pay for the services after they have been provided (that only applies to the document prep. monies. If the consumer is signing up for the separate membership through FEBC, then those funds are paid monthly for the membership.), and that the consumer may withdraw from the services at any time without penalty, and, if the customer withdraws, the customer must receive all funds in the account, other than funds earned by the company.

Don'ts:

1. **Do not refer to mailers as "Notices".** They are mailers or advertising pieces.
2. **Do not improperly claim government affiliation.** Don't pretend like you are with an official agency or the government. Be sure to tell the consumer up front that you are calling to assist the consumer apply for government programs intended to save consumers on their monthly payments and possibly save them money after they have been in the program for an extended period of time, where the government waives any outstanding sums owed at the expiration of the program.

3. **Do not discourage consumers from consolidating on their own** (i.e. do not reference “government incompetence”)
4. **Do not advise the consumer that you are consolidating or changing their monthly payments** (you are assisting in applying to do so)
5. **Do not refer to the company’s program as if it is the government’s program.** AmeriTech’s program is a document/application preparation program with flat fees that do not take into account how much the consumer makes.
6. **Do not tell the consumer how much they are saving over 10 or 25 years or how much they will pay each month for 10 or 25 years if they are accepted into the Federal program unless you qualify the statement that their circumstances could change.** (you can advise them that if the information they provided is accurate, it appears, at least until the next recertification of their finances, that they can be expected to pay \$_____ but that it is up to the DOE. Also, let them know that if they are currently in a program that could allow for forgiveness after 10 years, that assumes that they stay in public service or whatever other occupation that meets the 10 year timeframe. But, for example, if they became a doctor and opened a private practice where they made \$400,000, the calculations would be expected to change quite drastically.)
7. **Do not refer to any payments that AmeriTech is charging as loan payments or that they replace loan payments.** You are providing a document preparation service and if the preparation and submission is ultimately successful, the terms of their loan payments may change, in which case, the consumer will be responsible for making his or her own separate payments to the servicer.
8. **Do not speak in terms of your “qualifying” a consumer for your program or the government program.** They are not getting qualified for new payments by AmeriTech, and the government is not qualifying until the application is submitted and approved.
9. **Do not simply reference that the consumer will pay a specific amount for the remainder of their loan.** (first, you all are not making the decision on what they qualify for. Second, their financial/occupational position may change which could affect which program they may be in down the road and how much they will be required to pay).
10. **When filling out an application and doing intake of the consumer’s information, do not make up any details.** That includes making up addresses for references.
11. **Do not guarantee that the consumer’s loans will be forgiven after they are enrolled in the program.** They have to remain in the government-sponsored program and continue to recertify their information each year.
12. **When selling the membership program, do not simply describe it as being additional benefits to the document preparation program (as if they are not paying separately for it).** It needs to be clear that the consumer is signing up for something different with a different company.
13. **If you are explaining how to sign up for the referral benefits, it is important to note that if the consumer is referring friends into the program, they must disclose that they are being compensated for referrals.**
14. **Do not make any misrepresentations directly or by implication of the following:**
 - a. Total cost to purchase either or both programs;
 - b. Any material restrictions, limitations or conditions on purchasing the services;

- c. Any material aspects of the services/membership being offered;
- d. Any material aspect of the refund or cancellation policies;
- e. That the company is endorsed or affiliated with the government;
- f. The amount of time it takes to obtain the represented results;
- g. Whether the company is a non-profit (AmeriTech and FEBC are private companies)

Student Loan Department
tollfree

Account #: reference



IMPORTANT NOTICE

RE: Student Loan Payment

endorse
first last
address
city, st zip

AmeriTech Financial ("ATF")

ATF

Important Disclosure: ~~This~~ Company does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DCE for its services without fee. This is not a government program. For more information please direct all questions and inquiries to tollfree.

ATTENTION: first last

You have been invited to participate in a Student Loan Document Preparation and Processing Services Program. This program will assist you in applying for government relief options that can potentially save you thousands on your student loans.

Special U.S. Department of Education programs available may include:

- ✓ \$0/ month Monthly Student Loan Payment
- ✓ No Minimum Income Requirement or Credit Check
- ✓ Total Loan Forgiveness Programs
- ✓ No Program Payment for up to 90 days
- ✓ Special Programs for Public Service Employees

To confirm your eligibility, please contact our Student Loan Department with your Account #: reference
time_1 - time_2 zone.

Call Toll Free tollfree

Enrollment Specialist Script

20160429

SECTION 1: Qualification Questions

This is _____ at AmeriTech Financial, how may I help you?

("I got this post card in the mail, and I need help with my loans.")

Ok. There should be an account or reference number on there, starting with STLN. What is that number?

Find Client on Sales Force, change ownership, save phone number from Five9

I show your address as _____

And to confirm, your phone number is coming up as _____. Is that the best contact number for you? Is that a cell or home phone?

The reason you received the letter is because you may be eligible for federal student loan repayment programs that may reduce your payments.

These repayment plans are designed to make your student loan debt more manageable by reducing your monthly payment. After making a series of "Qualified Payments" (for either 10 or 25 years, depending on the program) any remaining balance may be eligible for forgiveness by the Department of Education. My company, AmeriTech Financial assists consumers who are overwhelmed with reviewing or do not have time to review certain government programs that may lower your monthly student loan payments depending on your income, occupation and people that you support. While consumers can certainly try navigating the application process on their own, with our experience having assisted thousands of consumers, we have systems in place that make the process fast and efficient. We work with you and prepare the application package that we submit to the Department of Education on your behalf.

In a few moments, I will be able to log into the Federal Database to confirm the types of loans you have and the loan amounts, but for the sake of time, let me ask you a few questions to determine if you might qualify.

Do you know how much you have in outstanding balances on your student loans?

(If Yes) What is your total loan balance?

(If No) That is okay, we will be able to look it up.

Are they Federal or Private Loans?

(If Don't Know) Generally speaking, if you went through the school system to obtain your loans they are more likely Federal. Most people know when they have private loans because they had to go out of their way to obtain them.

Enrollment Specialist Script

20160408

Are you current on the payments?

(If NO) When was your last payment made?

If the client states they are behind by more than two months. Skip straight to FSA to check loans.

Are they set up on automatic draft?

What is your current monthly payment?

Are you working right now?

What do you do for a living?

Who do you work for?

What is the name of the company you work for? (Is it a private company, or non-profit?)

Are you working full time?

What is your annual income?

Are you married or single?

The last thing we need is to go over family size. Family size is not necessarily the same thing as what you claim as dependents on your tax return. It is a figure that basically covers the number of people who you provide the majority of their support. If they are not your spouse or children, they must live with you. Again, family size is not limited only to just dependents. I am required to read you the family size definition:

“Family size includes you, your spouse, and your children (including unborn children who will be born during the year for which you state your family size), if the children will receive the majority of their support from you now. It includes other people that live with you that receive the majority of their support from you, and they will continue to receive this support from you for the year that you state your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.”

Based on that, do you have any children that you provide the majority of support to?

Aside from children (and spouse, if married), do you have any other people who should be included in your family size who live with you and receive the majority of their support from you?

Ok, so the total we have is _____ (make sure this matches in SF).

Okay, that's everything I need to be able to put your quote together. I am going to put you on hold for a few minutes. While you are on hold, please grab something to write on and something to write with. When I come back I will hopefully have some figures for you to write down.

Enrollment Specialist Script

20160408

PLACE ON HOLD
Complete all T-Quote Figures

SECTION 2: Proposed Program

Thank you for holding. I was able to get the numbers back from the Department of Education's website. Were you able to get something to write on?

Based on the information you provided regarding your stated income and family size, the system came back with the following programs you may qualify for. What I want to do is to have you write down some numbers and then go over them with you. And then I will explain about how the programs work and what is involved.

First thing, on your piece of paper, I want you to write down my direct phone number, _____.

Now, draw a line down the middle. On the left side, at the top, write 'Current'.

Under that go ahead and write down \$ _____ (Current Payment).

Lastly, write down \$ _____ (Total Current Program Payments, lifetime).

Now on the right side, at the top, write down 'Proposed'

Under that, write \$ _____ (DocPrep payment), and next to that write _____ (#DocPrepPackageMonths)

Next, under that, write \$ _____ (#New Proposed Payment, based on what consumer provided).

Next, write down \$ _____ (Proposed Program Total Payments)

Lastly, on the right side write down \$ _____ (Total Proposed Savings)

Alright, now that we have all that written down, let me go through and explain what these numbers mean.

On the left side is your current situation. Based on the loan amount of \$ _____ that you gave to me, your current payment is \$ _____ (Current Payment). Using the remaining term you have left on your loan(s), you be required to pay a total of \$ _____ (Current Payments, Lifetime) over the next _____ years (Current Remaining Years).

Now on the right side is the proposed program that the system came back with based on the information you gave me. (if your income, expenses or family size are different from what you stated, that will affect the numbers). We would still need to complete the application for

Enrollment Specialist Script

20160408

submission, however, based on the estimated calculations you MAY qualify for what you see on the right side. You will be paying \$ _____ (PackagePayment) for _____ (#MonthsofPackagePayment), which covers our doc prep service for the application to enroll into the federal loan program. The funds we receive will be kept in your dedicated account while we work on your application to get your programs set up through the DOE. Our system shows that, if approved, the total monthly estimate for your loan repayment that you would pay directly to _____ would be \$ _____ (Proposed Program Monthly Payment). If you multiply that monthly amount by 12, you will be paying approximately _____ this year. (Again, I say estimated or approximated because it is based on the numbers that you have provided over the phone concerning your income and family size. Sometimes a customer realizes later that they have less family members or more income and that affects what their monthly loan payments ultimately are.). Now, if we multiply that total annual sum and multiply it by _____ years that would be required to be in the program, your total estimated lifetime payments on the loan would be _____.

Lastly, if I add AmeriTech Financial's fee of \$ _____ to the estimated proposed new program payments, and we subtract that total Proposed amount from your Current total loan payment amount, it gives us \$ _____ (\$TotalProgram - \$TotalCurrent). Write that down

You can circle that, write SAVE next to that. That is the best estimate right now of what you could be saving. As noted previously, if you are in an IBR program, you must recertify your income and family size each year which can change your monthly payments. So there is no way of actually knowing what you will be required to pay in, say, 5 years since you could receive a substantial raise or take a job that pays much less.

Please note that while you will be paying AmeriTech Financial the document preparation fee, once your are in a new loan program, you are responsible for paying the servicer directly.

(PAUSE, and/or ask 'Looks like you would benefit by being in the program.')

SECTION 3: Budget

Alright, the next part of the application is the Budget. For this budget, everything is stated and you must show at least a partial financial hardship caused by your student loan debt in order to qualify.

Fill in all Budget Items in Sales Force.

What is your rent/mortgage payment?

(If Mortgage) How much do you think you currently owe on your mortgage?

How much is the electric bill?

Do you have natural gas or propane?

Enrollment Specialist Script

20160408

How much is your cell phone bill?
For food, how much do you pay for groceries each month?

What about car payment – do you have a car payment?
(If Car Payment) How much do you still owe on the car?
What do you spend for gas and maintenance each month?
What about car insurance?
(Enter Current Student Loan Payment)

Do you have any credit cards you pay monthly on? How much do you pay per month?
What is your approximate balance you owe on the card(s)?

What about personal care – haircuts, nails, gym membership?

Next is entertainment, which can also include your cable and internet bill, as well as going out to dinner or to movies. How much would you say that you spend?

Anything else you pay for that you want included in the expenses, like medical costs, daycare, or any other loans you are paying on?

That completes the Budget portion.

SECTION 4: FSA & Loan Servicer Portals

The next step is to verify that your loans are eligible. We do this by verifying your loans through the Federal Student Aid database.

For this part I will need you to have access to your email and the internet. I will be sending you two e-mails, that you just need to pull up on your phone, tablet, or on a computer. First is my company and contact information, please take a moment to review this information. The second email is an electronic form that provides permission for us to review your information online. We use a third-party secure document signing service, called DocuSign. They will email you a copy of the forms when we are done.

What is the best email address to use, that you have access to right now?

Okay, I am sending you the first one now. Go ahead and pull up your email and confirm that you have received it. You should see a link for our company information in it, so you can check that out later.

Good. Now I am sending you the second one. This one is titled “Documents for your DocuSign Signature”, and it will be from me via DocuSign. Open it up and in the middle you will see a yellow box that says ‘Review Documents’. Click on that link and a webpage should open up.

Enrollment Specialist Script

20160408

Check the box that says 'I agree to electronic records and signatures' and then click on 'Continue'. The first page will then appear, and you can scroll through and review that document and when you are ready, click on 'Start' or 'Next' at the top, then click 'Sign' with the red arrow, at the bottom. [describe that they are signing and what the agreement means] It will show you a digital signature, which you can change the font, draw a new one, or leave it like that. Once done and you agree, click on 'Adopt and Sign' at the bottom of that window. When ready, click 'Finish' at the bottom of the page. Then you will see a pop-up, where DocuSign is asking if you want to create an account. You can just close that window or hit 'No Thanks'. DocuSign will email you the completed forms anyway.

(Check your inbox for confirmation email)

Okay, looks like that part is complete. What is your date of birth?

And your social security number?

Do you know if you set up an account on the FSA site already?

(If Yes) What is your user name and password?

(Log in, then pull up the security questions from their profile)

I see here that you created the following security questions....

For the first one (read off question), what is the answer, so I can document it in the system?

(Repeat for all three)

(If No) Okay, I will get that set up for you.

Navigate to StudentLoans.gov

Click "Create FSA ID" towards top right of screen.

Enter clients e-mail

Username should be clients e-mail without @xxxxx.com

Password should be the Clients STLN Number. Replace the S with a \$, and keep the T capitalized. make the L and N lowercase. EX:

\$Tln123456

This is to ensure the password you create for FSA meets the password criteria requirements and is unique. Do this EVERY TIME.

DO NOT USE "Loans2015" every time (for example).

Enter Clients SSN, DOB, and Full name.

Next we need to answer the security question you chose to recover your old FAFSA pin number. This will allow us to verify who you are and update your FSA login credentials.

There are three security questions that we must also set up, just in case you need to access it and forgot your password.

What is your mother's maiden name? (Must enter this one)

(These are optional, must pick two others from the drop down list)

Enrollment Specialist Script

20160408

What was the name of your elementary school?

What was the name of your first pet?

(If client's has no answer for those, use the following from the drop down)

What was your high school's mascot?

What is the nickname of your youngest sibling?

What city were you born in?

Who was your first boss?

What is the name of the hospital you were born in?

What color was your first car?

(Once FSA account completed)

Click "Forgot Pin" link and ask client security question to recover Pin

Select Security Questions, and type in answers

SAVE YOUR ENTRIES

Use today's date for "significant date in life" question.

Copy and paste the data into FSA website to proceed.

Confirm client's information and add phone number at bottom

OK, you should have two e-mails from studentloans.gov

The second e-mail will contain a security code. Can you read that back for me?

Enter security code to verify clients e-mail

Ok, bear with me while I double check your loan amounts and details on the federal database.

Navigate back to studentloans.gov and Login

Click on the bottom left "repayment estimator"

Verify clients total loan amount

Click "view or add loans"

Verify the loan servicers

Navigate to nslds.ed.gov.

Log in and confirm no loans are in default.

[OPTIONAL – Web Portals]

Next we need to cross reference your loan servicer to make sure the amounts match up. Have you ever set up an online account with loan servicer? If so, do you remember your user name and password?

(If Yes – Complete section in SF)

(If No) No problem, let's set this up now.

Set it up with them for each servicer. (You need to find out how many servicers they have and confirm their loan information)

Refer to Web Portal Sheet to create Web Portal Info for each Servicer

Enrollment Specialist Script

20160408

SECTION 5: Application Info

What is the name of the employer that issues your paycheck?

And what is the full address and phone number of the location where you work?

(If they do not know, search online for the business name/address)

What State was your Driver's License issued?

What is your Driver's License Number?

(IF MARRIED)

What is your Spouse's name?

The name of your spouse's employer and their work number.

Spouse's DOB.

And your spouse's SSN.

Next, we need 2 references for your file. Your references can be anyone who does not live with you or with each other, and it cannot be co-workers or general acquaintances. We will need a Full Name, Address, Phone Number, and your Relationship. (Enter Both References into SF)

(Mother's maiden name: This should be one of the security questions in FSA. If not, ask for it now)

Next is setting up the payment for our services. We charge ____, but we don't actually collect our fees until we have completed our services for you and you make your first payment in the program. We do require that you set up a bank account in your own name in which you regularly deposit funds to be used to pay AmeriTech Financial's fees. You'll have complete control over these funds until AmeriTech Financial completes its services for you upon which time such fees will be paid to AmeriTech Financial. We recommend using Global Client Solutions, but you can work with a similar third party. On that piece of paper you wrote down those numbers on, write down your payment date as _____, so you don't forget.

Global Client Solutions uses electronic payments that are auto drafted from an active checking /savings account. Do you want that coming out of your checking or savings account?

SECTION 6: Contract

Ok, give me just a minute while I double check the documents before I e-mail them. This will be the same process as I went through before when you got the email from DocuSign.

Open the email from me, and click the link at the bottom that says 'Review Documents'. Let me know when you see the webpage with the documents.

Just like before you will have to check the box that says "I consent to electronic records and signatures". Then click 'continue' and the first page should load on the screen.

Enrollment Specialist Script

20160408

I would like to go through and explain the different sections that most people have questions about, and also have you review them for accuracy. Then once we are done going through it, I will have you apply an electronic signature to the forms.

Required Documents and Instructions

Pages one and two are the “Required Documents and Instructions,” which lists the documents you will be required to print, sign and return to us.

In addition to the Federal forms that you will need to print, sign, and return to us, which I will go over in a moment, we also need paystubs covering your most recent 30 days and your most recently filed tax return.

After the signing process you will receive multiple PDF’s in your email. To make things easy, all of the forms that need your attention are contained in one PDF labeled “Required Documents.”

PSLF Forms (If PSLF)

These are the first two pages of Federal Forms that you will need to print out. You will sign the first page and your HR department fills out page 2. These are the only forms that are not time sensitive. All other documents need to be sent back to Ameritech ASAP, these can be sent in as late as 6 months from now.

These first two pages are Federal Forms that are used if you are working in the public services sector. [if the forms do not apply to the situation, state the following] You can ignore these forms for now as they do not apply to your situation.

IBR/ICR/PAYEE Forms

Next are the Federal Forms used by the Department of Education. All you need to do here is to sign it but do not date it and fax or scan this back to us. (If Married) This is the form that you will need to have your spouse sign.

Administrative Forbearance Request

We don’t want you making double payments so we put your loan(s) into an administrative hold while we do the necessary work to complete your program enrollment. Please note that while you do not have to make payments while in forbearance, interest still accrues. I would suggest getting this particular document back to us today or tomorrow. If you don’t your servicer may contact you regarding payment. If they do contact you, just let us know and we will reach out to them on your behalf. Just keep in mind they are a debt collector and will try to use scare tactics and that’s ok that’s what debt collectors do. We work for you and they work for the big banks. Okay?

Ameritech Financial Details Page

Enrollment Specialist Script

20160408

This page states that you are working with us and we are in charge of properly preparing your documents.

National Student Loan Data Systems Access

This is just another copy of the permission slip

Ameritech Financial Doc Prep and Service Agreement (The Blue Page)

This page reiterates the basic information I gathered. Please go through each section and make sure that everything is accurately entered. Let me know if you have any questions as you go along. (If they have questions about section 4, let them know that the following pages will have the figures you discussed)

Privacy Policy

The next two pages are the privacy policy which states that we do not share your information, and it's not used for any purpose other than what we discussed here today. The only third parties we will directly work with on your behalf are the DOE and your loan servicer.

Notice of Cancellation

Client this program is "at will" so anytime you wish to go back to a standard repayment program that is entirely up to you. As for cancelling our program, we offer a full fee refund pursuant to applicable law at any time up through us having earned our fee, which is described in your agreement and when you get your result.

Complaint Policy

Client, this next page is titled complaint policy. The page is intended to provide you, in writing, all the methods you have available to reach us should you need to.

Limited Power of Attorney

This is a standard form that allows us to work on your behalf with the DOE and your loan servicer.

Statement of Income

Simply a statement of income.

Notice of Cancellation -2nd Set

Because of a very, very old law regarding membership agreements, we're required to provide two sets of the cancellation forms. One for your records and one for ours.

Ameritech Financial Document Preparation and Service Agreement

This page is similar to the pages above that we scrolled past. These disclosures are regarding the document preparation services.

Enrollment Specialist Script

20160408

Global Client Solutions

This page is going to show the draft amounts for the program, and the dates they will draft from your account. Global Client Solutions is the name of the company the program uses to manage your payments for our fees and for those of FEBC. They will be sending you a welcome packet in the mail after you enroll.

At this time, I would like go over the itemized summary of the fee structure. Beginning on _____ (first payment date) payment will be debited and placed into the separate bank account in your name that you control in the amount of \$ _____ (package). That sum will continue to be debited on a monthly basis for _____ months (package months). The document preparation fee is **\$1,000** total but we do not actually collect the money from your bank account until we have provided our contracted for services to you.

Once we get you set up with a new loan payment program, your expected monthly loan payments are \$ _____ (IBR/ICR) which you will pay directly to your loan servicer.

[FEBCP]

Again, our verification department is going to itemize the total costs

(Walk client through signing process)

Ok, we're ready to sign. Click next, or start, or any yellow sign here tab.

Like last time, choose a signature and click "adopt and sign". Sign each tab until you see the option for "finish" and then "confirm signing." You will receive your copy of the documents via e mail as soon as you sign. You will see that pop-up, like last time. Go ahead and close that window. Again, the completed documents will be sent to your email automatically.

SECTION 7: Referral

Lastly, here at Ameritech our vision is to provide 100% client satisfaction. When we provide that level of service typically what happens is that people tell their friends and family who also need help with their student loan situation.

A lot of the people that I help come to me from referrals of past clients I have helped. In fact, we have set up an official referral program to give back to those people who share our efforts with others. There are a lot of people out there with student loans and not everyone understands that there are resources available like the ones we offer.

The way the referral program works is that you will have online access to sharing information about our company via social media, emails, and even postcards. Then for every person you send

Enrollment Specialist Script

20160408

to me that I am able to help enroll, you will receive a \$25 credit on a Tango Rewards card, which is good at stores and restaurants, as well as online companies like Amazon, iTunes, and Google Play. There is also an option to take the funds you receive and donate it to one of fifteen different charities that we have set up relationships with. If you choose to donate, Ameritech Financial will match your donation dollar for dollar, without a limit. We don't just want to help people who are burdened by student loans, but also charities helping people around the world.

The first step is to get your account created online... (Referral Account Creation Steps)

STEP 8: Transfer to Verification

Alright, we are all done with the application process. The last step, as I mentioned, is the verification. The purpose of the verification is to confirm that you understand how the proposed program works, the payments that you will be making, and the date for such payments. You can think of this department almost like underwriters who will look through the file to find any errors so we can fix them before the file gets submitted. They will be going through a script and checking boxes, and it is very important that everything is correct in the application.

As they go through this, please just respond with a Yes or Correct if the item is accurate. They are not allowed to answer any questions, so if you have any questions, you have my phone number – call me as soon as the verification is completed and we can go over it again. I know we have gone through a lot since we started talking, and you may think of questions after this is over – so just call me and I can go through it with you. And I suggest you keep that page with the numbers and my phone number and put it somewhere safe. Also, we do have a customer service department that can help you with your file, but you can always call me as well. And of course, if you know of anyone who has student loans and could use help, make sure to give them my number.

Any questions for me before I get you over to verification?

Okay, please hold on for a few minutes while I get a verification representative on the line.

FEBCP Enrollment Script

20160429

(Contract)

At this point in the process, I would like to explain an additional program most of our customers take part in. It is an amazing optional benefit that helps many of our customers succeed in their long-term financial goals! It's called The Financial Education Benefits Center Program. The program we are helping you prepare for regarding your student loans will make a big impact on your long term finances, but it is also important to ensure that you are taking the right steps.

As you will see in this portion of the documents, the Financial Education Benefits Center Program includes a Financial Education kit, as well as additional benefits. FEBCP has partnered with Life Lock Identity Theft Protection, emergency road side assistance, basic income tax preparation and many other financial discounts and tools.

All of these services will only cost \$ [REDACTED] While you can chose any provider for these services, and would likely have to go hunt down a separate company to give you each- what a hassle!- we have already done the work for you and bring these to you all at once, so your decision is easy. You can cancel anytime, and there is never any obligation to continue these services while you get your student loan programs done.

I will set you up with a log in and password that will allow you access, while enrolled, to these benefits. After we get everything set up make sure that you log in and look through the different programs available and get set up in order to take advantage of them.

(Set up)

Now I am going to send you that registration email for the Financial Education Benefits Center membership program.

(Build FEBCP Portal and send FEBC email with user name and password from using their email and password from FSA information.)

You should have an e-mail from me. Go to FEBCP.com, and let me know when you see a Login screen.

If you'd like to take advantage of the program, in the first box at the top, enter the passphrase provided in your email, and click Submit.

Fill out the User Registration information, and click Register. As I mentioned earlier, I suggest that in the next couple of days that you log back in and check out the benefits available. A lot of people use the things like the road side assistance, the tax prep service, the credit repair program, as well as the financial education and budgeting tools. And of course we suggest that each person register with Life Lock through your FEBCP account, so you can make sure you have solid identity theft protection in place.

Client Name: {{LEAD_NAME}}

Rep Name: {{USER_FIRSTNAME}}

AmeriTech Financial Student Loan Verification

Hello my name is (your name), today's date is {{Today}} and I will be recording this call to confirm and verify your enrollment with AmeriTech Financial, as well as activate the necessary accounts to obtain access to your student loan information, so please answer all my questions with a clear YES or Correct if they are accurate.

In case we get disconnected please verify your contact phone #. The number I have on file for you is {{LEAD_PHONE}}. Is that correct? Do you have any alternate numbers where you can also be reached _____?

Great! If you should have any questions regarding the information we cover, it is my job to simply transfer you back to your representative for further clarification.

First, do you consent to this call being recorded or monitored? (YES)

Next, Ameritech Financial will need to periodically reach out to you in order to keep your file up to date and on track. To reach you most efficiently, we would use an autodialer, pre-recorded message or text message. Your agreement to being contacted this way does not require you to purchase anything and standard message rates may apply. Is that OK? <If YES, no action required. If NO, select "SMS Opt Out" field in the Lead record>

FEBCP and Web Portal:

Ok, for this first part, you'll need access to a computer. Do you have access to one?

- [Yes]
- [ACCESSING FEBCP.COM]

Did your representative sign you up for the separate Financial Education Benefits Center membership program?

- -[Yes]

-OK, that's great.

Next, I want to show you where you can access the Financial Education Benefits Center as well as a copy of the Student Loan Financial Education Kit. Go to FEBCP.com, and let me know when you see a Login screen. [WAIT FOR THEM TO GET THERE] In the first box at the top, enter the passphrase \$FEBCP15, and click Submit. Fill out the User Registration information, and click Submit at the bottom. After you click submit, you'll receive an email confirmation of registration. [WAIT].

Great! The next step is to collect your login information to access the online web portal available through your servicer(s). Please confirm that you have signed up for our document preparation services today.

- [Yes]

Great! Information regarding the status of your account is readily available through the web portal, so we will check this information from time to time to ensure that you are on track with processing of your documents. Having this information on hand will allow us to expedite your file as quickly as possible. The username is usually your email address. Do you happen to know this login information?

- [Yes]

Great! What is the username and password associated with the account? **(Enter the website, username, password, and any other necessary info on the vault sheet and in Salesforce.)**

- [No]

Not a problem. Have you set up an online account before, or do we need to need to set up a new one for you?

- [Already set up, forgot username/password]

OK, so what I'm going to do is initiate the "Forgot Username/Password" prompt on the servicer website. While I'm doing this, go ahead and log into your email, since you will most likely be getting an email from your servicer confirming the missing information. I may also need confirmation on some security questions while we reset this information. **(Go through reset prompt, write any important information down on vault sheet, including passwords, security questions, etc.)**

- [Haven't set up an account yet]

OK, so what I'm going to do is set up an account for you, using your email address and a password. Give me one moment while I begin the process. Once we're finished, you may receive an email with a confirmation link, so make sure you click that confirmation to activate your account. **(Start the new account setup. Make the user ID the customer's email address, and make the password something you both remember. Repeat the password to the customer so they know it. Any relevant information i.e. Security questions, passwords, etc, should be entered onto the vault sheet.)**

OK, we're almost done with the account creation part of your Verification. With this portion of the process you'll need access to your email and an internet connection. I'm going to set up your account for the AmeriTech Financial referral program and quickly show you how to access it and use it. I'll be using the email address {{LEAD_EMAIL}}, and I'll just need a password from you **(Request password from them, or use one of the passwords from FSA or Web Portals)**

OK great, give me just a moment to complete the enrollment process.

(Fill out form on refer.ameritechfinancial.com, click Register)

You should have an email in your inbox confirming the creation of your account. Click on the icon in the email that says Confirm Email. If you don't see the button, you can also click "Claim Account Page." Once the page loads, click Confirm Email. You should now be on the login page. Enter your email {{LEAD_EMAIL}} and the password we just set up. Let me know when you've logged in successfully and I'll show you how you can start earning rewards.

OK! Everything you need to get started is here on this page. I'll show you how easy it is. Do you have a Facebook account?

[YES] Go ahead and click the Post to Facebook link. You'll have to click it on the left, then the blue button on the right. You might be asked to enter your Facebook login info in a popup window. Once you're in, click Post to Facebook. Let me know when you've posted and I'll show you how to track the status of your referrals.

[NO] OK, well from what you can see, you also have the ability to post to Twitter or LinkedIn, send an email blast, or refer someone directly.

You can track the status of all of your referrals at the top of the page by clicking "My Account." Our most successful clients typically try to share once per week, and have earned hundreds of dollars in credit.

Great! Now we're going to move on to your enrollment verification. For this next part, you will need to have your **bank routing and account number** readily available, as well as your **driver's license or ID card**. Do you have that information at this time? [YES / NO] [IF No, have the client get it]

I am speaking with {{LEAD_FIRSTNAME}} {{LEAD_LASTNAME}} correct? And that is spelled _____. correct?

[If Female] Do you have a former last name? (Y/N) [If Yes] What is the name _____? [Make note]

Okay, And your address is {{LEAD_FULLADDRESS}}. correct? And that is spelled _____ correct?

And your date of birth is {{LEAD_DATEOFBIRTH \@ MM/dd/yy }}. correct? And your Social Security # is {{LEAD_SSN1}}-{{LEAD_SSN2}}-{{LEAD_SSN3}}. correct?

And I have listed here that your current employer is {{LEAD_EMPLOYER_NAME}}. correct? And your occupation is {{LEAD_OCCUPATION}}. correct?

And just to confirm - I see that your current adjusted gross income is {{LEAD_ANNUALINCOME}}. correct?

(IF "TAX RETURN" ISN'T SELECTED IN THE "INCOME VERIFICATION" FIELD)
I see that your income has changed since your last tax filing status, and you will be submitting a {{LEAD_INCOME_VERIFICATION}} as proof of your updated income, correct?

And you Driver's License or ID card state and number is {{LEAD_DL_ID_Number_State}}. correct?

And just to confirm I see here that your stated family size is {{LEAD_CLIENTSTATEDFAMILYSIZE}}. correct?

And to verify you have provided us with the appropriate FSA ID and Password, I have your FSA Username listed as {{LEAD_FSA_ID}} and your FSA password listed as {{LEAD_FSA_ID_PASSWORD}}. Is that correct?

Great! And you were informed and understand the purpose of this call is to confirm your acceptance of the Financial Analysis and Evaluation that you received, the Financial Education Benefits Center Program Enrollment, Student Loan Financial Education Kit and the AmeriTech Student Loan Document Preparation Service Agreement. Is that correct?

And the email address that you are using today to submit your application is {{LEAD_EMAIL}} Is that correct?

I see that your total estimated federal student loan debt amount being processed is \${{LEAD_ESTIMATED_TOTAL_FEDERAL_LOAN_BALANCE}}. Is that correct?

O.K, And just so *you're* aware - the following payment information we are about to discuss is an itemized summary of what you were quoted during your consultation with your Account Specialist.

And Just to sum up - You understand that your Total Estimated Monthly Payment explained to you by your Account Specialist will be \${{LEAD_MMB_IBR_ICR_TOTAL}} Of which you will pay \${{LEAD_IBR_ICR_TOTAL}} directly to your student loan service provider as your new qualified monthly payment, and \${{LEAD_MONTHLY_MEMBERSHIP}} for the monthly benefits center program from your checking account ending in {{LEAD_ACCOUNTNUMBER}}. Is that correct?

And for your monthly program payments your banks name as it appears is {{LEAD_BANKNAME}}. Is that correct?

*And I have your bank **routing** number as {{LEAD_ROUTING_NUMBER}} Is that correct?

*And your bank **account** number as {{LEAD_ACCOUNTNUMBER}}. Is that correct?

Great! And you were informed by your Account Specialist that part of this verification is to confirm your acceptance of the Financial Analysis & Evaluation you received, The Financial Education Benefits Center Program Enrollment and Student Loan Financial Education Kit to be charged as follows:

a \${{LEAD_ENROLLMENT_FEE}} enrollment fee that is scheduled to be drafted on {{LEAD_FIRSTPAYMENTDATE \@ MM/dd/yy}}, then payments of \${{LEAD_MONTHLY_MEMBERSHIP}} per month also beginning on {{LEAD_FIRSTPAYMENTDATE \@ MM/dd/yy}} from your {{LEAD_ACCOUNTTYPE}} account ending in {{LEAD_ACCOUNTNUMBER}}. Is that correct?

Great! You were also informed by your Account Specialist that this verification is to confirm your acceptance of the AmeriTech Financial - Federal Student Loan Document Preparation Service Agreement in the amount of \$800 and this amount is scheduled to be charged as follows:

(IF NEXT VALUE IS \$0, SKIP TO NEXT LINE) \${{LEAD_AMERITECH_MONTH_1_DOC_PREP_FEE_8}} is scheduled to be drafted on {{LEAD_FIRSTPAYMENTDATE \@ MM/dd/yy}},

(IF NEXT VALUE IS \$0, SKIP TO NEXT LINE) a payment of \${{LEAD_AMERITECH_MONTH_2_DOC_PREP_FEE_8}} is scheduled to be drafted on {{LEAD_SECOND_PAYMENT_DATE \@ MM/dd/yy}} and continuing for {{LEAD_AMERITECH_DOC_PREP_DURATION_MONTHS}} additional months---

---Also from your {{LEAD_ACCOUNTTYPE}} account. Is that correct?

Finally, you understand that AmeriTech Financial will perform a draft of \${{LEAD_IBR_ICR_TOTAL}} on {{LEAD_FIRSTPAYMENTDATE}} to cover your first payment into its document preparation program. Is that correct?

And you understand that the charges we just discussed are not for any-other product or service nor will any portion of these amounts be disbursed to any of your creditors or your student loan service provider. Is that correct?

And you were informed and understand that you will be required to provide AMERITECH FINANCIAL with a copy of your most recently filed full tax return and most current paystubs and all documents should be emailed to: Income.doc@ameritechfinancial.com , or faxed to **1-866-818-9026** . Is that correct?

And just to confirm, I see that your current tax filing status is {{LEAD_TAXES_FILED}}. Is that correct?

And you confirm that the loans you have represented to AMERITECH FINANCIAL are all federally backed by the U.S Department of Education and you have been advised that we will not be applying for loan programs for any private student loans you may have. Is that correct?

OK great, and just to confirm your loan status I see there that your loans are {{LEAD_LOAN_STATUS}}. Is that correct?

And you were informed by your Account Specialist that you may receive calls and/or mail correspondence from your current student loan servicer while your applications are being processed, and that this is normal

during your transition into the programs because of lender communication overlap during the consolidation period. Is that correct?

And you are aware that AMERITECH FINANCIAL is a private company assisting you in completing an application for one or multiple different government backed, monitored and regulated federal student loan assistance programs through the U.S Department of Education which will allow you to modify your current loan situation so you may receive the maximum benefit available to you under federal regulation and guidelines. Is that correct?

And you were informed and understand that AMERITECH FINANCIAL does not directly assist you in obtaining credit, a loan, or improving your credit rating. Is that correct?

And you were also informed and understand that AMERITECH FINANCIAL is not a credit repair service organization, a consumer credit counseling agency, a debt settlement company, a licensed real estate agency, a law firm, your tax advisor, your student loan service provider, a government agency, or affiliated with any such companies, individuals or agencies. Is that correct?

And you were informed that AMERITECH FINANCIAL is not responsible for, and will never collect any of your funds in order to make payments directly to any of your lenders, and that AMERITECH FINANCIAL will never make payments or advance money for any purpose on your behalf, WITH THE EXCEPTION OF THE FIRST PAYMENT TO YOUR LOAN SERVICER . Is that correct?

And you acknowledge that you received electronically a copy of your receipt, agreements and privacy policy from AmeriTech Financial. Is that correct?

Okay , Importantly - you were informed and understand that AMERITECH FINANCIAL will be communicating with you via email and telephone regarding information we may need to further process your file or update your account. Is that correct?

Great! Do you accept this agreement? Yes

Lastly and most importantly, from this point moving forward we ask you to please direct any questions or inquiries regarding your account to our Customer Service Department.

As a valued client, their role is to serve your every need and provide you with superior client satisfaction. They are available to assist you Monday - Friday from 8 am to 5 pm Pacific Standard Time and can be reached at 1-800-792-8621 extension 0, or via email at: customer.service@ameritechfinancial.com

Finally, we would like to put you in touch with our lender partner that specializes in working with people who have student loan debt and are seeking to refinance their home mortgage or purchase a home in the near future.

They will work with your financial situation and structure payments based around the savings created through the federal student loan programs you will be enrolling in.

Would you like us to put you in touch with our lending partner at the end of this call?

[YES] – Select YES in the Mortgage Qualifier Field

[NO] – Select NO in the Mortgage Qualifier Field

Please hold the line while I stop the recording. Thank You!

Stiner Attachment GG



Elizabeth Nichols <enichols@necal.bbb.org>

Re: AmeriTech Financial [IWOV-ACTIVE.FID9610028]

1 message

Elizabeth Nichols <enichols@sacramento.bbb.org>
To: Franklin Homer <Franklin.Homer@gmlaw.com>

Mon, Jul 25, 2016 at 3:57 PM

Dear Franklin,

Thank you for this response. We appreciate the changes to its policies and procedures that AmeriTech Financial has committed to making. Are we correct in assuming that the changes will also apply to American Financial Benefits Center?

In addition, please respond to the following requests:

In the script you provided, it is explained that the customer should not ask any questions of the representative taking them through the verification process and should instead wait until after the verification is complete to ask questions. Specifically, the script states: "They are not allowed to answer any questions, so if you have any questions, you have my phone number - call me as soon as the verification is completed and we can go over it again." Later on the verification representative is instructed to say: "Should you have any questions regarding the information we cover, it is my job to simply transfer you back to your representative for further clarification." We believe the first statement to be problematic because the representative is essentially asking the customer to agree to terms which they do not understand at the time of agreeing. *Please modify your sales script by modifying the first statement to no longer ask your customer to agree to terms which they do not yet understand.*

Additionally, please provide us with more information related to your Financial Education Benefits Center. *If not provided by AmeriTech Financial, please list the companies which provide the various services advertised as being available under this offer, including: "emergency road side assistance, basic income tax preparation, and [. . .] other financial discounts and tools." Please also provide us with names and contact information of 5 customers who have utilized the services provided with your Financial Education Benefits Center.*

As always, if you have any questions, please contact me. We are requesting your response to these concerns within 7 days. Responses, or lack thereof, may be reflected in AmeriTech Financial's public BBB Business Review and Rating.

Sincerely,

—
Elizabeth Nichols, Trade Practices Specialist
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

916-231-8929
enichols@sacramento.bbb.org
bbb.org Start With Trust®

Stiner Attachment GG

Stiner Attachment HH

7/28/2016

BBB of Northeast California Mail - Re: AmeriTech Financial: Formal Request to Cancel Accreditation



Brandon Frere

President & CEO

AmeriTech Financial

1101 Investment Blvd. Suite 200

El Dorado Hills, CA 95762

Phone: 800-792-8621 ext. 101

Cell: 707-758-0662

Fax: 800-878-1182

Email: brandon@ameritechfinancial.com

Website: www.ameritechfinancial.com

Our Client Goal:

100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments).



1101 Investment Blvd. Suite 290

El Dorado Hills, CA 95762

Phone: (800) 792-8621

Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com

Customer Service: customer.service@ameritechfinancial.com

Submit Documents: income.doc@ameritechfinancial.com

Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All participants in Ameritech Financial's referral program must agree to the Terms & Conditions

Stiner Attachment II

8/19/2016

BBB of Northeast California Mail - Fwd: BBB Complaints to Unpublish



----- Forwarded message -----

From: Tom Knickerbocker <tom.knickerbocker@ameritechfinancial.com>
Date: Tue, Aug 2, 2016 at 3:48 PM
Subject: BBB Complaints to Unpublish
To: agalvan@sacramento.bbb.org, Brandon Frere <brandon@afbcenter.com>

Good afternoon Alma, I hope your week is going well!

I'm writing to you today regarding instructions we received from your agency regarding the unpublishing of complaints from our BBB page. As you may know, our goal is 100% client satisfaction, so we always try to work exceptionally hard to ensure that each client that posts a complaint onto our BBB page receives our full and undivided attention until we've met and exceeded their expectations in resolving their concerns.

Per your instructions, we have compiled emails directly from the clients who have issued these complaints, giving the BBB permission to unpublish the complaint from our BBB page after we've resolved the case to their satisfaction. Below, you'll find these emails from 9 different clients. I have posted their name and case #, as well as the email itself. If you'd like me to provide you with additional information, please don't hesitate to ask!

Regarding 2 additional complaints, Jason Duenas (██████████) and Angela Smith (██████████), it was determined that no business was ever conducted with these individuals, and the contact information provided in the complaint was invalid or did not exist (false addresses, emails and phone numbers). We would like to address these complaints, but they appear to be fraudulent. What processes can we take to get these removed from the BBB page altogether?

Finally, this leaves Dale William Olmstead (██████████), Donyale Kendrix (██████████), and Mary Marks (██████████). We have been unable to reach out to these individuals after multiple attempts. We were able to help them to an extent, but have been unable to confirm that we've met their needs. What steps can we take from here regarding these specific individuals?

The emails are displayed below.

Again, let me know if you have any questions at all. Thank you so much for your help!

Tom Knickerbocker
707.222.4088

Jillian Savage ██████████

----- Forwarded message -----

From: Jillian Savage <██████████@gmail.com>
Date: Mon, May 23, 2016 at 3:33 PM
Subject: Re: Follow Up from Holly at AmeriTech
To: Holly Novak <holly.novak@ameritechfinancial.com>

Hello Holly,



2/6

8/19/2016

BBB of Northeast California Mail - Fwd: BBB Complaints to Unpublish

Yes, as long as I don't get any more texts in the future the issue has been resolved and BBB can unpublish my complaint.

Thank you.

Sadelia Hayward [REDACTED]

----- Forwarded message -----

From: Sadelia Reed [REDACTED]@gmail.com>
Date: Thu, May 26, 2016 at 1:26 PM
Subject: Re: Follow up from AmeriTech
To: Holly Novak <holly.novak@ameritechfinancial.com>

On behalf of Ms. Holly Novak and the Ameritech Financial,

I spoke with Ms. Novak on today who addressed my issues and concerns with the services at Ameritech Financial. Ms. Holly Novak has emailed me confirmation that she has closed my account and services with Ameritech Financial and resolved the issues I had with this company on today. She also informed me that she will let the customer service department know to cease all work on my file and terminate the account. She also agreed that I will have no future services or billing from Ameritech Financial as my services was cancelled immediately on today. If this is all correct, the BBB can unpublish my complaint that I wrote on yesterday about my dissatisfaction with Ameritech Financial. Again, Ms. Holly Novak informed me that my case and services with Ameritech Financial will be closed immediately after receiving the above email stating the BBB can unpublish my complaint filed on yesterday.

I would like for me and Ameritech Financial to be able to part ways amicably.

Best regards,

Sadelia Hayward

Hollee Warlitner [REDACTED]

----- Forwarded message -----

From: Hollee Warlitner [REDACTED]@gmail.com>
Date: Fri, Jun 3, 2016 at 4:49 PM
Subject: Re: AmeriTech - Complaint Resolve
To: Holly Novak <holly.novak@ameritechfinancial.com>

Ameritech financial resolved my concerns. The BBB complaint can be unpublished at this time.

Hollee Warlitner

Patricia Ann Eisenbarth [REDACTED]

----- Forwarded message -----

From: Patty Olson [REDACTED]@hotmail.com>
Date: Wed, Jul 6, 2016 at 11:16 AM
Subject: RE: Follow Up from Holly at AmeriTech
To: Holly Novak <holly.novak@ameritechfinancial.com>

[REDACTED]

3/6

8/19/2016

BBB of Northeast California Mail - Fwd: BBB Complaints to Unpublish

To whom it may Concern:

In regards to

Case# [REDACTED]

Ameritech has resolved my concerns to my satisfaction, and the BBB complaint can be unpublished at this time.

Thank You,

Sincerely,

Patricia [REDACTED] Olson

Deana Noble [REDACTED]

----- Forwarded message -----

From: Deana Noble <[REDACTED]@yahoo.com>

Date: Mon, Jul 11, 2016 at 2:42 PM

Subject: Re: Follow Up from Holly at AmeriTech

To: Holly Novak <holly.novak@ameritechfinancial.com>

Ameritech Financial has resolved my complaint effectively. The BBB complaint can be unpublished at this time.

Sent from Yahoo Mail on Android

Craig Davis [REDACTED]

----- Forwarded message -----

From: Craig Davis <[REDACTED]@gmail.com>

Date: Fri, Jul 15, 2016 at 9:53 AM

Subject: Re: BBB Resolution - AmeriTech

To: Holly Novak <holly.novak@ameritechfinancial.com>

AmeriTech has resolved my concerns accordingly. The BBB complaint can be unpublished at this time.

--

Eve Krot [REDACTED]

----- Forwarded message -----

From: Eve <[REDACTED]@yahoo.com>

Date: Wed, Jul 20, 2016 at 11:13 AM

Subject: Re: Follow Up from AmeriTech

To: Holly Novak <holly.novak@ameritechfinancial.com>

To the BBB,

AmeriTech has resolved my concerns to my satisfaction. The BBB complaint can be unpublished at this time.

8/19/2016

BBB of Northeast California Mail - Fwd: BBB Complaints to Unpublish

Thank you for your customer service.

Eve Krot

Michael Talbot [REDACTED]

----- Forwarded message -----

From: Michael T [REDACTED]@gmail.com>
Date: Wed, Jul 20, 2016 at 10:45 AM
Subject: Re: Complaint
To: Holly Novak <holly.novak@ameritechfinancial.com>

Good Morning Holly

Thank you as well for taking the time to explain the process more succinctly. I am feeling better about the process and have received the Forbearance Request from NelNet.

Per our discussion regarding the BBB complaint - "AmeriTech has resolved my concerns to my satisfaction. The BBB complaint can be unpublished at this time."

Again I appreciate your attention to this matter.

Warmest Regards,
Michael Talbot

Timothy Jones [REDACTED]

----- Forwarded message -----

From: Timothy Jones [REDACTED]@yahoo.com>
Date: Tue, May 17, 2016 at 10:34 AM
Subject: Re: Follow up from Holly at AmeriTech Financial
To: Holly Novak <holly.novak@ameritechfinancial.com>

Hello Holly,

To whom it may concern, please unpublish my BBB complaint as the matter has been resolved. Thank you very much.

v/r,
Timothy Jones.

--
Tom Knickerbocker
Executive Vice President
AmeriTech Financial
1101 Investment Blvd
El Dorado Hills, CA 95762
Email: tom.knickerbocker@ameritechfinancial.com
Website: www.ameritechfinancial.com

8/19/2016

BBB of Northeast California Mail - Fwd: BBB Complaints to Unpublish



1101 Investment Blvd. Suite 290
El Dorado Hills, CA 95762

Phone: (800) 792-8621
Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com
Customer Service: customer.service@ameritechfinancial.com
Submit Documents: income.doc@ameritechfinancial.com
Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All participants in Ameritech Financial's referral program must agree to the Terms & Conditions of the program, reviewable at refer.ameritechfinancial.com.

Stiner Attachment JJ

1/9/2017

BBB of Northeast California Mail - Re: Follow Up.



Daniel Stiner <dstiner@necal.bbb.org>

Re: Follow Up.

1 message

Daniel Stiner <dstiner@sacramento.bbb.org>
To: Brandon Frere <brandon@ameritechfinancial.com>

Mon, Jan 9, 2017 at 2:58 PM

Hello Brandon,

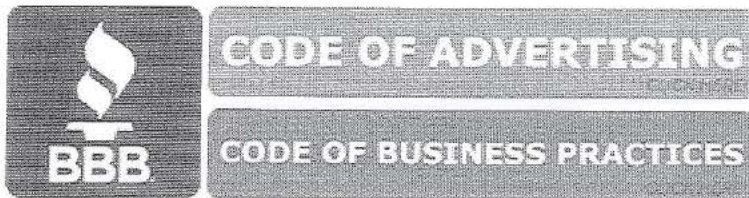
You are welcome to apply, but with a C rating the business does not meet our minimum acceptance guidelines. If you'd still like me to send you an application, let me know.

Thank you,

Daniel Stiner, Director of Trade Practices
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

916-443-6843 ext. 212
dstiner@sacramento.bbb.org
Start With Trust®

bbb.org



On Mon, Jan 9, 2017 at 2:29 PM, Brandon Frere <brandon@ameritechfinancial.com> wrote:
Hi Dan,

I would like to circle back around with you and apply for accreditation... Not only have we resolved every single complaint from clients that have reached out to your organization since inception, but we have completely overhauled our entire business model to be 2nd to none as far as servicing the client on all levels.

We want to work with your organization to help further better our ability to connect with our clients and the general public. Our missions are aligned, and to have such a relationship with your organization would be to help more people.

I look forward to hearing from you. Thank you.

Warm Regards,

1/9/2017

BBB of Northeast California Mail - Re: Follow Up.



Brandon Frere

President & CEO

AmeriTech Financial

1101 Investment Blvd. Suite 200

El Dorado Hills, CA 95762

Phone: 800-792-8621 ext. 101

Cell: 707-758-0662

Fax: 800-878-1182

Email: brandon@ameritechfinancial.com

Website: www.ameritechfinancial.com

Our Client Promise:

100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments).



1101 Investment Blvd. Suite 290

El Dorado Hills, CA 95762

Phone: (800) 792-8621

Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com

Customer Service: customer.service@ameritechfinancial.com

Submit Documents: income.doc@ameritechfinancial.com

Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All

Stiner Attachment KK

2/28/2017

BBB of Northeast California Mail - Re: Ameritech Financial



Daniel Stiner <dstiner@necal.bbb.org>

Re: Ameritech Financial

1 message

Daniel Stiner <dstiner@sacramento.bbb.org>
 To: Brandon Frere <brandon@ameritechfinancial.com>

Tue, Feb 28, 2017 at 4:08 PM

Dear Mr. Frere,

Thank you for your patience while we took the time to review the file and gather information.

The current C rating is due to the volume of complaints and advertising issues found by BBB. BBB Accreditation Standards require accredited businesses to maintain a B rating or higher.

Although we cannot control the volume of complaints, we have made suggestions for improvements to your advertising and selling practices that we believe will make the process more transparent for your customers. Despite this, we continue to receive complaints against Ameritech which contain serious allegations of misrepresentation in the company's advertising and sales presentations. I am attaching copies of some recent complaints for your review.

We would suggest making the corrections to your mailers and sales presentations that we have encouraged in the past. I'll reiterate some of those suggestions here, based on recurring allegations from complaints we have received:

1. On your mailer, clearly identify the company name and service offered. Consumers may be misled by your sole identification as "Student Loan Department" and references to the Health Care and Education Affordability Reconciliation Act of 2010 and the U.S Department of Education. Your telephone operators should be just as transparent. (BBB Accreditation Standards require accredited businesses to advertise honestly and be transparent.)
2. Ensure that your customers are aware that payments to Ameritech are for document processing and do not go towards payment of their student loans. It is important that this is established in verbal representations as well as written. (BBB Accreditation Standards require accredited businesses to make known all material facts in both written and verbal representations.)
3. Ensure that customers are guided to report accurate family size values to student loan servicers – who are required to abide by Federal law. (BBB Accreditation Standards require accredited businesses to tell the truth and embody integrity.)

I also want to bring to your attention that consumers have informed us (and we have received a copy of at least one email to confirm) that Ameritech requires them to request that BBB un-publish or remove their complaints as a condition to receiving refunds.

BBB Accreditation Standards require that accredited businesses address marketplace issues in good faith and embody integrity. The practice of requiring or implying that consumers conceal valid complaints from the public in order to receive refunds does not align with these Standards. I'd also like to make you aware that BBB policies require that we notify the public of this practice through a notice on the Business Profile.

Attached is an application for accreditation. You are welcome to apply at any time. Applications are reviewed for approval by our Board of Directors to ensure that applicants meet BBB Accreditation Standards, which include those

1/4

FTC-BBB-000421

Stiner Attachment KK - 1

mentioned above.

You may review BBB Accreditation Standards here: go.bbb.org/1P4WmLa

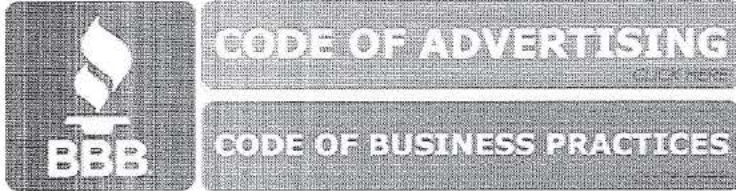
If you would like to address any of the concerns mentioned above, or if you have any questions, please feel free to write me.

Sincerely,

Daniel Stiner, Director of Trade Practices
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

916-443-6843 ext. 212
dstiner@sacramento.bbb.org
Start With Trust®

bbb.org



On Tue, Feb 28, 2017 at 11:07 AM, Brandon Frere <brandon@ameritechfinancial.com> wrote:

Hi Daniel,

Hope you had a great weekend.... I was just wondering if you had the materials / recommendations that we discussed when I came to see you last month? Any direction you can give me would be greatly appreciated.

Thank you.

Warm Regards,



Brandon Frere
President & CEO
AmeriTech Financial

2/28/2017

BBB of Northeast California Mail - Re: Ameritech Financial

1101 Investment Blvd. Suite 200
El Dorado Hills, CA 95762
Phone: 800-792-8621 ext. 101
Cell: 707-758-0662
Fax: 800-878-1182
Email: brandon@ameritechfinancial.com
Website: www.ameritechfinancial.com

Our Client Promise:

100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments).

On Mon, Jan 23, 2017 at 1:33 PM, Daniel Stiner <dstiner@sacramento.bbb.org> wrote:

Hi Brandon, I hope you've had a nice weekend. I wanted to let you know I am still working on getting over the material you requested. If all goes well, I will be getting back to you in the next day or two.

Thank you,

Daniel Stiner, Director of Trade Practices
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

916-443-6843 ext. 212
dstiner@sacramento.bbb.org

Start With Trust®



bbb.org



1101 Investment Blvd. Suite 290
El Dorado Hills, CA 95762

Stiner Attachment LL

On Fri, Mar 17, 2017 at 9:15 AM, Christopher Meier
<Christopher.Meier@gmlaw.com> wrote:

Dear Mr. Stiner,

Brandon from Ameritech Financial reached out to us in order for us to assist the company is responding to the BBB's inquiry.

We want the BBB to know that Ameritech is very much interested in pursuing its BBB Accreditation. That said we do understand that the company may need to change a portion of its procedures, as it has in the past already, to meet the BBB's high accreditation standards. Along those lines Ameritech is willing to accommodate the BBB.

We believe Ameritech's services are very much needed today by the many consumers who are struggling with their federal student loan debt load and who are not aware of the many alternatives they have available to them for repayment as offered by the Department of Education. Unfortunately many unscrupulous lenders and services of these federal student loans often attempt to dissuade their borrowers from obtaining DOE relief because these same lenders and services stand to lose business when their borrowers obtain such relief.

We understand that the BBB waits the number of complaints a company receives relative to its size. While we do not know what the BBB currently has on file for yearly gross sales for the company, we assume such is not reflective of the company's current gross revenues. Frankly we are surprised that the BBB has not requested these figures from the company until very recently. On this note, we request the BBB input Ameritech's current gross revenues into the BBB's rating logarithm as reflected on the attached BBB Application for Accreditation. Such revenues were \$4.3 mm for FY 2016. While we are not certain of this, we do believe that once the BBB updates its records to reflect Ameritech's FY 2016 gross revenues that its rating will be a "B" or higher.

FTC-BBB-000572

As stated Ameritech's appreciates the BBB's input and wants to work with the BBB. As such Ameritech will make the following changes responsive to the BBB's concerns from your email below:

1. The company will clearly place its name on its mailers. Attached is an revised mailer for the BBB's records. Further Ameritech will instruct all of its telephone representatives to clearly identify their names and the name of the company at the beginning of all calls.
2. The company will make it point to ensure that its customers are aware of the fact that the fees they pay to it are not going towards their student loans. Shortly after first making contact with a potential customer, Ameritech's representatives will state "We want to make it very clear to you that we are not the Department of Education. Rather Ameritech may be able to assist you in submitting the needed documentation to the DOE in order for you to obtain an alternative payment arrangement on your federal student loans as offered by the DOE. We also want you to know that any fees you pay to Ameritech in exchange for the services it provides to you will not be applied to your student loans." The company will place similar disclosures on its written consumer agreements.
3. Ameritech has been working to make sure that its customers are guided to report accurate family size values. In doing so it has implemented procedures ensuring that its customers are fully aware of the "family size" definition by clearly reading such definition to its customers prior to the election of their family size number and status. Ameritech will continue to drill down on this point with its representatives to ensure that its customers are fully aware of the definition prior to the submission of their documentation to the DOE.
4. To the BBB's last point, Ameritech has never asked its customers who have complained to the BBB to attempt to have their complaints "un-published" or similar as a prerequisite for receiving a refund. Ameritech knows that the BBB does not remove complaints unless they are assigned to a the wrong company. That said, and as a precautionary measure, Ameritech will communicate to its staff that asking for such is unacceptable in any way.

Regarding the comments the BBB has placed on Ameritech's BBB Business Review we believe such are inequitable to the business. We have worked with many BBB's across the county and we have rarely seen such detailed notations published on a company review webpage. As such, and based on the numerous changes the company has made in response to the BBB's requests to date, we request that the BBB remove the language. Alternatively we would request that the BBB work with Ameritech to make the language less derogatory towards the company. Last we ask that the BBB not publish this response to the company's BBB Business Review.

After you have reviewed these materials please feel free to reach out to me so that we can discuss Ameritech's BBB Accreditation.

FTC-BBB-000573

Thank You,

Chris Meier

Profile

GreenspoonMarder

Christopher P. Meier, Esq.

Greenspoon Marder, PA

100 West Cypress Creek Road Suite 700

Ft. Lauderdale, FL 33309

Direct: [\(954\) 734.1836](tel:9547341836) | Direct Fax: [\(954\) 213.0073](tel:9542130073)

christopher.meier@gmlaw.com

www.gmlaw.com

FTC-BBB-000574

Stiner Attachment LL - 3

COMPANY INFORMATION

ID# _____

PLEASE PRINT OR TYPE

Firm Name for Roster (max 40 characters) Ameritech Financial

Corporate Name (if different) _____

ADDRESSES / TELEPHONE NUMBERS / INTERNET INFORMATION

Number of locations in our service area (530, 916 & 209 area codes) _____

1. Primary Physical 1101 Investment Blvd. #290 City El Dorado Hills Zip 95762
 If physical address is a residence, roster address may be assigned as: Physical(Primary) Mailing City/Zip Only

2. P.O. Box/Mailing _____ City _____ Zip _____

3. Headquarters (if not local) _____ City _____ Zip _____

4. Additional Local Branch (Attach separate list with multiple branches as necessary)

Address	City	Zip	Telephone
_____	_____	_____	(____)

5. Telephone Numbers (list or attach a list of all numbers used by the public):
 Roster/Primary (800) 792-8621 Fax (866) 818-9026 Cell (____) _____
 Other (____) _____ Other (____) _____ Other (____) _____

6. E-Mail Address info@ameritechfinancial.com Web Site Address www.ameritechfinancial.com

Other Web sites: _____
Required: Disclosure of protection for customer information collected.

PROPRIETORS / PRINCIPALS

1. *Owner/CEO/President:*
 Name & Title: Mr./Mrs./Ms. Brandon Frere Title President & CEO Address # _____
 Other Contact: Mr./Mrs./Ms. Tom Kinckerbocker Title Executive Vice President Address # _____

BUSINESS INFORMATION AND LICENSING

1. Type of Business (check all that apply) Sole Ownership Partnership Corporation Branch Franchise

2. Primary Product/Service Student Loan Document Preparation Assistance BBB TOB Code _____

Where Company advertises Direct mail

(Attach business card, brochures, marketing materials, contracts, and sample advertising)

Company uses a contract

3. Date Established *Locally* 02/01/2011 Date Incorporated (if applicable) 11/02/2015 State CA
 (Month/Year)

If operating locally less than one year: Owner's Previous Company Name N/A
 Ownership Position N/A Address N/A

4. For Internal BBB use only: Annual number of customers: 13,071

Gross annual sales: 4,300,000

People Active with the Firm: 160 (Avg. full-time equivalents)

5. State/Federal Regulatory Agency Licenses (if required):

Agency _____ Number _____ Issued _____ Expires _____

TO: Gloria Taylor

IMPORTANT NOTICE

We are pleased to inform you that you may now participate in the Student Loan Document Preparation and Processing Services Program. This program can immediately assist you in potentially saving thousands on your student loans and possibly prepare you for total loan forgiveness through applying for available government relief options.

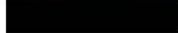
You may now be eligible for:

- **A \$0/ Month Student Loan Payment**
- **Different Total Loan Forgiveness Programs**
- **Loan Consolidation and Program Payment Reduction**
- **No Income Requirement or Credit Check**
- **Special Forgiveness Programs for Public Sector Employees**

Call Toll Free 1-800-792-8621

Monday - Friday 10am - 9pm EST

To confirm your eligibility today contact your representative and provide your personal reference #:



Stiner Attachment LL - 5

2016	NOTICE	Ref. No. STLN [REDACTED]
-------------	---------------	---

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
SACRAMENTO, CA

Ameritech Financial
1-800-792-8621

RE: Student Loan Assistance

1*1*2*****SCH 5-DIGIT 20601

Disclosure and Disclaimer: Ameritech Financial does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. This is not a government program. For more information please direct all questions and inquiries to 1-800-792-8621.

Stiner Attachment LL - 6

Stiner Attachment MM

From: Daniel Stiner [<mailto:dstiner@sacramento.bbb.org>]
Sent: Wednesday, April 05, 2017 1:33 PM
To: Christopher Meier
Cc: Robby Birnbaum; Yarly Franco; Elizabeth Nichols
Subject: Re: Ameritech Financial 33508.0006

Dear Mr. Meier,

Thank you for your patience while we took time to carefully review your message and attachments. To aid us in our evaluation of Ameritech Financial's application for accreditation, we have the following requests:

1. You mention in your letter under item 2 that Ameritech will place disclosures on its written consumer agreements to clarify the difference between Ameritech and DOE, and that fees paid to Ameritech do not go towards payment of student loans. We are requesting current copies of these written consumer agreements for review.
2. Please provide the definition of family size currently being provided to customers, as well as copies of all scripts used in sales and confirmation calls.
3. We are enclosing documentation to show that Ameritech employees have required consumers to request that complaints be unpublished in exchange for refunds including an example of explicit instructions provided to a complainant by Operations Manager Holly Novak. Please refer to the attachment titled "Refund & Unpublish requests". Please also note that the string of requests provided in the email from Tom Knickerbocker all contain language nearly identical to that suggested by Ms. Novak.

As I mentioned to Brandon Frere in my February 28 email, BBB policies require that we inform the public of Ameritech's practice of requiring or implying that consumers conceal valid complaints in order to receive refunds.

FTC-BBB-000565

With regard to BBB's comments on the Business Profile, we disagree that they are inequitable. The comments are based on patterns in allegations contained in consumer complaints presented to BBB, and our review of the company's advertising based on the [BBB Code of Advertising](#). It is BBB's standard operating procedure to inform the public when such matters come to our attention. Nonetheless, in the spirit of equitability, we have revised some sections of the profile to ensure it is current, accurate, and succinct. Below you will find an explanation of any changes made and our reasoning for the content of each section.

1. **Direct Mail Advertising:** We have amended this section to include the fact that Ameritech has provided us with copies of revised mailers which include the company name on both July 25, 2016 and March 17, 2017. We have also made note of a solicitation copy we received last month which is dated 2017, does not include the company's name, and is signed Student Loan Department. This solicitation is attached as Crystal Harp 2017 solicitation.
2. **100% Satisfaction Guarantee:** We were informed by the business on July 25, 2016 (see the attached Greenspoon Marder 7-25-2016 letter) that they would modify their advertisement from 100% Satisfaction Guaranteed to Our goal is 100% Client Satisfaction. We have copies of recent emails from Ameritech staff, including an email sent from Ameritech President and CEO Brandon Frere to Daniel Stiner on February 28, 2017, which continue to use the claim: Our Client Promise: 100% Client Satisfaction - 100% of The Time. Please see the attached Brandon Frere 2-28-2017 email, as well as Ms. Novak's January 18, 2017 email referenced above.

We continue to receive reports alleging the company is not honoring the guarantee. You may refer to complaints we've received within the last six months, filed by consumers Gross and Harp; and customer reviews we've received within the last 6 months submitted by Daniel A. and Rhonda C. in the attached Compls & Reviews. Please also note that the practice of requiring or implying that consumers conceal valid complaints in order to receive refunds does not comport with an unconditional satisfaction guarantee.

At this time we are requesting that the company either modify these statements, or provide BBB with a written commitment that they will abide by the BBB Code of Advertising and advertise a 100% Satisfaction Guarantee only if they unconditionally refund the full purchase price of the advertised product or service at the consumer's request.

3. **Family Size:** We have amended this section to include the fact that BBB continues to receive complaints from consumers who allege they were misled

regarding family size - as recently as March 28, 2017. Please see the complaints filed within the last six months by consumers Little, Giffard, and Banfield in the attached Compls & Reviews .

4. **Reviews & Complaints:** We believe our explanation of the pattern in the company s complaints is accurate and reflects the allegations in complaints we continue to receive. Please refer to complaints filed within the last six months by consumers Thomas, Gross, Nowlen, Vick, Harp, Troutman, Mishigan, and Staplefoote in the attached Compls & Reviews . If Ameritech would like to provide an updated response to our concerns, we will gladly review it.

Your letter states that the company has made numerous changes in response to BBB requests, but the statements above - supported by the attached documentation - indicate these changes have not taken place, or were not effective.

Because our interest is in reporting the truth, feel free to let us know if you believe any of the statements on the company s current Business Profile are inaccurate. You may view Ameritech s BBB Business Profile here: <http://go.bbb.org/2nPwM8A>

Lastly, we have updated the revenue information in our database to reflect the \$4.3M figure provided on the application you ve submitted. As a result, the rating has increased from a C to a B-.

Please respond at your earliest convenience, preferably within the next 14 days. If you have any questions, please feel free to contact me directly at [916.231.8912](tel:916.231.8912) or dstiner@sacramento.bbb.org. I will be happy to assist you.

Thank you,

Daniel Stiner, Director of Trade Practices
Better Business Bureau serving Northeast California
3075 Beacon Blvd

West Sacramento, CA 95691

[916-443-6843 ext. 212](tel:916-443-6843)
dstiner@sacramento.bbb.org
Start With Trust®

bbb.org

On Sun, Apr 2, 2017 at 5:27 AM, Christopher Meier
<Christopher.Meier@gmlaw.com> wrote:

Thank you Daniel.

Chris

Stiner Attachment NN

----- Forwarded message -----

From: **Christopher Meier** <Christopher.Meier@gmlaw.com>

Date: Fri, May 5, 2017 at 4:54 AM

Subject: FW: Ameritech Financial 33508.0006

To: Daniel Stiner <dstiner@sacramento.bbb.org>

Cc: Elizabeth Nichols <enichols@sacramento.bbb.org>, Robby Birnbaum <Robby.Birnbaum@gmlaw.com>, Yarly Franco <Yarly.Franco@gmlaw.com>

Dear Mr. Stiner,

Thank you for your detailed email. We wish to provide the BBB with a detailed response to each of the BBB's inquiries relating to its application for BBB accreditation.

Below are Ameritech's responses to each of the BBB's respective inquiries.

1. Attached to this email please find Ameritech's updated consumer agreement. As you can see under Section 3 of the agreement (*Fees for Services*), it states in clear and bolded language "Ameritech is not the Department of Education nor is it affiliated with the Department of Education. Rather Ameritech will assist you in submitting the needed documentation in order for you to potentially qualify for an alternative payment on your federal student loans as facilitated by the Department of Education. Any fees that you pay to Ameritech will not be applied to the balance of your federal student loan or otherwise applied as a payment to your student loans. Rather such fees are paid to Ameritech in exchange for the services it provides to you."

2. The definition of family size currently being provided to Ameritech's customers is as follows: "Family Size includes you, your spouse, and your children (including unborn children who will be born during the year for which you state your family size), if the children will receive the majority of their support from you now. It includes other people that live with you that receive the majority of their support from you, and they will continue to receive this support from you for the year that you state your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs." As requested by the BBB attached to this email is Ameritech's revised enrollment script which now draws more attention to the family size definition both directly before and after such definition is read. Also attached, and as requested, is Ameritech's verification script and its supplemental services script.

3. Thank you for pointing out this practice. Based upon the emails from Ameritech's staff members, its now clear that our email to you dated March 17th regarding Ameritech's requesting the un-publishing of BBB complaints was simply inaccurate. That said we want to assure the BBB that this practice has ceased entirely and that any future BBB complainants will not be asked by Ameritech or anyone else to un-publish their BBB complaints for any reason.

While we understand the BBB's need to inform the public of its interactions with the companies it oversees, we none-the-less believe the BBB's documentation of such interactions placed on Ameritech's to be excessive as compared to the vast majority of other BBB's that we have worked with in the past across numerous industries. See our responses to the BBB's comments below.

1. Responsive to the BBB's concerns, Ameritech provided its revised mailer to the BBB. Such mailer clearly included the name of the company on it. Why would the BBB note on Ameritech's BBB profile that it received a mailer without the company's name on it when such was received by the complainant (March 4, 2016) prior to Ameritech's addressing and correcting the issue with the BBB? Given these circumstances, the addition of this language relating to the mailer received subsequent to Ameritech's revising its language appears to be overly punitive.

2. It appears that Mr. Frere and Ms. Novak did not remove the statement from their respective email signatures. Such statements have both been removed. Neither Mr. Frere or Ms. Novak used their email to advertise Ameritech's services and in fact neither have very much direct contact with Ameritech's customers. Regarding Vanessa Gross she enrolled with the company for its services on February 26, 2016. Ms. Gross' enrollment occurred prior to the company's revising its guarantee language. We do not understand how the BBB can use this complaint as proof that Ameritech has not been adhering to its amended advertisements. Regarding Crystal Harp, she states in her complaint that she received a letter from the company in June 2016. This was a month before Ameritech revised its advertising. With this the BBB is posting additional derogatory language to the company's business profile which is based on advertising that was sent prior to the company's changing its advertising to address the BBB's concerns. The publication of these circumstances to the company's BBB profile appear to be excessively punitive in nature.

3. Regarding the complaint of LaDonna Little, based on what she stated, it appears her servicer directed her to file a BBB complaint against Ameritech. Ameritech and other companies have found that many of the federal student loan servicers and lenders have been directing their borrowers to file BBB complaints against their borrowers' student loan assistance companies solely due to the fact that they (the servicers or lenders) will lose the business of the borrower if they obtain relief through the DOE. Ameritech disagrees that it advised Ms. Little that anyone who received a gift from her qualified as a family member. As you can see from the context of her complaint this issue was raised by her student loan lender who also persuaded Ms. Little to file her complaint. Regarding Tim Giffard, Ameritech believes Mr. Giffard's statements to be inaccurate. It appears for some reason that Mr. Giffard wanted to file a complaint against Ameritech at the onset of his contacting the company. Regarding Joy Banfield, Ameritech did not misrepresent itself, rather Ameritech provided her with the accurate family size definition.

4. Ameritech disagrees that the complaints filed by consumers Thomas, Gross, Nowlen, Vick (no payments), Harp, Troutman, Mishigan, and Staplefoote fall into a pattern of complaints designation. Such is the case because Mr. Thomas, Ms. Gross, Ms. Nowlen, Ms. Harp, Ms. Toutman, Ms. Mishigan, and Ms. Staplefoote all enrolled for Ameritech's services prior to the company's responding to the BBB concerns and making changes in its procedures in response to such concerns. Regarding Ms. Vick, such complaint does not appear to fit into the BBB's previous pattern of complaints concerns.

We appreciate the BBB's inviting Ameritech's input with respect to the language that has been placed on the company's BBB profile. As such please find attached to this email the language edited by Ameritech. All edits have been made in redline so you can see them. We believe these edits to be fair to both the BBB's and Ameritech's objectives.

Upon your review of this email please feel free to reach out to me if you have any further questions.

Thank You,

Chris Meier

**AmeriTech Financial
Document Preparation and
Service Agreement**

This Service Agreement is entered into on the date shown below between the AmeriTech Financial (“AF”) and the Client shown below (“Client”).

AF provides processing and support services to assist consumers who are applying for Federal Student Loan Consolidation Services, and/or other repayment plan programs available through the Department of Education (“DOE”). AF is a private company, not affiliated with any government agency and, for a fee, will assist in assembly and submission of student loan consolidation, and/or other repayment plan program documents. AF is not a lender or a debt consolidation company. It does not promise to improve your credit score.

Client requests AF to perform, in good faith, the following services, (“the Services”): (a) Review the Client’s current Federal Student Loan debt situation, (b) Identify potential Student Loan Consolidation, and/or other repayment plan options that may be available to Client from the DOE, (c) Discuss potential options with the Client, and (d) Prepare and process, on the Client’s behalf, a Federal Student Loan Consolidation Application, and/or other repayment plan program application with the DOE after Client selects desired option. To the extent that Client is already in default, AF offers default rehabilitation services for an additional fee so that Clients loans are in a position where AF can provide the Services for client.

Now therefore in consideration of the foregoing and every term, covenant and condition hereafter set forth, AF and Client do hereby understand, covenant and agree to the following:

1. Provide Complete and Truthful Information. AF will provide Client with an overview session limited to his/her Federal Student Loan debts to assist the Client in locating options that may be available to Client. Client expressly represents and warrants that he/she/they will at all times provide AF with information that is complete, accurate and true to the best of their knowledge and belief.

2. Performance of Services. Upon receipt of all information from Client, AF shall promptly analyze Client’s Federal Student Loan debt situation, review the information provided by the Client, and complete the application forms required for the DOE program(s) that have been selected by the Client. Upon completion of AF’s review and due diligence, AF shall prepare for filing with Client’s lender an application to initiate a Federal Student Loan Consolidation, and/or other repayment plan available to Client through the DOE on behalf of Client. Where appropriate, AF will assist in applying for pre-consolidation forbearance, applying for loan consolidations, submitting post-consolidation documents, applying for income-based repayment programs and reapplying for income-based repayment programs.

3. Fees for Services. Where applicable, charges \$400.00 for default rehabilitation. AF collects that fee after the default rehabilitation is processed and approved, and Client makes the first payment to Client’s creditor(s). That usually takes a couple of months. After rehabilitation is complete, which takes approximately 9 months, AF will provide the Services. The cost of the Services is \$800 which is comprised of \$200.00 as a fee for obtaining a forbearance and \$600.00 after obtaining approval of a Federal Student Loan Consolidation, or any other Department of Education repayment plan option on Client’s behalf and first payment has been made. Such fees shall be charged to the Client’s chosen dedicated account as specified below upon completion of the respective work. Thereafter, AF will reach out annually to assist borrower with any additional student loan repayment plan needs at a cost determined and payable at the time services are provided. **Ameritech is not the Department of Education nor is it affiliated with the Department of Education. Rather Ameritech will assist you in submitting the needed documentation in order for you to potentially qualify for an alternative payment on your federal student loans as facilitated by the Department of Education. Any fees that you pay to Ameritech will not be applied to the balance of your federal student loan or otherwise applied as a payment to your student loans. Rather such fees are paid to Ameritech in exchange for the services it provides to you.**

4. Documents Service Agreement and Monthly Cost Authorization. AF will use a third party payment processor to debit Client for fees/payments and Client shall pay all processing fees associated with such. Client hereby authorizes AF to deduct all payments due per this contract from the financial institution listed in the accompanying Credit Card/ACH Authorization or such other financial institution that may be used by Client from time to time. Further, Client authorizes their financial institution to accept and to charge any debit entries initiated by AmeriTech Financial to Client's account. This authorization for automatic withdrawal of fees/payments is to remain in full force and effect until AF has received written notice from Client of its termination in such time and such manner as to afford AF a reasonable opportunity to act. A fee/payment (whether paid by debit or other means) that is not honored by Client's financial institution for any reason may be subject to a \$20.00 service fee imposed by AF (unless otherwise limited or prohibited by state law), the amount of which may be debited from Client's account.

5. Process. Once paperwork has been received, processing will begin. AF will always act promptly on Client's documents and program. Be advised that Federal Student Loan Consolidations, and other repayment plans completed by AF rely on the relevant lenders for prompt service and AF cannot be held liable for delayed completion. Average completion of a Federal Student Loan Consolidation through the DOE is usually ninety (90) days, but may take longer. AF solely prepares and provides documents/applications for Client's review and approval before it submits such documents to the DOE. AF does not control the DOE application review process.

6. Indemnification and Hold Harmless. Client hereby agrees to defend and hold harmless AF from and against any claims and liability of any nature whatsoever arising out of or in connection with Client's failure to timely provide requested information to AF, Client's lack of authority or ability to complete terms of this Agreement, and all other claims arising out of this Agreement or relating to Client's loans and other financial obligations. This Agreement constitutes the entire agreement between the parties. AF makes no warranty, express or implied, as to the fitness of any recommendation it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against AF, its officers, directors, employees, agents, brokers and assignees, at law, equity or any other cause of action for any reason, directly, indirectly or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of AF or Client's failure to follow any recommendation of AF, whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client. This section shall survive any termination of this Agreement.

7. Important Limitation on Consumer Rights - Mandatory Arbitration Requirement – Please read carefully: In the event of **any controversy, claim or dispute between the parties arising out of or relating to this agreement** or the breach, termination, enforcement, interpretation, conscionability or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, **shall be determined by arbitration in Sonoma County, California or in the county in which the consumer resides, in accordance with the Laws of the State of California for agreements to be made in and to be performed in California.** The parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. **The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding.** Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost (not attorneys' fees) of arbitration equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. **Binding Arbitration means that both parties give up the right to a trial by a jury.** It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of

issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and the arbitration requirement shall survive any termination. **OPT-OUT PROCESS:** You may choose to opt-out of this Arbitration Provision but only by following the process set-forth below. If you do not wish to be subject to this Arbitration Provision, then you must notify us in writing within thirty (30) calendar days of the date of this Agreement at the following address: AF, Attn: Customer Service, 1101 Investment Blvd Suite 290, El Dorado Hills, CA 95762. Your written notice must include your name, address, the date of this Agreement, and a signed statement that you wish to opt out of the Arbitration Provision. If you choose to opt out, then your choice will apply only to this Agreement.

8. Entire Agreement. By virtue of Client's signature below, Client acknowledges that he/she has read, understands and agrees to every term, covenant and condition of this Agreement and that he/she has received a true and complete copy hereof, effective on the date below. This agreement is the only agreement between the parties and there is no other collateral agreement (oral or written) between the parties in any manner relating to the subject matter of this agreement. If any portion of this agreement is held to be invalid or unenforceable, the remaining provisions will remain in effect. The parties mutually understand and agree that a facsimile copy signature or an electronic signature on this agreement shall be deemed an original for all lawfully enforceable purposes.

9. Cancellation Policy. Client may cancel this contract at any time prior to being approved for a Federal Student Loan Consolidation, or any other Department of Education repayment plan option achieved on Client's behalf.

10. Limitations on Damages. AF's liability under this agreement and/or relating directly or indirectly to Client's participation in the Student Loan Consolidation Program, under any theory of liability regarding any claim by the Client is limited to the amount of fees paid by Client to AF. The Parties agree to be contractually bound to such limitation on any damages, and agree not to demand or attempt to recover any amount in excess of such. This section shall survive termination.

11. Information Authorization: Client hereby authorizes AF to verify Client's past and present employment earnings records for income verification purposes that are needed to process Client's Federal Student Loan Consolidation, and/or other repayment plan program available to Client. The information AF obtains is only to be used in the processing of Client's application for a Federal Student Loan Consolidation or any other repayment plan program through the DOE, and AF does not provide any form of credit repair, credit score enhancement, or debt relief.

12. Legal Authorization Form: This form will serve to acknowledge that Client has authorized AF to act on Client's behalf to apply for consolidation of Client's Federal Student Loans, and/or other repayment plan programs available to Client. Client has been advised that if approved for the Federal Student Loan Consolidation, and/or other repayment plan program, Client will receive a sixty (60) day furlough before payments will start. If Client has any questions regarding this Federal Student Loan Consolidation Program, Client should contact AmeriTech Financial at 1-800-792-8621.

13. Important Disclosures about the AmeriTech Financial Services. Client may choose to complete his/her own consolidation documents based on the applicable federal student loan programs and is not obligated to use a third party resource such as AF or pay a service fee. Please note that AF does not expressly or impliedly warranty, represent or guarantee that it will be able to reduce Client's total student loan debt or monthly payments.

- Failure to make timely payments, or non-payment to Client's creditors will adversely affect the credit standing, collection efforts, and may incur more fees and interest.
- If Client utilizes a Dedicated Account to save funds towards program fees, Client owns the funds in the account; Client may withdraw from AF's service at any time without penalty; and if Client withdraws from AF's service, he or she will

get all the money in the account other than fees earned in compliance with the TSR.

14. Dedicated Savings Account: Client understands that Client is solely in control of all savings funds for the purpose of paying the fees due for the services that AF is contracting to perform. Client will designate an account for program savings funds and such dedicated account is independent from AF. Client selects:

____FDIC Insured Bank thru Global Clients Solutions

____Another account of Member's choosing

Payment Information

BY SIGNING BELOW (ELECTRONICALLY OR PHYSICALLY), I HEREBY ACKNOWLEDGE THAT I HAVE NOT BEEN ADVISED BY AMERITECH FINANCIAL, ANY OF ITS AGENTS, AND/OR AFFILIATES TO FOREGO A STUDENT LOAN PAYMENT IN EXCHANGE FOR THE GOOD FAITH PAYMENT AND FEDERAL STUDENT LOAN CONSOLIDATION PROGRAM. DURING THIS PROCESS, I AM RESPONSIBLE FOR MAKING MY PAYMENTS, AND FAILURE TO DO SO COULD DISQUALIFY ME/US FROM OBTAINING THE SERVICE THAT WAS AGREED UPON. I UNDERSTAND THAT I CAN APPLY ON MY OWN TO CONSOLIDATE MY LOANS WITHOUT THE ASSISTANCE OF AMERITECH FINANCIAL. I FURTHER ACKNOWLEDGE THAT NO GUARANTEES CONCERNING THE SUCCESS OF THE LOAN CONSOLIDATION HAVE BEEN PROVIDED TO ME/US BY AMERITECH FINANCIAL, AND/OR ANY OF ITS AGENTS, AND/OR AFFILIATES AND A POSITIVE OUTCOME IS NOT GUARANTEED. I, THE CONSUMER, HAVE BEEN EXPLAINED THE PROGRAM IN FULL AND TO MY SATISFACTION.

ACKNOWLEDGMENT

As indicated by my signature below, I acknowledge that I have read, understand and agree to the terms and conditions of the Document Preparation and Service Agreement.

Client Name: _____ **Executed On this Date:** _____

Client Signature: _____ **Date of Birth:** _____

Driver License Number: _____ **Social Security Number:** _____

For: AmeriTech Financial ("AF")

By: *Thomas Knickerbocker*
Title: Administrative Representative

Enrollment Specialist Script

20160429

SECTION 1: Qualification Questions

This is _____ at AmeriTech Financial, how may I help you?

Ok. There should be an account or reference number on there, starting with STLN. What is that number?

Find Client on Sales Force, change ownership, save phone number from Five9

I show your address as _____

And to confirm, your phone number is coming up as _____. Is that the best contact number for you? Is that a cell or home phone?

The reason you received the letter is because you may be eligible for federal student loan repayment programs that may reduce your payments.

These repayment plans are designed to make your student loan debt more manageable by reducing your monthly payment. After making a series of "Qualified Payments" (for either 10 or 25 years, depending on the program) any remaining balance may be eligible for forgiveness by the Department of Education. My company, AmeriTech Financial assists consumers who are overwhelmed with reviewing or do not have time to review certain government programs that may lower your monthly student loan payments depending on your income, occupation and people that you support. While consumers can certainly try navigating the application process on their own, with our experience having assisted thousands of consumers, we have systems in place that make the process fast and efficient. We work with you and prepare the application package that we submit to the Department of Education on your behalf.

In a few moments, I will be able to log into the Federal Database to confirm the types of loans you have and the loan amounts, but for the sake of time, let me ask you a few questions to determine if you might qualify.

Do you know how much you have in outstanding balances on your student loans?

(If Yes) What is your total loan balance?

(If No) That is okay, we will be able to look it up.

Are they Federal or Private Loans?

(If Don't Know) Generally speaking, if you went through the school system to obtain your loans they are more likely Federal. Most people know when they have private loans because they had to go out of their way to obtain them.

Are you current on the payments?

Enrollment Specialist Script

20160408

(If NO) When was your last payment made?

If the client states they are behind by more than two months. Skip straight to FSA to check loans.

Are they set up on automatic draft?

What is your current monthly payment?

Are you working right now?

What do you do for a living?

Who do you work for?

What is the name of the company you work for? (Is it a private company, or non-profit?)

Are you working full time?

What is your annual income?

Are you married or single?

The last thing we need is to go over family size. Family size is not necessarily the same thing as what you claim as dependents on your tax return. It is a figure that basically covers the number of people who you provide the majority of their support. If they are not your spouse or children, they must live with you. Again, family size is not limited only to just dependents. **I am going to read you the definition of family size and its very important that you pay attention to it:**

“Family size includes you, your spouse, and your children (including unborn children who will be born during the year for which you state your family size), if the children will receive the majority of their support from you now. It includes other people that live with you that receive the majority of their support from you, and they will continue to receive this support from you for the year that you state your family size. Support includes money, gifts, loans, housing, food, clothes, car, medical and dental care, and payment of college costs.”

If you did not catch that please let me know and I will read it to you again. I say this because its very important that you understand the definition of family size before we go forward.

Based on that, do you have any children that you provide the majority of support to?

Aside from children (and spouse, if married), do you have any other people who should be included in your family size who live with you and receive the majority of their support from you?

Ok, so the total we have is _____ (make sure this matches in SF).

Enrollment Specialist Script

20160408

Okay, that's everything I need to be able to put your quote together. I am going to put you on hold for a few minutes. While you are on hold, please grab something to write on and something to write with. When I come back I will hopefully have some figures for you to write down.

PLACE ON HOLD
Complete all T-Quote Figures

SECTION 2: Proposed Program

Thank you for holding. I was able to get the numbers back from the Department of Education's website. Were you able to get something to write on?

Based on the information you provided regarding your stated income and family size, the system came back with the following programs you may qualify for. What I want to do is to have you write down some numbers and then go over them with you. And then I will explain about how the programs work and what is involved.

First thing, on your piece of paper, I want you to write down my direct phone number, _____.

Now, draw a line down the middle. On the left side, at the top, write 'Current'.

Under that go ahead and write down \$ _____ (**Current Payment**).

Lastly, write down \$ _____ (**Total Current Program Payments, lifetime**).

Now on the right side, at the top, write down 'Proposed'

Under that, write \$ _____ (**DocPrep payment**), and next to that write _____ (**#DocPrepPackageMonths**)

Next, under that, write \$ _____ (**#New Proposed Payment, based on what consumer provided**).

Next, write down \$ _____ (**Proposed Program Total Payments**)

Lastly, on the right side write down \$ _____ (**Total Proposed Savings**)

Alright, now that we have all that written down, let me go through and explain what these numbers mean.

On the left side is your current situation. Based on the loan amount of \$ _____ that you gave to me, your current payment is \$ _____ (**Current Payment**). Using the remaining term you have left on your loan(s), you be required to pay a total of \$ _____ (**Current Payments, Lifetime**) over the next _____ years (**Current Remaining Years**).

Enrollment Specialist Script

20160408

Now on the right side is the proposed program that the system came back with based on the information you gave me. (if your income, expenses or family size are different from what you stated, that will affect the numbers). We would still need to complete the application for submission, however, based on the estimated calculations you MAY qualify for what you see on the right side. You will be paying \$ _____ (PackagePayment) for _____ (#MonthsofPackagePayment), which covers our doc prep service for the application to enroll into the federal loan program. The funds we receive will be kept in your dedicated account while we work on your application to get your programs set up through the DOE. Our system shows that, if approved, the total monthly estimate for your loan repayment that you would pay directly to _____ would be \$ _____ (Proposed Program Monthly Payment). If you multiply that monthly amount by 12, you will be paying approximately _____ this year. (Again, I say estimated or approximated because it is based on the numbers that you have provided over the phone concerning your income and family size. Sometimes a customer realizes later that they have less family members or more income and that affects what their monthly loan payments ultimately are.). Now, if we multiply that total annual sum and multiply it by _____ years that would be required to be in the program, your total estimated lifetime payments on the loan would be _____.

Lastly, if I add AmeriTech Financial's fee of \$_____ to the estimated proposed new program payments, and we subtract that total Proposed amount from your Current total loan payment amount, it gives us \$ _____
 (\$TotalProgram - \$TotalCurrent). Write that down

You can circle that, write SAVE next to that. That is the best estimate right now of what you could be saving. As noted previously, if you are in an IBR program, you must recertify your income and family size each year which can change your monthly payments. So there is no way of actually knowing what you will be required to pay in, say, 5 years since you could receive a substantial raise or take a job that pays much less.

Please note that while you will be paying AmeriTech Financial the document preparation fee, once your are in a new loan program, you are responsible for paying the servicer directly.

(PAUSE, and/or ask 'Looks like you would benefit by being in the program.')

SECTION 3: Budget

Alright, the next part of the application is the Budget. For this budget, everything is stated and you must show at least a partial financial hardship caused by your student loan debt in order to qualify.

Fill in all Budget Items in Sales Force.

What is your rent/mortgage payment?

(If Mortgage) How much do you think you currently owe on your mortgage?

Enrollment Specialist Script

20160408

How much is the electric bill?

Do you have natural gas or propane?

How much is your cell phone bill?

For food, how much do you pay for groceries each month?

What about car payment – do you have a car payment?

(If Car Payment) How much do you still owe on the car?

What do you spend for gas and maintenance each month?

What about car insurance?

(Enter Current Student Loan Payment)

Do you have any credit cards you pay monthly on? How much do you pay per month?

What is your approximate balance you owe on the card(s)?

What about personal care – haircuts, nails, gym membership?

Next is entertainment, which can also include your cable and internet bill, as well as going out to dinner or to movies. How much would you say that you spend?

Anything else you pay for that you want included in the expenses, like medical costs, daycare, or any other loans you are paying on?

That completes the Budget portion.

SECTION 4: FSA & Loan Servicer Portals

The next step is to verify that your loans are eligible. We do this by verifying your loans through the Federal Student Aid database.

For this part I will need you to have access to your email and the internet. I will be sending you two e-mails, that you just need to pull up on your phone, tablet, or on a computer. First is my company and contact information, please take a moment to review this information. The second email is an electronic form that provides permission for us to review your information online. We use a third-party secure document signing service, called DocuSign. They will email you a copy of the forms when we are done.

What is the best email address to use, that you have access to right now?

Okay, I am sending you the first one now. Go ahead and pull up your email and confirm that you have received it. You should see a link for our company information in it, so you can check that out later.

Enrollment Specialist Script

20160408

Good. Now I am sending you the second one. This one is titled “Documents for your DocuSign Signature”, and it will be from me via DocuSign. Open it up and in the middle you will see a yellow box that says ‘Review Documents’. Click on that link and a webpage should open up.

Check the box that says ‘I agree to electronic records and signatures’ and then click on ‘Continue’. The first page will then appear, and you can scroll through and review that document and when you are ready, click on ‘Start’ or ‘Next’ at the top, then click ‘Sign’ with the red arrow, at the bottom. [describe that they are signing and what the agreement means] It will show you a digital signature, which you can change the font, draw a new one, or leave it like that. Once done and you agree, click on ‘Adopt and Sign’ at the bottom of that window. When ready, click ‘Finish’ at the bottom of the page. Then you will see a pop-up, where DocuSign is asking if you want to create an account. You can just close that window or hit ‘No Thanks’. DocuSign will email you the completed forms anyway.

(Check your inbox for confirmation email)

Okay, looks like that part is complete. What is your date of birth?

And your social security number?

Do you know if you set up an account on the FSA site already?

(If Yes) What is your user name and password?

(Log in, then pull up the security questions from their profile)

I see here that you created the following security questions....

For the first one (read off question), what is the answer, so I can document it in the system?

(Repeat for all three)

(If No) Okay, I will get that set up for you.

There are security questions that we must also set up, just in case you need to access it and forgot your password.

OK, you should have two e-mails from studentloans.gov

Ok, bear with me while I double check your loan amounts and details on the federal database.

Next we need to cross reference your loan servicer to make sure the amounts match up. Have you ever set up an online account with loan servicer? If so, do you remember your user name and password?

(If Yes – Complete section in SF)

(If No) No problem, let’s set this up now.

Enrollment Specialist Script

20160408

SECTION 5: Application Info

What is the name of the employer that issues your paycheck?

And what is the full address and phone number of the location where you work?

(If they do not know, search online for the business name/address)

What State was your Driver's License issued?

What is your Driver's License Number?

(IF MARRIED)

What is your Spouse's name?

The name of your spouse's employer and their work number.

Spouse's DOB.

And your spouse's SSN.

Next, we need 2 references for your file. Your references can be anyone who does not live with you or with each other, and it cannot be co-workers or general acquaintances. We will need a Full Name, Address, Phone Number, and your Relationship. (Enter Both References into SF)

Next is setting up the payment for our services. We charge ____, but we don't actually collect our fees until we have completed our services for you and you make your first payment in the program. We do require that you set up a bank account in your own name in which you regularly deposit funds to be used to pay AmeriTech Financial's fees. You'll have complete control over these funds until AmeriTech Financial completes its services for you upon which time such fees will be paid to AmeriTech Financial. We recommend using Global Client Solutions, but you can work with a similar third party. On that piece of paper you wrote down those numbers on, write down your payment date as _____, so you don't forget.

Global Client Solutions uses electronic payments that are auto drafted from an active checking /savings account. Do you want that coming out of your checking or savings account?

SECTION 6: Contract

Ok, give me just a minute while I double check the documents before I e-mail them. This will be the same process as I went through before when you got the email from DocuSign.

Open the email from me, and click the link at the bottom that says 'Review Documents'. Let me know when you see the webpage with the documents.

Just like before you will have to check the box that says "I consent to electronic records and signatures". Then click 'continue' and the first page should load on the screen.

Enrollment Specialist Script

20160408

I would like to go through and explain the different sections that most people have questions about, and also have you review them for accuracy. Then once we are done going through it, I will have you apply an electronic signature to the forms.

Required Documents and Instructions

Pages one and two are the “Required Documents and Instructions,” which lists the documents you will be required to print, sign and return to us.

After the signing process you will receive multiple PDF’s in your email. To make things easy, all of the forms that need your attention are contained in one PDF labeled “Required Documents.”

PSLF Forms (If PSLF)

These are the first two pages of Federal Forms that you will need to print out. You will sign the first page and your HR department fills out page 2. These are the only forms that are not time sensitive. All other documents need to be sent back to Ameritech ASAP, these can be sent in as late as 6 months from now.

These first two pages are Federal Forms that are used if you are working in the public services sector. **[if the forms do not apply to the situation, state the following]** You can ignore these forms for now as they do not apply to your situation.

IBR/ICR/PAYEE Forms

Next are the Federal Forms used by the Department of Education.

Administrative Forbearance Request

We don’t want you making double payments so we put your loan(s) into an administrative hold while we do the necessary work to complete your program enrollment. Please note that while you do not have to make payments while in forbearance, interest still accrues. I would suggest getting this particular document back to us today or tomorrow. If you don’t your servicer may contact, you regarding payment. If they do contact you, just let us know and we will reach out to them on your behalf. Just keep in mind they are a debt collector and will try to use scare tactics and that’s ok that’s what debt collectors do. We work for you and they work for the big banks. Okay?

Ameritech Financial Details Page

This page states that you are working with us and we are in charge of properly preparing your documents.

Ameritech Financial Doc Prep and Service Agreement (The Blue Page)

Enrollment Specialist Script

20160408

This page reiterates the basic information I gathered. Please go through each section and make sure that everything is accurately entered. Let me know if you have any questions as you go along.

Privacy Policy

The next two pages are the privacy policy which states that we do not share your information, and it's not used for any purpose other than what we discussed here today. The only third parties we will directly work with on your behalf are the DOE and your loan servicer.

Notice of Cancellation

Client this program is "at will" so anytime you wish to go back to a standard repayment program that is entirely up to you. As for cancelling our program, we offer a full fee refund pursuant to applicable law at any time up through us having earned our fee, which is described in your agreement and when you get your result.

Complaint Policy

Client, this next page is titled complaint policy. The page is intended to provide you, in writing, all the methods you have available to reach us should you need to.

Limited Power of Attorney

This is a standard form that allows us to work on your behalf with the DOE and your loan servicer.

Statement of Income

Simply a statement of income.

Notice of Cancellation -2nd Set

Because of a very, very old law regarding membership agreements, we're required to provide two sets of the cancellation forms. One for your records and one for ours.

Ameritech Financial Document Preparation and Service Agreement

This page is similar to the pages above that we scrolled past. These disclosures are regarding the document preparation services.

Global Client Solutions

This page is going to show the draft amounts for the program, and the dates they will draft from your account. Global Client Solutions is the name of the company the program uses to manage your payments for our fees and for those of FEBC. They will be sending you a welcome packet in the mail after you enroll.

At this time, I would like go over the itemized summary of the fee structure. Beginning on _____ (first payment date) payment will be debited and placed into the separate bank account in

Enrollment Specialist Script

20160408

your name that you control in the amount of \$ _____ (**package**). That sum will continue to be debited on a monthly basis for _____ months (**package months**). The document preparation fee is **\$800.00** total but we do not actually collect the money from your bank account until we have provided our contracted for services to you.

Once we get you set up with a new loan payment program, your expected monthly loan payments will be approximately \$ _____ (**IBR/ICR**) which you will pay directly to your loan servicer.

[FEBCP]

Again, our verification department is going to itemize the total costs

(**Walk client through signing process**)

Ok, we're ready to sign. Click next, or start, or any yellow sign here tab.

Like last time, choose a signature and click "adopt and sign". Sign each tab until you see the option for "finish" and then "confirm signing." You will receive your copy of the documents via e mail as soon as you sign. You will see that pop-up, like last time. Go ahead and close that window. Again, the completed documents will be sent to your email automatically.

SECTION 7: Referral

Lastly, here at Ameritech our vision is to provide 100% client satisfaction. When we provide that level of service typically what happens is that people tell their friends and family who also need help with their student loan situation.

A lot of the people that I help come to me from referrals of past clients I have helped. In fact, we have set up an official referral program to give back to those people who share our efforts with others. There are a lot of people out there with student loans and not everyone understands that there are resources available like the ones we offer.

The way the referral program works is that you will have online access to sharing information about our company via social media, emails, and even postcards. Then for every person you send to me that I am able to help enroll, you will receive a \$25 credit on a Tango Rewards card, which is good at stores and restaurants, as well as online companies like Amazon, iTunes, and Google Play. There is also an option to take the funds you receive and donate it to one of fifteen different charities that we have set up relationships with. If you choose to donate, Ameritech Financial will match your donation dollar for dollar, without a limit. We don't just want to help people who are burdened by student loans, but also charities helping people around the world.

The first step is to get your account created online... ([Referral Account Creation Steps](#))

STEP 8: Transfer to Verification

Alright, we are all done with the application process. The last step, as I mentioned, is the verification. The purpose of the verification is to confirm that you understand how the proposed program works, the payments that you will be making, and the date for such payments. You can think of this department almost like underwriters who will look through the file to find any errors so we can fix them before the file gets submitted. They will be going through a script and checking boxes, and it is very important that everything is correct in the application.

As they go through this, please just respond with a Yes or Correct if the item is accurate. They are not allowed to answer any questions, so if you have any questions, you have my phone number – call me as soon as the verification is completed and we can go over it again. I know we have gone through a lot since we started talking, and you may think of questions after this is over – so just call me and I can go through it with you. And I suggest you keep that page with the numbers and my phone number and put it somewhere safe. Also, we do have a customer service department that can help you with your file, but you can always call me as well. And of course, if you know of anyone who has student loans and could use help, make sure to give them my number.

Any questions for me before I get you over to verification?

Okay, please hold on for a few minutes while I get a verification representative on the line.

FEBCP Enrollment Script

20160429

(Contract)

At this point in the process, I would like to explain an additional program most of our customers take part in. It is an amazing optional benefit that helps many of our customers succeed in their long-term financial goals! It's called The Financial Education Benefits Center Program. The program we are helping you prepare for regarding your student loans will make a big impact on your long term finances, but it is also important to ensure that you are taking the right steps.

As you will see in this portion of the documents, the Financial Education Benefits Center Program includes a Financial Education kit, as well as additional benefits. FEBCP has partnered with Life Lock Identity Theft Protection, emergency road side assistance, basic income tax preparation and many other financial discounts and tools.

All of these services will only cost \$ [REDACTED] While you can chose any provider for these services, and would likely have to go hunt down a separate company to give you each- what a hassle!- we have already done the work for you and bring these to you all at once, so your decision is easy. You can cancel anytime, and there is never any obligation to continue these services while you get your student loan programs done.

I will set you up with a log in and password that will allow you access, while enrolled, to these benefits. After we get everything set up make sure that you log in and look through the different programs available and get set up in order to take advantage of them.

(Set up)

Now I am going to send you that registration email for the Financial Education Benefits Center membership program.

(Build FEBCP Portal and send FEBC email with user name and password from using their email and password from FSA information.)

You should have an e-mail from me. Go to FEBCP.com, and let me know when you see a Login screen.

If you'd like to take advantage of the program, in the first box at the top, enter the passphrase provided in your email, and click Submit.

Fill out the User Registration information, and click Register. As I mentioned earlier, I suggest that in the next couple of days that you log back in and check out the benefits available. A lot of people use the things like the road side assistance, the tax prep service, the credit repair program, as well as the financial education and budgeting tools. And of course we suggest that each person register with Life Lock through your FEBCP account, so you can make sure you have solid identity theft protection in place.

Client Name: {{LEAD_NAME}}

Rep Name: {{USER_FIRSTNAME}}

AmeriTech Financial Student Loan Verification

Hello my name is (your name), today's date is {{Today}} and I will be recording this call to confirm and verify your enrollment with AmeriTech Financial, **as well as activate the necessary accounts to obtain access to your student loan information**, so please answer all my questions with a clear **YES** or **Correct if they are accurate**.

In case we get disconnected please verify your contact phone #. The number I have on file for you is {{LEAD_PHONE}}. Is that correct? Do you have any alternate numbers where you can also be reached _____?

Great! If you should have any questions regarding the information we cover, it is my job to simply transfer you back to your representative for further clarification.

First, do you consent to this call being recorded or monitored? (YES)

Next, Ameritech Financial will need to periodically reach out to you in order to keep your file up to date and on track. To reach you most efficiently, we would use an autodialer, pre-recorded message or text message. Your agreement to being contacted this way does not require you to purchase anything and standard message rates may apply. Is that OK? <If YES, no action required. If NO, select "SMS Opt Out" field in the Lead record>

FEBCP and Web Portal:

Ok, for this first part, you'll need access to a computer. Do you have access to one?

- [Yes]
- [ACCESSING FEBCP.COM]
-

Did your representative sign you up for the separate Financial Education Benefits Center membership program?

- -[Yes]

-OK, that's great.

Next, I want to show you where you can access the Financial Education Benefits Center as well as a copy of the Student Loan Financial Education Kit. Go to FEBCP.com, and let me know when you see a Login screen. **[WAIT FOR THEM TO GET THERE]** In the first box at the top, enter the passphrase XXXXXXXX, and click Submit. Fill out the User Registration information, and click Submit at the bottom. After you click submit, you'll receive an email confirmation of registration. **[WAIT]**.

Great! The next step is to collect your login information to access the online web portal available through your servicer(s). Please confirm that you have signed up for our document preparation services today.

- [Yes]

Great! Information regarding the status of your account is readily available through the web portal, so we will check this information from time to time to ensure that you are on track with processing of your documents. Having this information on hand will allow us to expedite your file as quickly as possible. The username is usually your email address. Do you happen to know this login information?

- [Yes]

Great! What is the username and password associated with the account? **(Enter the website, username, password, and any other necessary info on the vault sheet and in Salesforce.)**

- [No]

Not a problem. Have you set up an online account before, or do we need to need to set up a new one for you?

- [Already set up, forgot username/password]

OK, so what I'm going to do is initiate the "Forgot Username/Password" prompt on the servicer website. While I'm doing this, go ahead and log into your email, since you will most likely be getting an email from your servicer confirming the missing information. I may also need confirmation on some security questions while we reset this information. **(Go through reset prompt, write any important information down on vault sheet, including passwords, security questions, etc.)**

- [Haven't set up an account yet]

OK, so what I'm going to do is set up an account for you, using your email address and a password. Give me one moment while I begin the process. Once we're finished, you may receive an email with a confirmation link, so make sure you click that confirmation to activate your account. **(Start the new account setup. Make the user ID the customer's email address, and make the password something you both remember. Repeat the password to the customer so they know it. Any relevant information i.e. Security questions, passwords, etc, should be entered onto the vault sheet.)**

OK, we're almost done with the account creation part of your Verification. With this portion of the process you'll need access to your email and an internet connection. I'm going to set up your account for the AmeriTech Financial referral program and quickly show you how to access it and use it. I'll be using the email address {{LEAD_EMAIL}}, and I'll just need a password from you **(Request password from them, or use one of the passwords from FSA or Web Portals)**

OK great, give me just a moment to complete the enrollment process.

(Fill out form on refer.ameritechfinancial.com, click Register)

You should have an email in your inbox confirming the creation of your account. Click on the icon in the email that says Confirm Email. If you don't see the button, you can also click "Claim Account Page." Once the page loads, click Confirm Email. You should now be on the login page. Enter your email {{LEAD_EMAIL}} and the password we just set up. Let me know when you've logged in successfully and I'll show you how you can start earning rewards.

OK! Everything you need to get started is here on this page. I'll show you how easy it is. Do you have a Facebook account?

[YES] Go ahead and click the Post to Facebook link. You'll have to click it on the left, then the blue button on the right. You might be asked to enter your Facebook login info in a popup window. Once you're in, click Post to Facebook. Let me know when you've posted and I'll show you how to track the status of your referrals.

[NO] OK, well from what you can see, you also have the ability to post to Twitter or LinkedIn, send an email blast, or refer someone directly.

You can track the status of all of your referrals at the top of the page by clicking "My Account." Our most successful clients typically try to share once per week, and have earned hundreds of dollars in credit.

Great! Now we're going to move on to your enrollment verification. For this next part, you will need to have your **bank routing and account number** readily available, as well as your **driver's license or ID card**. Do you have that information at this time? **[YES / NO] [IF No, have the client get it]**

I am speaking with {{LEAD_FIRSTNAME}} {{LEAD_LASTNAME}} correct? And that is spelled_____. correct?

[If Female] Do you have a former last name? (Y/N) **[If Yes]** What is the name_____? **[Make note]**

Okay, And your address is {{LEAD_FULLADDRESS}}. correct? And that is spelled_____ correct?

And your date of birth is {{LEAD_DATEOFBIRTH \@ MM/dd/yy }}. correct? And your Social Security # is {{LEAD_SSN1}}-{{LEAD_SSN2}}-{{LEAD_SSN3}}. correct?

And I have listed here that your current employer is {{LEAD_EMPLOYER_NAME}}. correct? And your occupation is {{LEAD_OCCUPATION}}. correct?

And just to confirm - I see that your current adjusted gross income is {{LEAD_ANNUALINCOME}}. correct?

(IF "TAX RETURN" ISN'T SELECTED IN THE "INCOME VERIFICATION" FIELD)

I see that your income has changed since your last tax filing status, and you will be submitting a {{LEAD_INCOME_VERIFICATION}} as proof of your updated income, correct?

And you Driver's License or ID card state and number is {{LEAD_DL_ID_Number_State}}. correct?

And just to confirm I see here that your certified family size is **{{LEAD_CLIENTSTATEDFAMILYSIZE}}**. correct?

And to verify you have provided us with the appropriate FSA ID and Password, I have your FSA Username listed as **{{LEAD_FSA_ID}}** and your FSA password listed as **{{LEAD_FSA_ID_PASSWORD}}**. Is that correct?

Great! And you were informed and understand the purpose of this call is to confirm your acceptance of the Financial Analysis and Evaluation that you received, **[Optional: If Opt-in]** the Financial Education Benefits Center Program Enrollment, and the AmeriTech Student Loan Document Preparation Service Agreement. Is that correct?

And the email address that you are using today to submit your application is **{{LEAD_EMAIL}}** Is that correct?

I see that your total estimated federal student loan debt amount being processed is **{{LEAD_ESTIMATED_TOTAL_FEDERAL_LOAN_BALANCE}}**. Is that correct?

O.K, And just so *you're* aware - the following payment information we are about to discuss is an itemized summary of what you were quoted during your consultation with your Account Specialist.

And Just to sum up - You understand that your Total Estimated Monthly Payment explained to you by your Account Specialist will be **{{LEAD_MMB_IBR_ICR_TOTAL}}** Of which you will pay **{{LEAD_IBR_ICR_TOTAL}}** directly to your student loan service provider as your new qualified monthly payment, and separately **{{LEAD MONTHLY MEMBERSHIP}}** for the Financial Education Benefits Center Monthly Member Benefits Center program that you optionally enrolled into from your **checking** account ending in **{{LEAD_ACCOUNTNUMBER}}**. Is that correct?

And for your monthly member benefitis program payments your banks name as it appears is **{{LEAD_BANKNAME}}**. Is that correct?

*And I have your bank **routing** number as **{{LEAD_ROUTING_NUMBER}}** Is that correct?

*And your bank **account** number as **{{LEAD_ACCOUNTNUMBER}}**. Is that correct?

Great! And you were informed by your Account Specialist that part of this verification is to confirm your acceptance of the Financial Analysis & Evaluation you received and the optional Financial Education Benefits Center Program Enrollment services to be charged as follows:

a \${{LEAD_ENROLLMENT_FEE}} enrollment fee that is scheduled to be drafted on {{LEAD_FIRSTPAYMENTDATE \@ MM/dd/yy}}, then payments of \${{LEAD_MONTHLY_MEMBERSHIP}} per month also beginning on {{LEAD_FIRSTPAYMENTDATE \@ MM/dd/yy}} from your {{LEAD_ACCOUNTTYPE}} account ending in {{LEAD_ACCOUNTNUMBER}}. Is that correct?

Great! You were also informed by your Account Specialist that this verification is to confirm your acceptance of the AmeriTech Financial - Student Loan Document Preparation Service Agreement in the amount of **\$800** and this amount is scheduled to be charged as follows:

(IF NEXT VALUE IS \$0, SKIP TO NEXT LINE)

{{LEAD_AMERITECH_MONTH_1_DOC_PREP_FEE_8}} is scheduled to be drafted on {{LEAD_FIRSTPAYMENTDATE \@ MM/dd/yy}},

(IF NEXT VALUE IS \$0, SKIP TO NEXT LINE) a payment of

{{LEAD_AMERITECH_MONTH_2_DOC_PREP_FEE_8}} is scheduled to be drafted on {{LEAD_SECOND_PAYMENT_DATE \@ MM/dd/yy}} and continuing for {{LEAD_AMERITECH_DOC_PREP_DURATION_MONTHS}} additional months----

---Also from your {{LEAD_ACCOUNTTYPE}} account. Is that correct?

Finally, you understand that Global Clients Solutions, on behalf of AmeriTech Financial, will perform a draft of \${{LEAD_IBR_ICR_TOTAL}} on {{LEAD_FIRSTPAYMENTDATE}} to cover your first payment into its document preparation program. Is that correct?

And you understand that the charges we just discussed are not for any-other product or service nor will any portion of these amounts be disbursed to any of your creditors or your student loan service provider. Is that correct?

And you were informed and understand that you will be required to provide AMERITECH FINANCIAL with a copy of your most recently filed tax return and most current paystubs and all documents should be emailed to: Income.doc@ameritechfinancial.com, Is that correct?

And just to confirm, I see that your current tax filing status is {{LEAD_TAXES_FILED}}. Is that correct?

And you confirm that the loans you have represented to AMERITECH FINANCIAL are all federally backed by the U.S Department of Education and you have been advised that we will not be applying for loan programs for any private student loans you may have. Is that correct?

OK great, and just to confirm your loan status I see there that your loans are {{LEAD_LOAN_STATUS}}. Is that correct?

And you are aware that AMERITECH FINANCIAL is a private company assisting you in completing an application for one or multiple different government backed, monitored and regulated federal student loan assistance programs through the U.S Department of Education which will help you to modify your current loan situation so you may receive the maximum benefit available to you under federal regulation and guidelines. Is that correct?

And you were informed and understand that AMERITECH FINANCIAL does not directly assist you in obtaining credit, a loan, or improving your credit rating. Is that correct?

And you were also informed and understand that AMERITECH FINANCIAL is not a credit repair service organization, a consumer credit counseling agency, a debt settlement company, a licensed real estate agency, a law firm, your tax advisor, your student loan service provider, a government agency, or affiliated with any such companies, individuals or agencies. Is that correct?

And you were informed that AMERITECH FINANCIAL is not responsible for, and will never collect any of your funds in order to make payments directly to any of your lenders, and that AMERITECH FINANCIAL will never make payments or advance money for any purpose on your behalf, **WITH THE EXCEPTION OF THE FIRST PAYMENT TO YOUR LOAN SERVICER** . Is that correct?

And you acknowledge that you received electronically a copy of your receipt, agreements and privacy policy from AmeriTech Financial. Is that correct?

Okay , Importantly - you were informed and understand that AMERITECH FINANCIAL will be communicating with you via email and telephone regarding information we may need to further process your file or update your account. Is that correct?

Great! Do you accept this agreement? **Yes**

Lastly and most importantly, from this point moving forward we ask you to please direct any questions or inquiries regarding your account to our Customer Service Department.

As a valued client, their role is to serve your every need and provide you with superior client satisfaction. They are available to assist you Monday - Friday from 8 am to 5 pm Pacific Standard Time and can be reached at 1-800-792-8621 extension 0, or via email at: customer.service@ameritechfinancial.com

[YES] – Select YES in the Mortgage Qualifier Field

[NO] – Select NO in the Mortgage Qualifier Field

Please hold the line while I stop the recording. Thank You!

Advertising Review

~~BBB-The Northeastern California, Sacramento BBB has had concerns~~ regarding AmeriTech Financial's Inc.'s direct to consumer mailing ~~advertising~~ advertisements and statements ~~claims that they~~ which explicitly offered a 100% Satisfaction Guarantee ~~in addition to the~~ ~~and manner in which~~ ~~the way~~ their customers' "family size" ~~is was~~ represented in ~~sales presentations~~ the enrollment process. Please read further for more details regarding our ~~concerns~~ questions and the ~~direct response from the business~~ regarding our questions. ~~response to these concerns.~~

Direct Mail Advertising

BBB ~~has had~~ received copies of the company's direct mail advertisements, which identify the sender only as "Student Loan Department".

~~Beginning on June 7, 2016 we~~ The BBB wrote to this company ~~with questions~~ regarding their mailer ~~to express concerns that~~ informing the company that consumers may ~~have~~ inferred there was some ~~type of~~ a government affiliation because ~~the~~ the company name ~~was had been~~ omitted from the mailer. We requested that ~~they~~ the company provide us with a revised mailer which clearly states that the name of the company making the offer ~~for services was indeed is~~ AmeriTech Financial.

According to the [BBB Code of Advertising](#), advertisements that are untrue, misleading, or deceptive shall not be used, and; misrepresentation may result not only from direct statements, but by omitting or obscuring a material fact.

On July 25, 2016 and March 17, 2017 the company responded by providing us with a revised mailer containing the name of the company.

~~On March 23, 2017 BBB received a copy of a mailer dated "2017", on which the company's name is not listed. The solicitation is signed only: "Student Loan Department".~~

Comment [CM1]: This mailer was sent prior to the company's amending its mailers per the BBB's initial request

100% Satisfaction Guarantee

We also wrote to the company regarding their advertisement for a 100% Satisfaction Guarantee made on their website, www.ameritechfinancial.com.

According to the [BBB Code of Advertising](#), advertisers should only use "satisfaction guarantee," "money back guarantee," or similar representations in advertising if the seller refunds the full purchase price of the advertised product or service at the consumer's request.

~~BBB has received consumer complaints in which the complainants allege AmeriTech Financial refused to give them a refund when they requested it. In letters dated June 7, 2016 and July 18, 2016 we requested that the company provide us with documentation that they do honor all refund requests. If not, we requested that they cease advertising 100% Satisfaction Guarantees.~~

On July 25, 2016 the company responded to our request by explaining that they had modified their advertisement from "100% Satisfaction Guaranteed" to "Our Goal is 100% Client Satisfaction."

Family Size

We have received consumer reports ~~alleging stating~~ that ~~the Ameritech employees~~ company representatives did not accurately portray ~~misrepresented~~ the definition of family size their customers could claim on paperwork provided to the federal government for student loan repayment plans. ~~As such~~ ~~On July 18, 2016 we wrote to the company requesting that they provide us with a revised sales script which clearly outlines who can and cannot be claimed in their customer's family~~

size.

The U.S. Department of Education defines Family Size as you and your children (including unborn children who will be born during the year for which you certify your family size), if the children will receive more than half their support from you. It also includes other people only if they live with you now, receive more than half their support from you now, and will continue to receive this support for the year that you certify your family size. It may include your spouse.

~~Consumers allege they are led to believe that individuals outside of this definition can be included in their family size counts.~~

According to the [BBB Code of Advertising](#), advertisements that are untrue, misleading, or deceptive shall not be used, and; misrepresentation may result not only from direct statements, but by omitting or obscuring a material fact.

~~On July 18, 2016 we wrote to the company requesting that they provide us with a revised sales script which clearly outlines who can and cannot be claimed in their customer's family size.~~

On July 25, 2016 the company wrote to us explaining that it was not their "intention to obscure any material fact behind the family size", and provided us with a revised script in which the individuals customers can claim in their family size are clearly defined. The company also informed us that any employees who misrepresented the family size definition have been disciplined and/or terminated.

~~As of March 28, 2017 BBB continues to receive complaints from consumers who allege they were misled regarding family size.~~

Reviews & Complaints

It has come to BBB's attention that the business ~~is allegedly~~ may have been requesting that customers withdraw the text of complaints posted on the BBB website as a condition of resolving the complaints. Consent to post the text of a complaint is solely at the discretion of the customer. ~~The business~~ Businesses may only choose whether to have ~~its~~ their responses to ~~the~~ complaints posted or not.

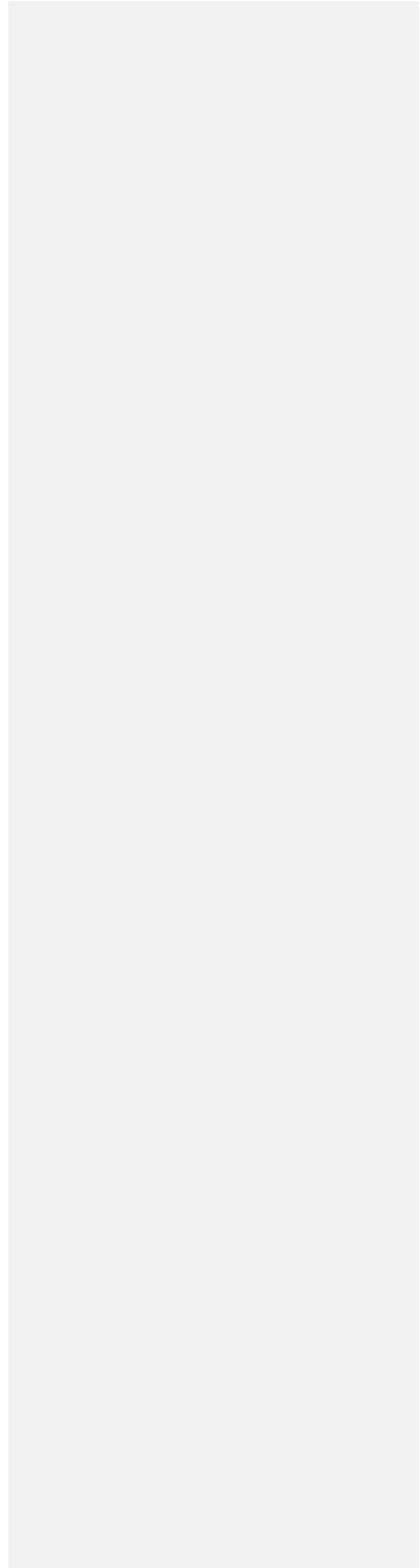
~~Complainants generally allege that company sales representatives lead them to believe their monthly payments are paid to their student loan service providers, but later learn that these payments are actually made to AmeriTech Financial.~~

BBB's research indicates that the company ~~charges a processing fee for completing student loan repayment plan application paperwork, and a monthly fee for a financial education benefits program~~ fees are charged by the company in exchange for the work the company does on behalf of its customers and that such fees are not applied as payments to its customers' student loans. ~~Clients are responsible for paying their loan service providers directly.~~

~~At that time we~~ BBB believes the complaints contain a pattern of similar allegations and contacted ~~the company regarding these allegations on July 18, 2016. We~~ requested that the company provide us with a written list of steps they planned to take to ensure that its consumers ~~are no longer misled~~ were clearly advised regarding the company's fees and that these types of complaints ~~do~~ would not continue.

On July 25, 2016 the company wrote to us explaining that they ~~have had~~ implemented a number of steps designed to ensure that it clearly explained to consumers that its fees were not applied to its

customers' student loan balances in any way, most notably on the first page of the company's website located at www.ameritechfinancial.com. ~~consumers are not misled regarding company fees.~~ These steps include: providing sales representatives with additional training regarding what they should and should not state over the phone; hiring ~~a multiple~~ full time "quality assurance agent" to listen to sales calls and meet with representatives that waiver from their script and/or training; adding the company name to the flyers mailed to consumers; and explicitly including the name of the company in their sales script.



Stiner Attachment OO



Daniel Stiner <dstiner@necal.bbb.org>

Re: BBB Complaints to Unpublish

1 message

Tom Knickerbocker <tom.knickerbocker@ameritechfinancial.com>
To: Alma Galvan <agalvan@sacramento.bbb.org>
Cc: Daniel Stiner <dstiner@necal.bbb.org>

Tue, May 23, 2017 at 2:36 PM

Hi Alma,

Happy Tuesday! Hope your week is going well. I have unpublish requests from successfully closed complaints I'd like removed, if possible. As usual I'll paste them below. Let me know if you have any questions at all. Thank you!

Case [REDACTED] - Na'curria Nowlen

----- Forwarded message -----
From: **Na'Curria Nowlen** <[REDACTED]@gmail.com>
Date: Tue, Dec 20, 2016 at 3:56 PM
Subject: Re: Ameritech Follow Up
To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

Ameritech has resolved my concerns and the BBB complaint can be unpublished at this time. Thanks

Case [REDACTED] - Ryan Vick

----- Forwarded message -----
From: **Ryan Vick** <[REDACTED]@hotmail.com>
Date: Fri, Dec 30, 2016 at 11:01 AM
Subject: Re: Ameritech BBB Complaint Resolution
To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

hello Kristina,
let me address your email.
you wrote:

>>Income Driven Repayment Plan
AKA, IBR "income based repayment"
>>We will submit your updated income documentation three months prior
in general, I am a job seeker, so as soon as my employment improves, as I understand it, I will opt out of (no longer qualify for) your services. (please correct me if I am wrong) and if I remain under your services, I simply say thank you!
I believe the process could have been smoother....
in particular, what comes to my immediate mind, is the trouble I had contacting you guys on MON, earlier this week, and finally I got thru to Diego (I believe it was the next day, TUE) but I was already upset by that time, and I filed the BBB complaint just before speaking to Diego.
(I had multiple phone#s for your company, and I tried as many as I could, to get thru... this was very frustrating/irritating for me PRIMARILY because you had told me (on MON I recall) that return calls are processed the next day. so I would not speak to customer service until the following day. I patiently waited, and nobody EVER (they still have not) returned my phone call. so, I said it before, bad karma. if you were easier to contact, that complaint to BBB would have never happened...) but that is now the past.
lets move forward.
I am delighted to say I can basically agree to your statement.

"Ameritech Financial has resolved my concerns and the complaint can be unpublished at this time."

I use the word "basically" because I am still annoyed at all of this process, but at this point you and Diego are addressing my concerns, and helping me go forward in this process, so I am willing to work with you guys further.

lets hope/pray for smoother sailing, going forward.

:)

I do apologize if the complaint to BBB is catastrophic to your company, but apparently it can be withdrawn, so hopefully "no harm, no foul".

no hard feelings.

ryan

Case [REDACTED] - Crystal Harp

----- Forwarded message -----

From: **Crystal Harp** [REDACTED]@yahoo.com>
Date: Thu, Jan 19, 2017 at 5:43 PM
Subject: Fwd: Follow Up from AmeriTech
To: Holly Novak <holly.novak@ameritechfinancial.com>

Sent from my iPhone
with heartfelt love! Crystal

Begin forwarded message:

From: Crystal Harp [REDACTED]@yahoo.com>
Date: January 19, 2017 at 1:07:45 PM EST
Subject: Fwd: Follow Up from AmeriTech

AmeriTech has resolved my concerns. The BBB complaint can be unpublished at this time.

Sent from my iPhone
with heartfelt love! Crystal

Begin forwarded message:

Case [REDACTED] - Christine Staplefoote

----- Forwarded message -----

From: **Christine Staplefoote** [REDACTED]@gmail.com>
Date: Fri, Mar 10, 2017 at 3:33 PM
Subject: Re: Ameritech Follow Up
To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

Hi Christine (sic),

Ameritech has resolved my concerns and the BBB complaint can be unpublished at this time.

Case [REDACTED] - Alden Brown (please note, his email [REDACTED]@yahoo.com is under a "Mike Logan," but this is the email that was provided to us. Hopefully you see the same on your end when the complaint was submitted and he had to provide an email address)

----- Forwarded message -----

From: **mike logan** <[REDACTED]@yahoo.com>
Date: Fri, Apr 14, 2017 at 2:13 PM
Subject: Re: Ameritech Statement
To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

kristina at ameritech has resolved my concerns and BBB complaint can be unpublished. thank you

Case [REDACTED] - Joshua Colocino

----- Forwarded message -----

From: **Colocino Joshua** <[REDACTED]@gmail.com>
Date: Fri, Apr 28, 2017 at 11:52 AM
Subject: Re: Ameritech Refund and BBB Resolution
To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

Ameritech has resolved my concerns and the Better Business Bureau Complaint can be unpublished at this time.

Joshua Colocino

On Thu, Oct 20, 2016 at 1:25 PM, Alma Galvan <agalvan@sacramento.bbb.org> wrote:

Hello Tom,

Hope all is well! The requests were sent to the complaint handlers, and will be unpublished.

Thank you,

Alma Galvan, Customer Service Supervisor
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

p: 916-231-8934
agalvan@sacramento.bbb.org
bbb.org *Start With Trust*®



On Thu, Oct 20, 2016 at 9:39 AM, Tom Knickerbocker <tom.knickerbocker@ameritechfinancial.com> wrote:
Hey Alma,

Hope your week is going well!

We have a few BBB complaints that have been fully resolved to the client's satisfaction that we would like unpublished, with confirmation from the client. Just like before, I'll paste the client's request to unpublish the complaint. If you need any other information, please don't hesitate to ask!

See below, and thank you for your help!

Case: [REDACTED] - Megan Denzin

On Fri, Aug 26, 2016 at 9:28 AM, Megan Denzin [REDACTED]@gmail.com> wrote:

To Whom It May Concern:

AmeriTech has resolved my concerns to my satisfaction. The BBB complaint can be unpublished at this time.

Sincerely,

Megan Denzin

Case: [REDACTED] - Mary Schaaf (Hall)

----- Forwarded message -----

From: **Mary Hall** [REDACTED]@yahoo.com>
Date: Thu, Sep 1, 2016 at 7:23 PM
Subject: Re: Ameritech Follow Up
To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

Ameritech has resolved my concerns. The BBB complaint can be unpublished at this time.

Sent from my iPhone

Case: [REDACTED] - Tasheka Brewer

From: **Ms. Tasheka Brewer** [REDACTED]@yahoo.com>
Date: Wed, Aug 31, 2016 at 1:12 PM
Subject: RE: Ameritech Financial Follow Up
To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

Good afternoon, Kristina.

Thank you, so much, for looking into my situation and understanding the circumstances. You going above and beyond to determine where the discrepancies were was impressive, and your superior customer service skills and compassion are appreciated.

I'm looking forward to receiving the paper check in the requested refund amount of \$207 and having this matter satisfactorily resolved.

AmeriTech Financial has resolved my concerns. The BBB complaint can be unpublished at this time.

Regards,
Tasheka Brewer

Case: [REDACTED] - Kristi Capra

----- Forwarded message -----

From: **Kristi Capra** [REDACTED]@gmail.com>
Date: Wed, Sep 14, 2016 at 4:46 PM
Subject: Re: BBB Complaint Submission
To: complaints@cbbb.bbb.org, Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

Hello,

Ameritech has resolved my concerns. The BBB complaint can be unpublished at this time.

Thank you
Kristi Capra

Case: [REDACTED] - Patrick Cluckey

----- Forwarded message -----

From: **Patrick Cluckey** [REDACTED]@yahoo.com>
Date: Mon, Oct 3, 2016 at 12:02 PM
Subject: Re: BBB Resolution Statement
To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

Hi Kristina,

Ameritech has resolved my concerns and the BBB complaint can be unpublished at this time.

Thanks,

Case: [REDACTED] - Nina Patterson

----- Forwarded message -----

From: **Nina E. Patterson** [REDACTED]@outlook.com>
Date: Tue, Oct 11, 2016 at 1:58 PM
Subject: RE: BBB Resolution Statement
To: Kristina Sciortino <kristina.sciortino@ameritechfinancial.com>

Kristina Sciortino and others on her staff have gone above and beyond to aid me in resolving my previous issues. I now feel much more secure about working with this company and would recommend this company to others. Please feel free to in-publish my complaint.

Nina E. Patterson
Juris Doctor [REDACTED]
[REDACTED]@gmail.com
[REDACTED]@outlook.com
Mobile: [REDACTED]

-

Tom Knickerbocker
Executive Vice President
AmeriTech Financial

1101 Investment Blvd
El Dorado Hills, CA 95762
Email: tom.knickerbocker@ameritechfinancial.com
Website: www.ameritechfinancial.com



1101 Investment Blvd. Suite 290
El Dorado Hills, CA 95762

Phone: (800) 792-8621
Fax: (866) 818-9026

Referral Program: refer.ameritechfinancial.com
Customer Service: customer.service@ameritechfinancial.com
Submit Documents: income.doc@ameritechfinancial.com
Web: www.ameritechfinancial.com

Our Client Promise: 100% Client Satisfaction - 100% of The Time

NOTICE: The information contained in (and attached to) this e-mail is intended only for the personal and confidential use of the designated recipient(s) named above. If the reader of this message is not the intended recipient, you are hereby notified that you have received this document in error and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you received this communication in error, please notify us immediately by reply e-mail, and delete the original message (including attachments). All participants in Ameritech Financial's referral program must agree to the Terms & Conditions of the program, reviewable at refer.ameritechfinancial.com.

—
Tom Knickerbocker
Executive Vice President
AmeriTech Financial
1101 Investment Blvd
El Dorado Hills, CA 95762
Email: tom.knickerbocker@ameritechfinancial.com
Website: www.ameritechfinancial.com

Stiner Attachment PP



Daniel Stiner <dstiner@necal.bbb.org>

Re: FW: Ameritech Financial 33508.0006

1 message

Daniel Stiner <dstiner@sacramento.bbb.org>
To: Christopher Meier <Christopher.Meier@gmlaw.com>
Bcc: Elizabeth Nichols <enichols@sacramento.bbb.org>

Mon, Jun 5, 2017 at 9:51 AM

Dear Mr. Meier,

This is a response to your email dated May 5, 2017 regarding Ameritech Financial. Below are several follow-up items for which we are requesting more information.

1. We could not find reference to Financial Education Benefits Center (FEBC) in the copy of the customer agreement provided. Is there a separate written agreement for the FEBC program? If so, please provide a current copy.
2. Please provide a current copy of the privacy policy given to customers, as referenced in the verification script.
3. In the second paragraph on page 6 of the verification script, the consumer is told that Ameritech makes the first payment to the loan servicer on behalf of the consumer. We were unable to find reference in any other script or document to this first payment, including the customer agreement. On page 4 of the customer agreement, the consumer is required to certify that they are responsible for making payments and there is no mention of Ameritech making the first payment.

We are requesting an explanation of the apparent discrepancy between the script and the agreement regarding the first payment and an explanation of the Ameritech's process for making this payment on the consumer's behalf.

With regard to the responses you provided to BBB's comments on the Business Profile for Ameritech Financial:

1. **Direct Mail Advertising:** According to Crystal Harp, the mailer in question is not the solicitation upon which her March 2016 complaint was based – the mailer was subsequently received one year later in March 2017. The timing is supported by the "2017" date stamped on the mailer.
2. **100% Satisfaction Guarantee:** The consumer-specific examples provided in my April 5 letter are not published on the public business profile – they were provided for reference to you directly. The business profile simply reports the advertising review that was performed, and indicates the company was responsive and made the requested changes. Reporting advertising review is standard BBB policy. Please note that an email received by BBB May 23, 2017 from Tom Knickerbocker contains the same claim: "Our Client Promise: 100% Client Satisfaction - 100% of The Time". Please inform us if Ameritech will commit to remove this statement from email signatures throughout the organization.
3. **Family Size:** This advertising review is based on the allegations of complaints we receive. It's true that we received complaints with those allegations. If Ameritech would like to substantiate its position that the allegations are untrue or inaccurate, we welcome them to provide recordings of the calls in question for consumers Little, Giffard, and Banfield. Please be advised that we may continue to report this advertising review for as long as we continue to find it to be consistent with the reportable complaints we have on file.

4. **Reviews & Complaints:** After review, we agree that complaints from consumers Thomas, Nowlen, Vick, Harp, Troutman, Mishigan, and Staplefoote appear to be based on agreements reached prior to July 25, 2016 (Gross provides a purchase date of August 26, 2016).

However, this does not change the fact that the pattern of allegations exists in the complaints. It is standard BBB procedure to report complaint patterns and any steps BBB and the company took to resolve the pattern. In addition to Gross, recent complainants Colocino and Lewis also make allegations related to believing their monthly payments to Ameritech were going towards their loans. We believe the summary of allegations reported in this section is consistent with the reportable complaints we have on file, and those we continue to receive.

Regarding the assurances given in your May 5th letter that Ameritech would cease requiring its customers to request that BBB unpublish their complaints – please see the attached email we received on May 23, 2017 from Ameritech’s Executive Vice President Tom Knickerbocker. It contained multiple requests to unpublish, all of which are identically worded. As a reminder, BBB Accreditation Standards require that businesses tell the truth, honor promises and embody integrity.

Lastly, my April 5 letter invited Ameritech to inform us if they believed any of the statements on the business profile were untrue. While we appreciate your submission, this was not an offer for Ameritech to co-author the profile. The offer for BBB to review and address any proposed inaccuracies still stands.

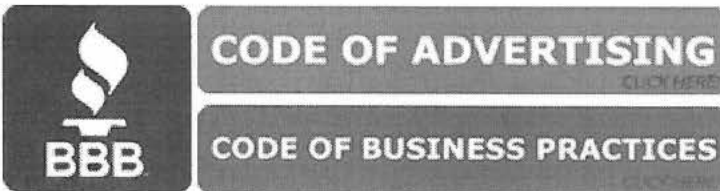
Please confirm receipt of this message. We are requesting a response at your earliest convenience, ideally within two weeks of today’s date. If you have any questions, please feel free to contact me directly.

Sincerely,

Daniel Stiner, Director of Trade Practices
Better Business Bureau serving Northeast California
3075 Beacon Blvd
West Sacramento, CA 95691

916-443-6843 ext. 212
dstiner@sacramento.bbb.org
Start With Trust®

bbb.org



On Wed, May 17, 2017 at 11:24 AM, Christopher Meier <Christopher.Meier@gmlaw.com> wrote:

OK thanks for the update Mr. Stiner.

Stiner Attachment QQ

ATTENTION: STUDENT LOAN PAYMENT REDUCTION AND FORGIVENESS

[Reference No: [REDACTED]; Mistyrae Schaffer]

IMPORTANT OFFER



Reference No: [REDACTED]

54*1*19911*****ALL FOR AADC 956
Mistyrae Schaffer

Student Loan Department
1-888-895-4144



Dear Mistyrae,

We are pleased to inform you that you may now participate in our Student Loan Document Preparation and Processing Services Program. **This program can potentially save you thousands on your student loans and prepare you for Total Loan Forgiveness** through applying for available government relief options.

With the implementation of the **Health Care and Education Affordability Reconciliation Act of 2010** the U.S. Department of Education has adjusted their re-payment policies.

You may now be eligible for:

BORROWER	Mistyrae Schaffer
BALANCE	[REDACTED]
OFFER TYPE	Loan Forgiveness
LOAN TYPE	Federal Student Loan
REFERENCE #	[REDACTED]
OFFER STATUS	Eligible

- **\$0 / Month** Student Loan Payment
- Total Loan Forgiveness Programs
- Loan Consolidation and Program Payment Reduction
- No Minimum Income Requirement
- No Credit Check
- Special Forgiveness Programs for Public Sector Employees

To confirm your eligibility today, contact us at: **1-888-895-4144, Monday - Friday 7:00 AM - 6:00 PM PST** and provide your personal reference number: [REDACTED]

Failure to respond to this letter may void company offer for services.

Sincerely,

Student Loan Department
1-888-895-4144
Reference No: [REDACTED]



Disclosure: The Company does not assume or pay consumer debts. This is not a loan or a lending offer. Company provides document preparation and processing services for a fee. Company products and services are optional and mutually exclusive from each other. See terms of contract for complete details. We have many success stories but cannot guarantee warranty or predict the outcome in any particular situation. There are many free government programs available and you may apply on your own directly with the DOE for its services without fee. This is not a government program. For more information please direct all questions and inquiries to 1-888-895-4144.

2017

IMPORTANT
DOCUMENT

Account No.
STLN#: (enclosed)

PERSONAL AND CONFIDENTIAL



PRESORTED
STANDARD
U.S. POSTAGE
PAID
SACRAMENTO, CA
PERMIT #1935