



CONSUMER RECOVERY NETWORK

Product & Membership Enrollment Form

Helpline: 1-800-939-8357
 Fax: (208) 493-7514
 info@consumerrecoverynetwork.com
 www.consumerrecoverynetwork.com

CONTACT INFORMATION			
Name	Home Phone	Alt Phone	Fax
Address	City	State	Zip
Email Address :			
PRODUCT SHIPPING INFORMATION <i>(if different than above)</i>			
Name	Special Shipping Instructions		
Address	City	State	Zip
YOUR PRODUCT AND MEMBERSHIP PACKAGE INCLUDES:			
<ul style="list-style-type: none"> • Audio CD Course (8 hours) • Course Workbook • Sample Forms and Letters • How to Improve Credit in 180 Days 	* Monthly Membership Fee Provides For: <ul style="list-style-type: none"> • Unlimited Phone Support • Unlimited Email Support • Unlimited Document Support • Full Service Negotiation Guarantee • Credit Recovery Support 		
Shipping: Shipping will arrive via Priority Mail in 3-4 days (after processing your order). For shipping inquiries, please call (208) 265-8884 or email info@consumerrecoverynetwork.com.			
Payment: <ul style="list-style-type: none"> • <i>If mailing your order, please FAX your Order Form and a copy of your Check or Money Order to (208) 493-7514 (for expedient processing), then mail to Consumer Recovery Network, 217 Cedar St. #281 Sandpoint ID 83864.</i> • <i>If using a credit card, please FAX your Order Form and Credit Card Authorization Form to (208) 493-7514. Orders will be processed immediately to expedite the shipping of your order.</i> 			
PRODUCT RETURN POLICY			
Purchaser/Member shall have the right, for a period of fourteen (14) days following receipt of the Product ("Refund Period"), to return the product for any reason. Upon return of the Product to Consumer Recovery Network in re-sellable condition, Purchaser shall thereupon be entitled to a refund of the full amount of original purchase price, minus shipping/handling Not to exceed \$100.00. NOTE: Upon receipt of the returned CRN Product, we will issue a refund within one week of receipt of returned product. Initial: _____			
PRODUCT GUARANTEE			
If, at any time and for any reason, you would like your CRN specialist to mediate with your creditor(s) on your behalf, we will do so. There is a contingency fee for a Consumer Recovery Network Specialist negotiating on your behalf. Meaning, you pay a fee only if you accept a settlement provided to you in writing by your CRN Specialist. If you do not accept a written settlement offer, you will not pay. Our Full Service fee is based on 15% of the <u>amount of the debt reduction</u> (the difference between the balances at the time of settlement and the amount of debt reduction). A full credit of all membership fees will be applied to any resulting fees earned by Consumer Recovery Network or its affiliates. In other words, we do not double charge. Separate retainer agreement required. Initial: _____			
Ship Product Returns to: Consumer Recovery Network 217 Cedar St. #281 Sandpoint, ID 83864	Return Authorization #:	Affiliate ID:	



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CREDIT CARD BILLING INFORMATION		
<i>Please enter the following information <u>exactly</u> as it appears on your credit card statement.</i>		
Cardholder's First Name		Cardholder's Last Name
Billing Street Address (where your bill is mailed to)		City, State
		Zip Code
Home Telephone (please include area code)	Email Address	
CREDIT CARD DETAILS		
<input type="checkbox"/> VISA <input type="checkbox"/> MASTERCARD	Credit Card Number	
<input type="checkbox"/> AMEX <input type="checkbox"/> DISCOVER		
Expiration Date	CVC Code (last 3 digits on back of credit card)	

PRODUCT/MEMBERSHIP PAYMENT:
BASIC MEMBER:

PAY IN FULL: \$495.00 (Basic Membership includes 1 month membership only)

* Upgrade to Full membership is available and will require \$50.00 monthly membership fee and include the addition of \$100.00 per account you are seeking assistance with (\$100.00 refund of this per account service fee is available if you cancel your membership at anytime-not applicable if the account was settled or enrolled into a creditor sponsored liquidation program as part of overall strategy). This menu pricing is offered as a way for our members to determine the value of membership as opposed to CRN using an average to set an arbitrary value which would penalize those members who need less assistance.

As the authorized Card Holder, I agree to have my credit/debit card charged, by Consumer Recovery Network, the full amount of \$495.00

* If mailing order in, please attach Check or M.O.

Authorized Cardholder Signature

Date

FULL MEMBER:

PAY IN FULL: \$ _____ .00 plus \$50.00 monthly (Full Membership)

* Calculate the \$495.00 membership and add \$100.00 per account you are seeking assistance with (\$100.00 refund of this per account service fee is available if you cancel your membership at anytime (not applicable if the account was settled or enrolled into a creditor sponsored liquidation program as part of overall strategy). This menu pricing is offered as a way for our members to determine the value of membership as opposed to CRN using an average to set an arbitrary value which would penalize those members who need less assistance.

As the authorized Card Holder, I agree to have my credit/debit card charged, by Consumer Recovery Network, the full amount of \$ _____ .00 followed by \$50.00 every month for as long as I wish to remain an active member of Consumer Recovery Network (Cancellation of membership must be submitted 72 hours prior to scheduled monthly payment).

* If mailing order in, please attach Check or M.O.

Authorized Cardholder Signature

Date



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FULL MEMBER:

MAKE 2 CONSECUTIVE MONTHLY PAYMENTS OF \$ _____ .00

* Calculate the \$495.00 membership and add \$100.00 per account you are seeking assistance with (\$100.00 refund of this per account service fee is available if you cancel your membership at anytime (not applicable if the account was settled or enrolled into a creditor sponsored liquidation program as part of overall strategy). This menu pricing is offered as a way for our members to determine the value of membership as opposed to CRN using an average to set an arbitrary value which would penalize those members who need less assistance.

* Calculate half of total membership to be made in 2 monthly payments. Add \$50.00 to the second payment to include monthly membership fee.

As the authorized Card Holder, I agree to have my credit/debit card charged, by Consumer Recovery Network, the amount of \$ _____ .00 and a second payment of \$ _____ .00 the following month followed by \$50.00 every month for as long as I wish to remain an active member of Consumer Recovery Network (Cancellation of membership must be submitted 72 hours prior to scheduled monthly payment).

* If mailing order in, please attach Check or M.O.

Authorized Cardholder Signature

Date

FULL MEMBER:

MAKE 3 CONSECUTIVE MONTHLY PAYMENTS OF \$ _____ .00

* Calculate the \$495.00 membership and add \$100.00 per account you are seeking assistance with (\$100.00 refund of this per account service fee is available if you cancel your membership at anytime-not applicable if the account was settled or enrolled into a creditor sponsored liquidation program as part of overall strategy). This menu pricing is offered as a way for our members to determine the value of membership as opposed to CRN using an average to set an arbitrary value which would penalize those members who need less assistance.

* Calculate one third of total membership cost to be made in 3 monthly payments. Add \$50.00 to the second and third payments to include monthly membership fee.

As the authorized Card Holder, I agree to have my credit/debit card charged, by Consumer Recovery Network, the amount of \$ _____ .00 and a second payment of \$ _____ .00 the following month and a third payment of \$ _____ .00 the next month followed by \$50.00 every month for as long as I wish to remain an active member of Consumer Recovery Network (Cancellation of membership must be submitted 72 hours prior to scheduled monthly payment).

* If mailing order in, please attach Check or M.O.

Authorized Cardholder Signature

Date

* Monthly membership fee of \$50.00 is debited on the same day of your enrollment each month or, on the last day of each month where applicable. If you would like to select a specific day of the month for this fee to be charged, please indicate here: _____. You can change the day of the month this fee is paid at anytime you are active with your CRN membership. 72 hour notice is required for the change to take effect. Your monthly membership fee is required in order to maintain full access to membership benefits as well as the CRN full service guarantee. If a lapse in payment of monthly fee occurs your file will become inactive. You will be required to bring your membership to a current status (remit payment for all prior months where monthly fees were missed) prior to your file being activated again.



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PRODUCT/MEMBERSHIP OUTLINE:

This page is to be used in assisting you to calculate your membership enrollment cost and to provide a detailed understanding of the fees and benefits to membership. We also offer a comparison of our model alongside the typical industry model.

Base Price: \$495.00 \$ _____

The basic package includes the CRN education and one month of access to your CRN specialist and will provide you with all of the essentials you will need to acquire settlements. You will not have the benefit of unlimited one on one coaching and the day to day trends with your creditors, nor full service settlement guarantee, but you do have the option of upgrading to full membership and access to its benefits. This is especially helpful if you later get stuck on an account(s) and need professional help. The basic package price of \$495 will be credited toward any earned negotiation service.

Number of Accounts X \$100: \$ _____

Please complete a full List of Creditors with your enrollment.

ADD \$100.00 per Account: Must be paid at time of enrollment. A full \$100.00 refund of this per account fee is available if you cancel your membership at any time (not applicable if the account was settled or enrolled into a creditor sponsored liquidation program as part of overall strategy). A complete list of creditors is necessary to submit in order for meaningful assistance to be achieved. This menu pricing is offered as a way for our members to determine the value of membership as opposed to CRN using an average to set an arbitrary value which would penalize those members who need less assistance.

TOTAL: \$ _____

Monthly Membership FEE: \$50.00

Your \$50 monthly subscription provides you with FULL access to our team of experts. Our team has over 100 years of combined experience in working with consumer financial issues. Having continual access to our coaches will greatly improve your level of success in negotiating your own settlements. One of the most important things to understand about negotiating settlements is that creditors change policies over time. A creditor who never settles below 35% may suddenly start accepting offers at 25%, or they may suddenly start using 40% as the "floor" on settlements. Your level of confidence with this process will be greatly increased by having full access to our coaching support. Our coaches will advise you whether to aim for a better deal or accept what's been offered. We'll be there with you every step of the way as you, or your coach, settles your debt accounts one by one.



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Monthly membership fee is debited on the same day of your enrollment each month or, on the last day of each month where applicable. If you would like to select a specific day of the month for this fee to be drafted, please do so on page 3 of the PRODUCT MEMBERSHIP FORM. You can change the day of the month this fee is paid, at anytime. 72 hour notice is required for the change to take effect. Your monthly membership fee is required in order to maintain full access to membership benefits as well as the CRN full service guarantee. If a lapse in payment of monthly fee occurs, your file will become inactive. You will be required to get caught up in full (all prior months where monthly fees were missed) prior to your file being activated again.

CONTINGENCY FEE/Guarantee: “If, at any time and for any reason, you would like your Consumer Recovery Network specialist to mediate with your creditor(s) on your behalf, we will. There is a contingency fee for a Consumer Recovery Network Specialist negotiating on your behalf. Meaning, you pay a fee only if you accept a settlement provided to you in writing by your CRN Specialist. If you do not accept a written settlement offer, you will not pay. Our Full Service fee is based on 15% of the savings (the difference between the total balance and the settlement amount). A full credit of all membership fees will be applied to any resulting fees earned by Consumer Recovery Network or its affiliates. In other words, we do not double charge. Separate retainer agreement required”.

Further explanation and clarity may be necessary so that you are comfortable with what is being said: The first thing we wish to establish with CRN members is the fact that **YOU CAN DO THIS!** With the right information and understanding of how settlement works and the most current up to the day trends each creditor has, you really can handle your own debt!

Why do we go through such effort to show you this? The math! We can show you how to do what most of our industry charges 15% (or more) of your total debt for, and do it for the cost of membership, you save thousands of dollars in fees. That savings will go to paying your creditors not us, or anyone else. You could be out of debt in half the time it would take otherwise.

We also understand that even given all of the information and coaching to do assisted debt settlement, many will choose to have their CRN specialist mediate the settlements on their behalf. Some creditors are more difficult to work with than others. For this reason you may choose to settle some of your accounts and request that your Coach settle some, or all. This flexibility presents even greater savings in fees and a design that ultimately, leads to your success. We support this strategy and you have the option to change your decision at any time.

In the event that you do wish your specialist to provide this service, we only charge 15% of savings when you see the terms in black and white on creditor/collector letterhead in front of you. You must agree to the terms and savings. Your creditor gets paid first.



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CRN will remain flexible with payment of contingency fees because your success is our success. Also, CRN will apply a full credit of membership fees toward any calculated contingent fee at the time of your acceptance. So, the \$495.00 plus \$100.00 for that account as well as any monthly \$50.00 fees paid through to the date you accept the work we have done, will be applied as an offset to the contingent fee (\$495.00 credit is only applied once where the \$100.00 per account and subsequent cumulative monthly \$50.00 subscription will be applied to future work we do on your behalf).

Example:

\$50,000 of debt (5 accounts x \$10,000 balance)

Membership Fees:

1. \$495 Basic Membership
2. \$500 account service fee (5 accounts x \$100 per) full membership
3. \$50/month coaching subscription (12 months x \$50 = \$600/yr) full membership
4. Total fee for 12 months = \$495 + \$500 + \$600 = \$1,595

Handle your own negotiations with our expert coaching and unlimited assistance, and that's your total fee, not a penny more!

Special Negotiation Service for Full Membership:

1. Only applies if we do the negotiating on your behalf.
2. Negotiation Fee = 15% of what we save you in the negotiation
3. Special negotiation fees are fully credited against regular enrollment and membership fees).
4. If we save you \$5,000 in a negotiation, our fee is \$750. Using the above example, you have a credit of \$995, so there would be no extra fee due until the full credit of \$995 has been absorbed.

Amount of Unsecured Debt	Typical Debt Professional Settlement Fees	CRN Assisted Settlement	Your Fee Savings
\$15,000 4 acct	\$2,250	\$1495 (w/12mo)	\$755
\$30,000 4 acct	\$4,500	\$1495 (w/12mo)	\$3,005
\$50,000 4 acct	\$7,500	\$1495 (w/12mo)	\$6,005
\$70,000 4 acct	\$10,500	\$1495 (w/12mo)	\$9,005
\$100,000 4 acct	\$15,000	\$1495 (w/12mo)	\$13,505