

Thank you for contacting AFS to help your clients with mortgage issues. AFS offers Mortgage Mediation Services to your contacts. This service will hopefully streamline your lead transfers and give you the tracking ability that you seek. We offer the following to you for a one time set up fee of \$95. We will rebate this fee back to you with your first referral fee check from us. This will take place when your first client goes through our three step process. Please review the attached information and let us know if you would be interested in allowing us to do your Mortgage Mediation work.

Advantages to using AFS:

1. We offer an online Affiliate website that is personalized to each affiliate.
2. Ability to submit your leads online by filling out our simple form.
3. Track your leads online... see real time status for each form you submit.
4. We will pay you 20% of the total fee we collect.
5. We can send the lead back to you if they need assistance selling home.

Here is a screen shot of what your Home Page will look like:



American Foreclosure Specialists... is the name you can trust.

Here is a step-by-step process on how to get started:

Step 1:


Complete the attached application form and fax it back to us.

Step 2:

Receive your login within 24 hours. Log into system, complete your user profile and change your password
<http://affiliates.afscanhelp.com/>

Step 3:

When you are ready to submit a lead, hit your "Home" tab and click on

 Submit A Foreclosure Referral Form

It would be a good idea to fill out the form with the client on the phone to make sure you get as accurate information as you can. If you don't have the client on the phone print off the form for reference. Complete the form and hit: "Submit Information"

Near the end of your conversation with the homeowner, it is very important to tell them that "Michael" from AFS will be in contact with them. We need to plant that seed into their head so they will be looking forward to our call. If you don't do this it will be more of a cold call and it will be very hard to get them to respond to us. This step may seem trivial but it has been our experience that this is the most critical part of the sequence. We don't want to lose the opportunity to speak with them. Michael has been assigned to all of the affiliate leads and will be doing all of the follow up calls on your clients. He will explain in detail with each Home Owner what we can do for them and how we can help them with their current situation. He will ensure that they are made aware of all available options to fit their unique set of circumstances.

If you have a Home Owner on the phone and don't want to let them go, call and get Michael on a conference call with you and the home owner... or if you have the ability get Michael on the phone and transfer the Home Owner to him. He is available from 9-5 Central Time Zone, Monday through Friday.

After you have submitted a form you can review all of the submitted forms by going to the "Affiliate" tab and clicking on "My Submitted Forms" This will give you a list of the forms you submitted and the real time update to each file.

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application

Mortgage Mediation:

Here is what we will do in our Mortgage Mediation work.

We have a 3 Step process. We will walk a client through the 3 steps that lead to a Workout with the Mortgage Company. As we go through the first 2 steps of the process it will be evident for each client what the best course of action will be. The possibilities include Special Forbearance Plans, Loan Modifications, Restructurings, Deferments, etc... In some cases the best prospects for a solution will be to liquidate the loan through a Deed in Lieu or Short Sale. The best liquidation option is to sell the home because the majority of the loan is being paid off and the credit impact is much less severe than with a Deed in Lieu and certainly with a foreclosure auction.

Our fee to work through the complete 3 step process is \$1495 and in some cases it can be reduced to \$1295. The home owner does not have to pay us until each individual Step is fully complete and then it is up to them if they would like to move on to the next Step of the process. Our fee for each Step is broken down as follows:

Step 1 \$295
Step 2 \$500
Step 3 \$700

* \$1295 fee Step 1 and Step 3 reduced by \$100*

Frequently Asked Questions:

What happens to the Lead after the homeowner agrees to our services?

Every contract we receive from your lead will go into our processing department. Their file will be processed in an efficient and caring manner. The client will be required to submit information to us concerning their employment and financial situation. That information will be compiled and submitted to the Mortgage Company in a professional manner.

Do you offer a Money Back Guarantee?

We do offer a money back guarantee. To meet that guarantee the client must meet the stipulations set out in the contract that they will sign. If someone requests a refund, his or her case will be carefully reviewed. If they qualify by the stipulations of the contract and if a refund is in order, one will be given. Because of our success rate and due to the unique nature of our Step 3 process (Payment to AFS not received until work is accomplished) we currently refund less than ½ of 1% of fees we receive.

How long does it take to process a file?

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Toll Free 866-544-0990 x 112 • Fax 888-898-6513



application

Typically the total timeframe to process a file is 6-16 weeks. This timeframe can be much less if a sale date is near. We will work as required to help each homeowner stop their foreclosure, as each case is different.

Can you take a case with a Foreclosure Sale Date?

To protect all parties, we can't take a case with a Sale Date within 21 days of being hired for Step 1. There is just not enough time to work through our process and to submit the information to the Mortgage Company to postpone the sale. We are very successful at getting these cases worked out, but we must be mindful of all the work that needs to be accomplished and be realistic with the homeowner as to other viable options with a Sale Date pending. These types of cases will take the full time of several staff and they will be very labor intensive. The guarantee will be voided if the client initiates our Step 3 contract and they have a sale date within 21 days.

Help and support:

After you have received your login information we offer help and support for your convenience. To contact us to ask us a question on a case please use the "Affiliate" tab and click on "Contact Us"

You may ask us any question on any file. We will respond promptly to your issue.

We encourage you to login and look around. See what is available, ask questions and submit your leads to us. We will frequently post articles that you may find useful, so please check back frequently. Again thank you and we look forward to working together.

How to get started:

Please complete the following application pages. AFS charges you a one time set of fee of \$95 to become an affiliate. This fee will be rebated back to you with your first referral check you receive from us... so really it is potentially free of charge but this allows us to set up your affiliate capabilities.

Please fax the completed application to:

Fax 888-898-6513
Attention Michael

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application

Affiliate Application:

Full Name of Applicant: _____

Mailing Address: _____

Address 2: _____

City: _____

State: _____

Zip Code: _____

Email: _____

Main Phone: (_____) - _____ - _____

Alternate Phone: (_____) - _____ - _____

Cell Phone: (_____) - _____ - _____

Social Security Number: _____ - _____ - _____

(This is for Tax purposes only)

What area of the US do you intend to service people in Foreclosure? _____

Have you done this type of work before for any other company? _____

If yes, please explain: _____

Do you presently have a website? _____

URL: _____

Authorized Signature: _____ Date: _____

By signing I agree that all of the information contained in this application is true and factual.

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Authorization for Payment

AFS Charges a one time fee of \$95. This fee covers costs associated with getting you set up as an affiliate. Please note - AFS will rebate you this set up fee with the closing of the first client you send to us. The set up fee will be included in your first referral check from AFS.

The undersigned hereby authorizes American Foreclosure Specialists LLC (AFS) to initiate debit/credit entries to the undersigned's account indicated below for payment of sums due in connection with services by the undersigned (or its agents) from AFS. The undersigned further authorizes the depository named below to charge the indicated account.

I authorize AFS to initiate payment for the sum of sum of Ninety Five (\$95) dollars.

Refund Policy:

There will be no refunds given. By signing this form you agree to this refund policy.

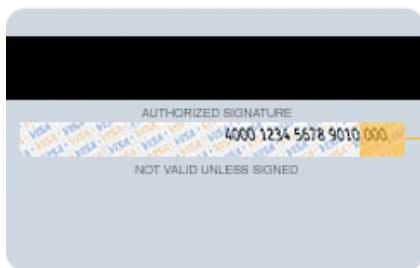
Credit Card / Debit Card /Check Card:

We accept Visa, Master Card and Discover

Card #: - - -

Expiration Date: /

3 Digit Card Verification #:



Name as it appears on the card: _____

Billing Address: _____

City: _____ State: _____ Zip: _____

Authorized Signature: _____ Date: _____

(Authorization is null and void without signature)

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