

# Want More Money?

Would you Trade a Nickel for a Dollar?



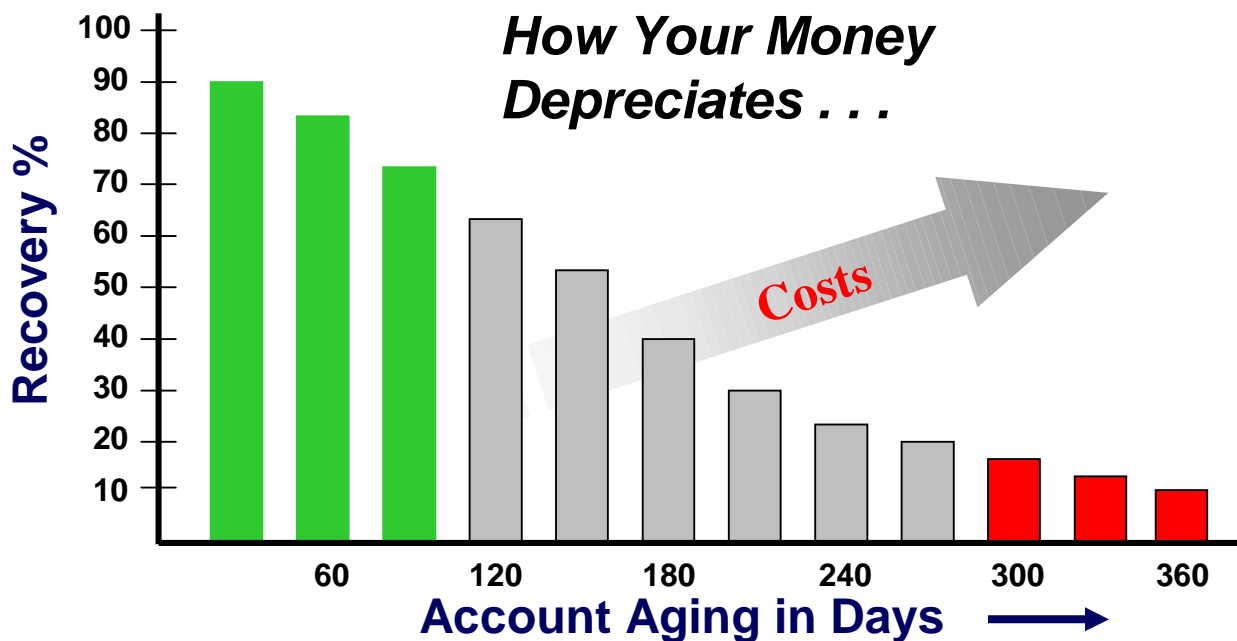
This is exactly what we do . . . MoneyQuest will trade you Dollars for Nickels.

The Trick? . . . *They are your dollars.*

The Problem? . . . *Your debtors aren't paying these dollars to you.*

MoneyQuest will solve that problem. Utilizing the latest Internet technology, the power of an Attorney, and the credit bureau, we provide you a new and unique system which enhances your in-house efforts. You get a superior alternative to collection agencies.

The Result? . . . *More Money, Sooner, at a dramatically lower cost.*



**What are  
Your  
Alternatives?**

**Option 1: Continued In-house effort**

*Increasing Cost - Steep decline in results*

**Option 2: Legal Action**

*Expensive - Lengthy*

**Option 3: Charge Off**

*Total Loss - You just Give Up*

**Option 4: The Collection Agency**

*High Cost (avg 35%) - Low Recovery (avg 14%)*

*-- loses customers*

**Option 5: MaxCollect**

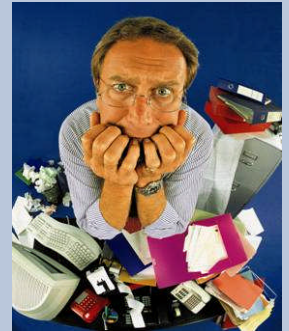
# What is MaxCollect?

A series of increasingly demanding collection letters, on your letterhead, directing all payments to you.

The threat of . . .

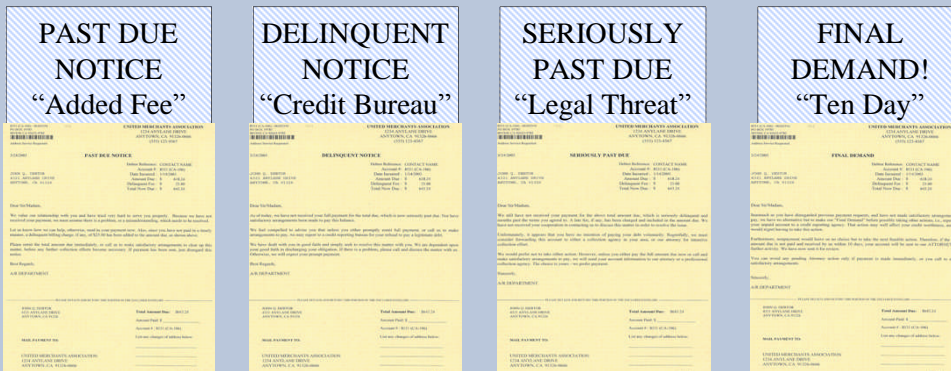
- Credit Bureau Reporting;
- Collection Agency Effort; and/or
- Intensive Attorney Intervention

The impact of an Attorney, who will write a series of highly effective collection letters and make phone calls on your behalf.



## How does MaxCollect Work?

### 1 "IN HOUSE" LETTERS



Four "In-House" letters are sent on your behalf. Each one is more demanding.

### 2 PHONE CALLS



Debtor is notified by telephone on your behalf.

*If still unpaid, account is forwarded to your Attorney for review and action.*

### 3 ATTORNEY LETTERS



Your Attorney sends out three letters on your behalf.

### 4 ATTORNEY PHONE CALLS



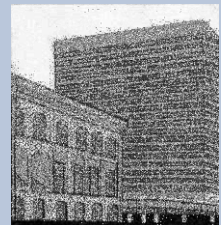
Your Attorney will make Attorney Demands and phone calls for larger debts.

### 5 LITIGATION



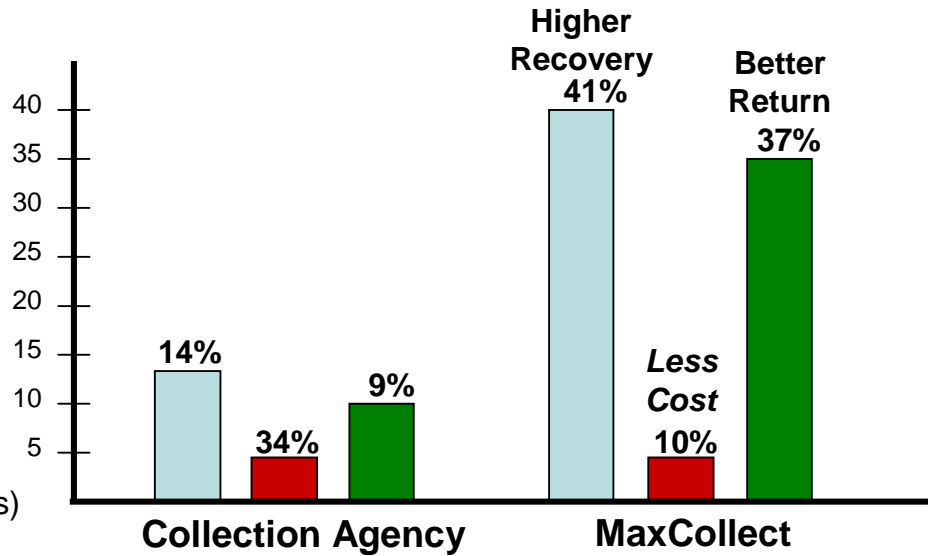
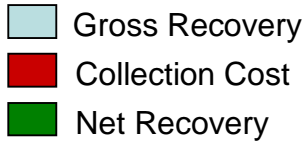
If debt is not resolved to your satisfaction, your Attorney may litigate on your behalf.

### 6 CREDIT BUREAU



If account remains unpaid, you may choose to report debtor to national credit bureaus.

# What are Your Results?



(Based on Same Aging - 6 Months)

## Why does MaxCollect Work so Well?

- Why does MaxCollect Collect More?**
  - \$ It gives creditors more and stronger tools than collection agencies — real threats of harm to credit and of legal action.
  - \$ Debtors are contacted earlier in the aging cycle, when they are innately more likely to pay ... so It HAS to collect more.
- Why does MaxCollect Collect Faster?**
  - \$ There is a greater impact on debtors.
  - \$ All the money goes directly to you ... so It HAS to collect faster.
- Why does MaxCollect Cost Less?**
  - \$ Because, with automation and high volume, we are able to perform our services for less.
  - \$ Because we are willing to charge less.

## What is Your Cost for MaxCollect?

- One-time/Lifetime Setup Fee of \$495.
- \$12.95 per account processed, off-set by your delinquent billing fee.
- Servicing Fee based on our “time-driven” fee schedule below:

Days/Aging	1-60	61-120	121-180	181-365	366-731	Attorney
Fee Percent	5%	10%	15%	20%	25%	Phone, etc. 25% Litigation 35%

# Why are we Willing to Charge So Little?

- Because we are such *warm and wonderful people . . .*
- Because we wanted to make it *impossible*, on the basis of *logic* and *economics*, for *anyone* to fail to take advantage of MaxCollect.

So...

- ...If we really can collect *more*, and WE CAN;
- ...If we really can collect it *faster*, and WE CAN; and,
- ...If we really can collect it for *little or nothing*, and WE CAN;  
*...then can you think of any reason not to take advantage of it?*

## MaxCollect vs. Collection Agencies

### Collection Agencies:

- High Cost - From 30% - 50%
- Accounts skimmed, based on balances
- Loss of Control - agency receives payment
- Lack of detailed reporting
- Limited recovery - lack of impact
- Loss of customers - most are offended

### MaxCollect:

- Much Lower Cost: as low as 5%
- All accounts worked equally
- All money paid directly to you
- Detailed monthly reports; access via your website 24/7
- Increased recovery with attorney letters, phone calls, and litigation
- Maintain customer relations by sending a "Thank You" letter

**Which looks better to you?  
Where do you want your money sent?**

For more information -  
website: [www.MoneyQuestCorp.com](http://www.MoneyQuestCorp.com)  
email: [info@MoneyQuestCorp.com](mailto:info@MoneyQuestCorp.com)



**Act now.**

#### Executive Offices

P O Box 3540  
Silver Springs, NV 89429  
323-663-7333  
Fax 323-663-8333

#### Administrative Offices

P.O. Box 73475  
Metairie LA 70033-3475  
504-889-0520  
Fax 504-456-7831

#### Representative

Ron Barnett  
6515 Sanger Ave, Ste 30  
Waco, TX 76710  
800-936-2729  
Fax 800-481-0946



# MaxCollect Service Agreement

Fax To: (504) 456-7831 (no cover sheet required)  
Mail To: P O Box 73475, Metairie, LA 70033-3475

<b>MoneyQuest Client Number</b>  —
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This Agreement, effective \_\_\_\_ / \_\_\_\_ / \_\_\_\_, is between the MoneyQuest Corporation (MQ) and \_\_\_\_\_ (Client), as follows:

1. In consideration of a one-time set-up fee of \$495.00, Client may utilize the MoneyQuest Account Recovery System (MaxCollect). MaxCollect is offered in cooperation with an Attorney retained by Client (Retained Attorney). Client may request MQ to recommend an Attorney, or may employ other Attorneys of Client's choice.
2. MQ will provide for processing of all undisputed debtor accounts submitted to MaxCollect by Client (Accounts). Client will be billed \$12.95 for each such Account, plus a percentage of the total amounts subsequently reported as paid or resolved by Client for those Accounts, as computed using the *Time-Driven Fee Schedule* printed on the reverse of this Agreement. An Account is considered resolved (Resolved Account) if Client accepts payment arrangements, settlements, or returned merchandise. Client will also be billed any applicable federal, state, and local taxes. MQ reserves the right to change its fees on 30 days notice.
3. MQ will arrange for a mailing house to send, by first class mail, up to four Client Letters to each debtor Account, demanding payment in Client's name. Language and issuance of Client Letters are as directed by Client. If feasible, MQ will effectuate an automated client telephone call, after the fourth letter, to the debtor on the client's behalf.
4. MQ will regularly transmit all data applicable to Client's debtor Accounts to Client's Retained Attorney.
5. If Client so elects (Yes \_\_\_\_ / No \_\_\_\_), MQ will provide for the transmission of debtor data to a national credit reporting service. Such data will be transmitted when all Retained Attorney activity for a given Account has been completed, and that Account remains unpaid. After such transmission, MQ will continue to maintain applicable records in Client's debtor database as appropriate to receive debtor updates from Client, and to report ongoing updates to the credit-reporting bureau on Client's behalf. Client agrees that this Account database is deemed Client's database for all purposes, and it is Client's responsibility to update all balances accurately over time. (**Important note:** Failure to report payments or maintain correct balances can damage debtor's credit, and may subject Client to a **federally-mandated fine** of \$1,000 per occurrence.)
6. MQ will provide Client with monthly reports showing all activity on Accounts submitted by Client to MaxCollect. Client will receive monthly invoices based on the fees described in paragraph 2 above, and summarizing the associated collection activity. Client agrees to pay MQ invoices within 10 business days.
7. For all Client Accounts in the MaxCollect process, Client agrees to report promptly to MQ a) all payments made, b) all Resolved Accounts, as described in paragraph 2, and c) all mail returns and address changes. Client agrees to indemnify MQ and Client's Retained Attorney against any actions resulting from Client's failure to report promptly any necessary information, such as settlement of debts and address changes. Client agrees to an audit of its records in the event of a payment or processing dispute.
8. Client hereby directs MQ to add to the original reported 'amount due' a \$\_\_\_\_\_ delinquent fee, or such other amount as is permitted by law, and to indicate this added fee on the first Client Letter. It is Client's responsibility to notify debtors in advance that such a fee may be added if payment is not remitted as originally agreed, and to comply with Client's other legal obligations.
9. Client will provide and maintain telephone number ( \_\_\_\_\_ ) \_\_\_\_\_ to handle telephone calls received from debtors. This number will appear on all MaxCollect Client Letters.
10. MQ assumes no responsibility for, nor does it authorize, any statements, acts, or promises of any person, other than the written statements contained herein. Client acknowledges that recovery rates vary depending on age of Accounts, industry, and other factors.

For the entity named above (Client)

Client signature \_\_\_\_\_

Print name \_\_\_\_\_

Title \_\_\_\_\_

For The MoneyQuest Corporation (MQ)

Representative signature \_\_\_\_\_

Print name Ron Barnett

Sales office \_\_\_\_\_





# Time-Driven Fee Schedule

## Attachment to MaxCollect Service Agreement

**Processing Fee..... \$12.95, per each NEW Account submitted on-line**

At your option, a **Delinquent Account Billing Fee** (for example, \$25) can be added to debtor accounts in the first Client Letter. For most clients, delinquent account fees **pay for the processing fees.**

**Service Resolution Fee ..... Sliding scale, based on aging at submittal, as shown:**

As debtor payments are made on MaxCollect Accounts, you will be billed a 'Service Resolution Fee' based on the amount recovered, as shown below. **For the best chance of recovery AND the lowest fees, submit your Accounts early – while they are still collectable!**

Aging at time of Account submittal		Service Resolution Fee (% of amount recovered)
Days	Months	
1-60	0-2	5%
61-120	3-4	10%
121-180	5-6	15%
181-365	7-12	20%
366-730	13-24	25%
>730	>24	50%

- Aging.** Account 'aging' is the age of the debt when it was submitted to MaxCollect – how much time had elapsed between the Account's last *activity date* and its *submission date*. (The Account's 'activity date' is either the last date when services or product were provided to the debtor, or the last time a payment was received – NOT the last statement date. It reflects the Account's most recent financial activity, exclusive of interest and late fees.)
- Minimum.** Accounts with a 'submittal value' (the original amount of the debt when submitted) of less than \$100 will be charged a minimum Service Resolution Fee of 10%.
- Default aging, if date omitted.** If no activity date is entered, MaxCollect assumes an aging of 1-2 years old, which has a service fee of 25%. *It is thus very important to enter the correct activity date at the time of submittal!*

**Client Setup Fee ..... \$495.00**

A ONE-TIME lifetime Client set-up fee initiates the MaxCollect service, installs you in the MoneyQuest database, and provides you the tools and procedures needed to submit Accounts. The following are also included at no charge:

- **Retained Attorney.** MoneyQuest will recommend an Attorney for you, and do the necessary paperwork to establish your Retained Attorney relationship.
- **Automatic credit bureau reporting.** Credit bureau reporting can occur if debtor Account balances remain unpaid after recovery efforts.

**Attorney Fees ..... Contingency basis, as shown:**

When your Retained Attorney takes action on an Account and is able to recover funds, a portion of the collected funds will be due to your Attorney (note that MoneyQuest does not share in these fees).

- **No litigation.** If recovery is through personal debtor contact (via telephone, mail, etc.) *without litigation*, your Retained Attorney receives 25% of the amount recovered.
- **Litigation.** If you and your Retained Attorney *decide to litigate*, the Attorney receives 35% of the amount recovered.