

## COMMON QUESTIONS

### How long does it take?

Generally negotiations will take from a few days to 3 weeks to complete.

### Must the unsecured creditors be in arrears?

No. So long as CMS can establish financial difficulty

### Does it effect my credit rating?

Most accounts will already be listed on your clients VEDA report as a default before we are involved. However, those adverse listings will be marked as settled. Those that are not already listed will not be defaulted by using our service.

### Is this a part 9 debt agreement?

No. Our services will simply reduce payout figures through negotiation, this way your clients will avoid the bankruptcy listing on their credit report.



## STIMULATING YOUR BUSINESS

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## AND CREATING MORE BENEFITS



WE CAN REDUCE YOUR DEBT TO ZERO

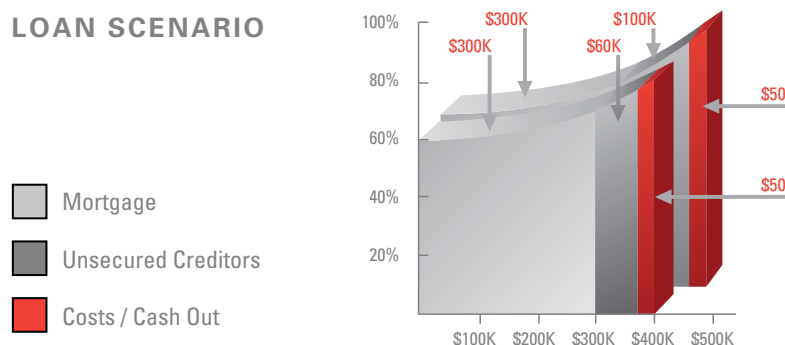
Credit Mediation Services are professional negotiators, we specialise in assisting Mortgage Brokers in reducing their clients un-secured debts while the broker seeks mortgage consolidation. By driving their pay-out figures down we allow you to have more freedom of movement when facilitating mortgage refinance.

Credit Mediation Services is a dynamic company with more than 20 years experience in winning negotiations for consumer and commercial clients. We pride ourselves in our unique ability to reduce clients un-secured debts by 10% to as far as 95% off the original debt balance.

## CASE STUDY

A broker obtained a conditional approval for his client from a large non conforming lender for \$450,000. However later the valuation came in at only \$460,000 therefore the lend will exceed the 90% LVR ceiling. In this case Credit Mediation Services negotiated some of the unsecured debts so low that the broker was able to proceed with the mortgage to settlement and even have cash left over for their client.

### LOAN SCENARIO



## THE BENEFITS TO YOU

- Create benefits for your client to do their mortgage through you only
- Successful negotiation increases the likelihood of your deal moving to settlement
- Can stimulate repeat and referral business to you
- Settle more deals with your lenders

## HOW YOUR CLIENT BENEFITS

- Often the mortgage costs are paid for by monies saved in the negotiations
- Can save an enormous amount of money
- Increase the chance for the mortgage to settle
- May save enough cash for a holiday, purchase of goods or put into savings stimulating your business and creating more benefits

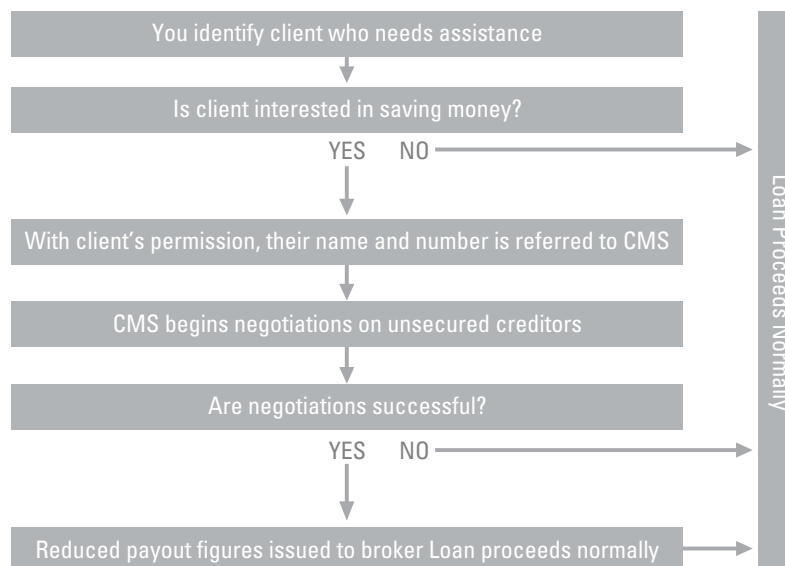
## EXPECT GREAT THINGS

- Debt to be refinanced
- Negotiated off the debt

Original \$20,000 debt is reduced to \$8,000.



## THE PROCESS



**WE MAKE IT HAPPEN**