

# *A**To**M Debt Solutions*

Are you giving your client enough options when they are struggling with debt?

- Have your business levels and subsequent income been affected by the “Credit Crunch”?
- How many of your clients have recently been refused a mortgage or loan to consolidate debts?
- Have you been referring debt leads to a third party therefore losing control of the sales and advice process?
- Would you prefer to retain control of your own clients?

*A**To**M* Debt Solutions can assist you to diversify your business into Debt Management and control the sales and advice process. We will provide IT support for Fact Finding, decision, case tracking and significantly increase your company’s income potential.



***A**To**M***  
*All Types of Mortgages Ltd*

# ***AToM** Debt Solutions*

## **Debt Management**

If your client is experiencing pressure from creditors and finding it hard to cope, borrowing more money may not be the ideal solution. With our debt management programme we could reduce the monthly payments by up to 70% and clear their existing credit cards, loan and other debts by replacing them all with one single lower monthly payment. Our highly skilled advisers will negotiate with the creditors to reduce the monthly payments, leaving the client hassle free and able to enjoy life again.

## **IVA**

An IVA is a government run scheme to help put people out of serious debt problems. We can offer advice and explain how you can help your client be debt free in 60 months with up to 70% of debts written off, paying just one affordable monthly payment. An IVA is a legal process by which people can gain protection from their creditors by entering into a legally binding repayment agreement with them, which is then supervised by a licensed insolvency practitioner.

## **Sale & Rent Back**

*AToM* have agreed terms with several Buy to Let Investors who are willing to purchase properties and then rent them back to the vendor. This service can enable your clients to release cash from their property if mortgage or loan applications are declined whilst continuing to live in their home.

The first years rent is paid upfront providing your client with 12 months in which to get themselves back on their feet. On the 13th month your client will have the opportunity to buy back the property at the original valuation.

By using the "Sale & Rent Back" option we have managed to prevent many repossessions and subsequently stop people from losing their home and the equity they have built up within it.

## **Full & Final Settlements**

*AToM* will negotiate with your client's unsecured creditors to settle the outstanding balance at a discounted amount. This can be by as little as 60% of the balance. This will assist you when arranging mortgages or loans to consolidate debt by creating more headroom within the LTV.

There is no reason why Full & Final agreements cannot be negotiated for almost every Sub Prime remortgage or loan applicant, therefore reducing the amount of mortgage borrowed and significantly reducing their monthly payments. Alternatively the client could simply retain any surplus cash generated by the reduction in the outstanding debts.

# AToM Debt Solutions

## Income Opportunities

Providing Debt Management solutions can be a very rewarding and lucrative business. We are usually able to assist 80% of the debt management enquiries we receive by utilising the various products available within our portfolio.

You can receive substantial remuneration on every IVA, Full & Final and Sale & Rent Back deal that completes plus you will receive a monthly payment for every client you have under our debt management programme.

Financial Solution	Commission
Debt Management	Upfront fee - 50% of amount received
IVA	£350 per deal
Full & Final	7.5% of savings made to customer. E.G - Save £10,000 Commission £750
Sale & Rent Back	£750 Completion fee

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Call ***AToM*** Debt Solutions now on **0845 40 40 240**  
or visit **[www.atomltd.co.uk](http://www.atomltd.co.uk)**

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