

# *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.

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# *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 formal agreement with creditors, lasting 60 months. A proposal is prepared on the clients behalf that puts forward a formal, legally binding offer to creditors and is supervised by an Insolvency Practitioner. The proposal is then considered by creditors who will vote to accept, reject or modify it.

To qualify, clients will need to have over £15,000 worth of unsecured debt to at least 3 separate creditors and must be able to afford more than £200 a month to pay in to it.

## **Full & Final Settlements**

*AToM Debt Solutions\** 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 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.

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## 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 Debt Management Plan, IVA and Full & Final Settlement deal that completes.

Financial Solution	Commission
Debt Management	Upfront fee - 37.5% of amount received. £15 per month for the life of the plan
IVA	£400 per deal
Full & Final	11.25% of savings made to customer. E.G - Save £10,000 Commission £1,125

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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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**\*In association with Guardian Debt Management Ltd.**

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