

Sample Letter of Acknowledgement

1) A consultancy fee of \$50 will be charged each month for providing a monthly 30 minutes consultation with our savings consultants, 30 minutes consultation with budgeting consultant and 30 minutes consultation with the tax attorney. This fee will be adjusted with the success fee when the success fee becomes payable. For example, if the client owes \$1000 as success fee, the total consultant fee for 12 months will be \$600. In this particular case, client has to pay \$400 towards the success fee (\$1000-\$600) as the consultancy fee will be adjusted with the success fee amount.

2) There's a success fee of 25% on the amount we save for you on each account after we show you the final settlement offer in writing from your creditor and is accepted by you. The success fee will be collected from the balance available in your trust account, after one payment is remitted towards the now reduced balance. Success fees from one account needs to be paid in full before your relationship officer works on your next account.

* In case, if a payment plan is worked out then we will charge 15% of the total debt amount as our success fees.

3) We will attempt to get the lowest settlement offers from your creditors, provided you have enough funds accumulated into the trust account or if prior arrangements are worked out to arrange the funds and settle the debts with your creditors sooner. You understand that at least 25% of the debt amount per creditor needs to be accumulated in his/her trust account before OVLG will make a settlement offer to the creditor. Your relationship officer will take your approval before making any payment to the creditor.

4) Any payment change will require a 7 business days notice prior to the scheduled date. We will not process any change in the payment schedule if you fail to notify us at least 7 working days in advance.

5) Consecutive 3 NSF (Non sufficient funds) or Not Held payments will result in the termination of your debt settlement program signed with OVLG.

6) You may/will receive creditor calls for a certain period of time in the beginning stage. We request you to keep the "creditors calls log" updated in the Secure Client Area for us to take immediate actions. However, OVLG doesn't guarantee total cessation of creditor/collection agency calls.

7) OVLG will not represent any client in the court; however we will try to negotiate with your creditors and settle the balance, provided you agree to come up with the necessary funds required towards your trust account.

8) Clients dealing with online payday loan accounts may/will end up paying more than the balance you owe to the online payday loan companies. OVLG will attempt for a payment plan when the accounts are delinquent or settlement when the accounts are with

3rd party collection agency for store front payday loans. If Pay day loan companies are making unauthorized debits from your bank account, immediately consult with your Bank Manager.

9) In the debt settlement program, we work on unsecured debts, online payday loans, accounts in collection, federal debts, store front payday loans, federal credit union accounts (if its with 3rd party collections) in which the creditor/collection agency has not taken any legal actions during the sign up process. We do not take debts incurred in the military, child support, federal credit union accounts, student loans, business credit cards, secured signature and title loans, secured debts or any other accounts that are already attached to any kind of collateral. In case, it is found that the above mentioned accounts do not qualify for our program and have been included in the sign up process, we will have to unfortunately discard that account from the list and will request you a self representation on that particular account.

10) You understand that while you are enrolling in the debt settlement program with OVLG, no creditor(s) has filed any legal actions against you on any of the accounts included in the debt settlement program. The account will immediately get disqualified if any legal summons were issued before the date you signed up with OVLG.

11) You are aware of the negative impact on your credit ratings after the debts are settled with your creditors.

12) You are aware that you will be liable to pay taxes to the IRS on the amount of money saved in the debt settlement program. The amount of money saved in the debt settlement program is considered as your income.

13) You can stop working with OVLG for any reason whatsoever without any penalty. The Trust Account balance will be refunded within 30 days (minus any fees OVLG has earned, i.e. consultancy or success fees if any).

14) 100% money back due to dissatisfaction: For Oak View Law Group, clients come first. If for any reason, you are not satisfied with our services, please send a fax to our OVLG President with attention to "Mr Virendra Kalani" at 800-637-6854, and tell us why you are unhappy with our services. If we cannot help you, we will refund 100% of all your fees, i.e., consultancy/success within 30 days.