

FREQUENTLY ASKED QUESTIONS

It is important that you understand that you have choices regarding **PSR's** program (or any other alternative addressing your existing or past-due debts). Please read and re-read our material, until you understand the contents therein, prior to any live, interactive conversation you may have with our office technical support personnel, but feel free to formulate questions **AND ASK THEM**.

PSR presently offers the *administrative remedy* of debt termination for the following:

1. **PSR** credit card debt termination. (*unsecured debt*)
2. **PSR** other unsecured debts (eg. hospital/medical bills, unsecured credit union/bank loans, taxes, etc.)
3. **PSR** collection account debt termination (*unsecured debt*)
4. **PSR** Student Loan debt termination (*government guaranteed debt or non-guaranteed*)
5. **PSR** U. C. C. - 1 FINANCING STATEMENT document preparation (*asset protection*)
6. **PSR** Court document preparation and education (*regarding relief from your burden of debt*)
7. **PSR** Credit Repair (*PSR debt termination processes*)

Number 1 • **PSR** unsecured credit card debt termination.

Purchase Price: \$ 500.00 for each and every *unsecured* credit card account.

Number 2 • **PSR** other *unsecured* debts.

Purchase Price: \$ 500.00 for each and every *unsecured* account except taxes.

Number 3 • **PSR** *unsecured* collection account debt termination.

Purchase Price: \$ 500.00 for each and every *unsecured* account in debt collection.

Number 4 • **PSR** Student Loan debt termination.

Purchase Price: \$ 1,499.00 for each SL account between: \$.01 – \$ 74,999.99
\$ 1,999.00 for each SL account between: \$ 75,000.00 – \$ 99,999.99
\$ 2,499.00 for each SL account between \$ 100,000.00 – \$ 124,999.99
\$ 2,999.00 for each SL account between \$ 125,000.00 – \$

Number 5 • **PSR** U. C. C. - 1 FINANCING STATEMENT document preparation for asset protection.

Purchase Price: \$ 800.00 for document preparation for joint (H & W) filing.
\$ 500.00 for document preparation for single filing

Number 6 • **PSR** Court document preparation and education.

Purchase Price: \$ 999.00 for the responsive document(s) related to a SUMMONS and COMPLAINT.
\$ 50.00 per page (6 page minimum) for each additional document subsequent to any responsive documents provided under the initial \$999.00 purchase price.

Number 7 • **PSR** Credit Repair from PSR debt termination.

Purchase Price: based on the Credit Repair program you choose.

Number 8 • **PSR** Tax debt.

Purchase Price: based roughly on the same pricing structure as the Student Loan debt termination.

IMPORTANT NOTE: You may mix & match the above services. (please see our PAYMENT SCHEDULE for further explanation and clarification).

Planned services for the future, which are not yet available are:

- a. **PSR ASCENDANCY PROGRAM:** (*Commercial Redemption, COPYRIGHT ©, U.C.C.-1/Security Agreement, and other administrative remedies*)

1. What type of debt does your program currently cover?

ANSWER: *Unsecured* credit card debt, and other various *unsecured* debts that are presently in collections.

2. Does your program cover student loans?

ANSWER: Yes. Student Loans are basically, *unsecured* loans that are merely administered by a 3rd party “debt collector.” *Banker’s* “acceptance” works very well in combatting IRS difficulties and are anticipated in working with similar success, together with PSR specific technologies against the burden of Student Loan debt.

3. Does your program work for automobile or home loans ?

ANSWER: Automobile loans and home mortgages are “secured” debts for which our programs do not presently succeed in favor of the client. It is not that PSR’s technology of debt “termination” will not work in such circumstances, it is that PSR has no control over the unscrupulous and corrupt practices engaged in by “debt collectors”/bureaucrats, lawyers, and judges. Such debt termination programs and other alternatives are being developed.

4. Do you have references of people who have successfully had their debt terminated by your program?

ANSWER: Yes! Such references may be made available for you upon request.

5. Do you have a web site?

ANSWER: Our website is <http://www.purplesagerighters.com>.

6. What is secured debt?

ANSWER: “Secured” debt is typified by a loan that holds property as collateral; such collateral might be your house, your vehicle, a retirement plan, or a time-shared vacation getaway, *inter alia*.

7. What is unsecured debt?

ANSWER: “Unsecured” debt has no collateral or secured interest attached to any property you might possess, or otherwise have an interest in. Most credit card accounts demonstrate examples of unsecured debt.

8. If I want Purple Sage Righters terminating my credit card debts, . . . do I have to terminate all of my credit cards in order to take advantage of your services?

ANSWER: No. You make your own choice regarding which debts you want terminated, based on your own circumstances. You do not have to terminate all your credit card accounts.

9. When I agree to a contract with a credit card company what is the asset if there is no money?

ANSWER: There is no asset, only your future sweat-equity, promised by your signature. In essence, your signature creates your asset against your future labors. Understanding this precept is essential to your participation here, and is explained in greater detail through our education processes.

10. I applied for a credit card on the telephone/online and never signed anything, how can they get my signature?

ANSWER: The first (1st) time you used the credit card, the credit card company obtained your signature from the purchase receipt you signed.

11. How can what the credit card companies are doing, be legal?

ANSWER: It is not “lawful,” because it is fraud; but, it **IS** “legal” because Congress and the various state legislatures, supported by the judiciary of your state and federal governments allow it. The credit card companies commit fraud, because they do not make full disclosure, and because they do not tell you that there is **NO** money. All commerce, today, operates without “honest” (substance) money (which “money,” is defined as a precious or semiprecious metal that is minted into coin form, *inter alia*). Please refer to the House Joint Resolution (HJR) 192 of 05 June 1933.

12. Will I have to go to court?

ANSWER: You work with administrative procedures which take you in the opposite direction of going into the courtroom. The risk of “going to court” is about .3/10 of 1%.

13. Will my employer know?

ANSWER: Only if you tell him. There is no reason for your employer to know your private affairs, however, we cannot predict the tactics used by creditors and debt collectors.

14. What do I say to debt collectors that call me?

ANSWER: We will provide you with a short script of what to anticipate and what to say. You read the script and then you hang up the telephone.

15. What if I need to contact you?

ANSWER: Contact with our office is made through questions via email and preferably through your PSR Consultant. **PSR** will decide whether or not there is an immediate need for direct communication. The person who provided you with this packet and these **FAQ(s)** should be able to answer most of your questions; however, if the need is demonstrated, you do have our tech support staff who will help you when it is necessary.

16. Do you have any audio or video productions that explain your program(s)?

ANSWER: • Yes. PSR provides a weekly, live, telephone call for those who are investigating or otherwise interested in our technologies which fields questions directly from the consumer. Contact your PSR Consultant for more information. In addition, all the weekly telephone calls are recorded and are available on our website by contacting your PSR Consultant who will direct you to the location of our website where you can listen to the topic/Q & A session of your choice.

17. How long does the process take?

ANSWER: It all depends on how quickly you do your part and how quickly your accounts are turned over to a debt collector. Typically the process takes from 4 to 6 billing cycles.

18. What about old debts that have been written off but are still on my credit rating?

ANSWER: Old debts that remain on your credit report can be removed with **PSR**'s approved Credit Repair program.

19. Can I use this program for business debts?

ANSWER: In the strictest sense, no. *The Fair Debt Collection Practices Act* does not apply to business debts. However, you need to supply Purple Sage Righters with sufficient information so that we may determine whether or not your debts are actually business debts, where they possibly could be personal debts incurred for the purpose of your business, which debts could then be terminated.

20. If my spouse has unsecured debt in their name, but I have authority to use their account, can I do this process without their involvement?

ANSWER: No. The process must be executed by the party whose name is registered on the account.

21. I have credit cards with different billing addresses on them. Do I need to do separate programs for each address?

ANSWER: No, the program is connected to the party on the account, not their address.

22. What is the difference between debt “termination” and debt “consolidation”?

ANSWER: The differences, among others, are;

- a.) “Consolidation” requires that you continue paying over an extended period of time, during which your ability to obtain credit is seriously impaired;
- b.) By terminating your debt, the debt is eliminated and you may continue without the burden.

23. What has been the success rate?

ANSWER: During the seven (7) to eight (8) years the technology utilized by **PSR** has been used to terminate debt, no debt collector has ever been able to “verify” the debt, as is required by law. In addition, no debt collector has ever presented the client’s “offer in writing” back to the client for collection.

24. Does a creditor always send your account to a debt collector?

ANSWER: Yes. Your account is sent to a collector BEFORE it can be claimed as an insurance loss, or as a tax loss. This is one (1) way by which an original creditor recoups. He then sells the delinquent account to the debt collector, with whom you have NO OBLIGATION to pay.

25. How long has this process been used?

ANSWER: The particular technology that will be used for terminating your “unsecured” debts has been used for at least eight (8) years, with modification and improvements incorporated in the past three (3) years. Certainly, the technology has been in existence in the administrative realm for at least as long as *The Fair Debt Collection Practices Act* has been in existence. Other, similar technologies, ancillary to commercial redemption technologies have been in existence for nearly twenty (20) years with measurable success. “Public Policy,” which was declared by Congress has acknowledged “discharge” of debt at least since 1933.

26. Can I get credit cards again?

ANSWER: Yes.

27. What if I am considering bankruptcy, can your program still help?

ANSWER: Depending on your present situation, yes. Once Purple Sage Righters implements it’s utilization program it may be a viable solution for you to not proceed in bankruptcy. Such a plan might only be implemented on a case basis once the utilization program is implemented, and is, of course, your decision. It is **not** Purple Sage Righters’ position to give you legal advice.

28. What will happen to my credit rating?

ANSWER: • If you are presently delinquent in your payments, negative entries have already been made and there will be nothing further that can be negatively applied. As it is typically necessary to allow your accounts to go into collection, your credit may be repaired by using Purple Sage Righters’ approved Credit Repair program.

29. IS THERE A GUARANTEE?

Purple Sage Righters offers a 1/3 guarantee while you must provide the remaining 2/3 of the guarantee. You must guarantee Purple Sage Righters that you will provide Purple Sage Righters with the debt collector letter in a timely manner. Purple Sage Righters guarantees preparing and sending you your “debt verification” demand response in a, likewise, timely manner. You must guarantee that you will follow all instructions as you agree to by signing the OUR POLICY document, and you agree having the “DVL” documents in the mail in a timely manner as instructed. If at any time Purple Sage Righters does not perform as promised and you have, your money will be refunded.

