



MEMBERSHIP TIMELINE

1	Welcome Packet	The client's Welcome Packet is mailed a day or two after their 1 st payment has been made.
2	Power of Attorney/Signature Form	The client is required to sign and mail FDRS a Limited Power of Attorney, and a Signature Form.
3	Attorney Enrollment	The client is contracted with our head law firm, after their 2 nd payment has been made.
4	Creditor Disputes Begin	The client's creditors are sent dispute notices and the case building begins.
5	Credit Restoration Begins	The major credit bureaus are sent notices from BCS to begin removing the accounts in dispute.
6		Step 4 & 5 continued.
7		Step 4 & 5 continued.
8		Step 4 & 5 continued.
9	Debt Validation Begins	Client's accounts are turned over to debt collectors and they are sent debt validation requests.
10		Step 4 & 9 continued.
11		Step 4 & 9 continued.
12		Step 4 & 9 continued.
13	Attorney Review	Our head law firm reviews all correspondence, and does their compliance audit.
14	Local Attorney Assignment	Our head law firm assigns the client's case to an attorney local to the client.
15	Law Suits Filed	The local attorney files Federal suits against the client's debt collectors.
16		Step 15 continued.
17	Law Suits Settled	Debt collectors agree to end collection activities on the debt in order to stop law suits against them.
18	Program Completion	Final agreements are made, and client is sent an award to congratulate their success.

*The numbers in the left column correspond to both the month of the program, the payment number, and the step number. This timeline is just an outline and is subject to change at any time. Please read the Membership Itinerary for more clarification of the program highlights.