



Auctus Rebus

Financial Group

Low Fixed Payment Long Term Financing

STOP losing good clients who do not have the cash up front to pay your fees!

- ✓ Legal fee financing from \$2,000 to \$12,000
- ✓ You get paid your legal fees UP FRONT
- ✓ Fixed low payments with terms up to 60 months
- ✓ Interest rates capped at 19.99%
- ✓ Low 600 credit score requirement
- ✓ Fast Approvals
- ✓ All loans include a 6 month same as cash promotion
- ✓ No Recourse after first payment

Long term financing means low fixed payments for your clients up to 60 months. This program can help many of your clients who need almost any legal service that is not bankruptcy or felony criminal. Most first time misdemeanor cases including first time DUI can also qualify. Any criminal case can qualify if another party (spouse or family member) is approved for financing. Retainer fee loans are provided between \$2,000 and \$12,000 and ALL loans include a 6 month same as cash promotion.

We can offer this financing with credit scores as low as 600 which is almost unheard of for any unsecured loan. The reason we can offer financing for the majority of your clients is that our programs strongly weigh on income and other factors, not just credit scores. By offering our financing to your clients, you can expect to receive your fees within 48-72 hours after approval. By advertising that you offer affordable payment plans and financing of legal services, you can dramatically increase the number of clients on retainer and clearly set your firm apart from much of your competition.

Legal Fee Financing

If you are not offering our financing to your customers you are losing Legal Fees!



- ✓ NO Credit Needed 3 to 12 month payment plans. This financing is based upon check writing history and income.
- ✓ Long term financing of your legal fees down to a 600 credit score with loan amounts from \$2,000 to \$12,000.

See rate and fee chart below:

Credit Tier	MINIMUM Credit Score*	Purchase Price	Interest Rate**
A+	775	90.00%	12.99%
A	725	82.50%	12.99%
B+	685	77.50%	15.99%
B	660	72.50%	15.99%
C	625	68.50%	19.99%
D	600	62.50%	19.99%

* minimum credit score is the minimum FICO score required to qualify for each pricing tier. Other behavioral factors, including but not limited to, income and stability are used to qualify the applications.
**ACH or enrollment in "Auto-pay" qualifies for a 1% discount on rate.

Brochure content current as of 5/15/2012.

No Credit Required Options



Your law practice is paid within five business days after approval. There are a growing number of consumers with very poor credit. Fortunately most of these consumers have income and active checking accounts in good standing. These customers typically qualify for 90 day, 180 day and even 12 month payment plans that can dramatically increase both your customer base and the amount of legal services provided to individual clients. You can even advertise payment plans with No Credit Needed to bring in more new business. Simply put, you can easily create more clients that otherwise would not exist.



If you are losing legal fees over price you can now ask your customers "Can you afford to pay over 90 days, 180 days or 12 months?" The process will enable you to concentrate on your practice and "I can't afford it..." changes to "I can afford it!" Extended payment terms also provide you a huge opportunity to "upsell" the services you provide to your clients, especially those with some money on hand but not enough for any additional services that you might recommend. These payment plans can be utilized for almost any legal service other than bankruptcy.

ARC No Credit Check 3 and 6 Month Payment Plans

- ✓ Approvals are based on income, check writing history and stable employment or income with absolutely no credit check.
 - ✓ The maximum advanced amount is \$2,500 and maximum repayment term is six months. The fee is a 9% discount which can be charged to the consumer as long as it does not exceed the maximum advanced amount. Example: If your fee is \$2,250 and your client is advanced \$2,500, the 9% fee can be built into the \$2,500.
 - ✓ To qualify, the monthly household income has to be \$3,079 for a client that gets paid bi-weekly and \$3,098 for client's that get paid monthly. For advances of \$800 or less the minimum household income has to be \$1,500 a month.
- There is no recourse after first payment clears the bank.
- ✓ The down payment is 33% of the retainer fee.

The process is as easy as 1-2-3.

1. Offer customer extended payment option.
2. Verify customer's income and key the information into your point of sale terminal or computer.
3. An authorization code is then sent to you and then you fax back the sale information.

No Credit Required Options

SPS Soft Credit Check 3, 6 and 12 Month Payment Plans



The team at Auctus Rebus has extensive experience providing financial services for over a decade. Our company is built on providing value to our clients so they can do the same for their customers and grow their businesses. Auctus Rebus is Accredited and highly rated by the Better Business Bureau.

Contact a me today and see how I can help you expand your law practice by providing your customers the funds they need for your services. As a business development specialist I can identify areas in your practice that are holding you back from growing.

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Flat Fee Merchant Processing

Your business could save hundreds or more a month by switching to our flat fee merchant processing. With this service there are NO Qualified or Mid Qualified Discount Rates, NO Qualified Transaction Fee, NO Annual Fee, NO Statement Fee, NO PCI Compliance Fee, and NO Monthly Minimum Portions of the Merchant Application. Visa and MasterCard interchange fees and assessments are passed through AT COST with no markup whatsoever. Call us for a free quote to see how much you could be saving every month!