

# "Debt Defense Shield" Agreement



This "Debt Defense Program" Agreement (DDS Agreement) is made this day of between Next Generation Debt Settlement, Inc. and its affiliates (Company), and garr hhhh, (Client).

The parties agree as follows:

## 1. Services.

The "Debt Defense Shield" is pre-paid legal package produced to give Client limited legal protection against creditor legal threats and actions. This package covers up to three legal events (up to three summonses or two summonses and one bankruptcy). This package includes answer to summons, in-court attorney representation, and discovery. This package does not include court fees.

## 2. Terms and Conditions.

The DDS program will respond ONLY to legal action initiated by creditors AFTER the Client's first full monthly payment has been received. Summonses must be dated no sooner than thirty days after the posting of Client's first full month payment by NoteWorld into Company bank account.

## 3. Fees and Payments.

All fees and payments are included in the "Debtor Soft Subscription Agreement."

## 4. General Provisions.

This "Debt Buy Agreement" is subject to the same General Provision of in the "Debtor Soft Subscription Agreement."

## 5. Disclaimers.

- 1) Debt Settlement has its risks. There will be some discomfort in the duration of this program. Our company will work with you to minimize the discomfort. However, this should only be done if you are having a financial hardship.
- 2) Creditors will be aggressive with you in attempt to collect on the debt that is owed.
- 3) We cannot prevent your original creditor from attempting to contact you. It is the creditor's legal right under the law.
- 4) Creditors may advise you that they will not correspond or do business with us.
- 5) The pre-paid legal support is an option for you, the consumer which is included in your debt settlement agreement. However, you, the consumer may at any time, hire your own attorney at your own expense. You are in no way obligated to use the pre-paid legal package as your only legal option.

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