

# Cash Now Program

*“I believe that accounts are turned over for collection because there is the hope that some of the money will be recovered. I also believe that you shouldn’t have to wait for the account to be collected to get your money.”*

**Mike Brennan, Founder of Brennan & Clark**

## Benefits in utilizing the Cash Now Program

- 1) Your return and our performance are **guaranteed**.
- 2) Instead of waiting months for your money, you get it within 5 days of placing an account.
- 3) We pay you based on your current rate of return. You don’t lose anything! In fact you gain by having the money in your hands sooner

## What do you do differently?

We allow you to better manage, control and monitor your delinquent collection accounts. Instead of turning accounts over to an agency and waiting months for your money, we will pay you the same return you are realizing today when you place the account. Otherwise, you do nothing differently. You do not change the criteria for referring accounts and you will remain in control of your accounts. We simply absorb all of your risk.

## How do I know how much you will pay?

It is based off of your current return with your current agency. For example, if you historically place \$100,000.00 every month and your current vendor recovers at a rate of 40%, and charges you a contingent fee of 20%, you receive back \$32,000.00 over time (32%). We will pay you \$32,000.00 (32%) within 5 days of placing the accounts. So, using the same statistics of the company you are satisfied with today, you no longer have to wait for the cash. You can have it now.

## What are the parameters?

We purchase any account that is between \$100.00 and \$10,000.00 that is not bankrupt. If an account files bankruptcy within 30 days of placing the account, we ask that you buy it back. The only other condition is that you follow the same internal criteria for referring the accounts for collection, since this information was what we both used to determine fair market value.

## What is my guarantee?

Our performance and your satisfaction is guaranteed. There is no required contract to sign. We also guarantee that even if you don’t take advantage of this service, you will learn how to be a better risk manager from just looking at how this program works.