



**ELITE**  
DOCUMENT MANAGEMENT SOLUTIONS

A **brighter** future is within your reach!

# Welcome!

Here at Elite Document Management Services we are committed to your financial rehabilitation and achieving - your goals and dreams of a better, brighter financially stable future. Our talented and experienced team will work closely with you through every aspect of this process. We are happy to answer any questions or address any concerns you may have. Please feel free to call or email us any time.

At Elite Document Management Services, your success is our mission, and your brighter future our goal!

We strive to assist you in achieving your financial dreams and alleviating the financial stresses in your life. Rebuilding your financial structure takes organization, effort and time. It also takes great teamwork-we must work together!

Our all-inclusive process includes the following services:

## Credit Monitoring

Our Credit Monitoring program is a valuable tool that you may use to help protect yourself against the growing risk of identity theft and financial fraud. Your 24/7 Credit Monitoring alerts keep you aware of any changes in your credit report, and provide you customized information about how those items could affect your score.

## Financial Rehabilitation

We at EDMS provide you the advice, tools and knowledge to help implement fruitful financial practices today, for a better tomorrow.

## Document Preparation

Getting, Evaluating and Disputing documentation sent to you from Third Party Collection Agencies and Original Creditors can not only be a time consuming process but an emotionally difficult one. Acquired from years of experience in this industry, we have the expertise and talent, to properly guide you through the dispute document preparation process.

# Credit Monitoring



Modern technology makes life easier, but it can also leave you vulnerable to potential cyberhacking, you simply cannot elude monitoring your credit, finances and identity: It's just too easy for criminals to take advantage of you. Credit monitoring is the most valuable tool we use to help protect your identity from theft and other types of financial fraud. Verifying your credit reports regularly is one of the most useful ways to protect your personal information.

Even though you have the right to obtain a free credit report every year from each one of the national credit reporting bureaus, we at EDMS have found that our clients greatly benefit from more frequent reviews of their credit history, helping you to obtain better financial stability.

Every month your dedicated account management team will dialog and review your credit report and financial information with you, providing email updates and help confirm that all reporting companies as well as the National Credit Bureaus are reacting in a timely manner to all requests and updates.

Yes, Credit monitoring does overlap with identity protection when something suspicious arises on your credit report. Your instant email alerts will notify you of certain events, such as when someone, other than you, has applied for credit in your name. Our Credit Monitoring service includes \$1,000,000 of Identity Theft insurance.

We take great pride in our credit-monitoring program and in making sure that you are shielded from any unwanted intrusions. Alongside with our sensible, well-programed financial planning advice, you will be on your way to your dreams of financial freedom.



# Financial Rehabilitation



Our team works hand in hand with you, helping to develop a sturdy foundation for economic stability and growth, in order to assure you reach your target goals whatever they may be.

EDMS account specialists work on a straightforward educational approach that helps you understand the essentials needed for the recovery of your financial health. Since no situation is the same, all solutions will differ and our team works diligently in assuring a personalized approach to your specific needs.

Our highly trained and experienced team of account managers closely coordinates with you every step of the way, helping you build an organized and effective program, evaluating each situation and building a program that allows you, to live on your terms, building a lasting financial stability.

## The “Golden” Key: **ORGANIZATION!**

Organization is the key to help you better understand and simplify finances, provide you a peace of mind and assist you in making better, viable, long-term decisions that will ensure a lasting financial stability. Our goal is that each one of our clients feels educated, comfortable and secure in their financial planning and future.



**Education!** We strive that during every step of this process you are properly informed to ensure the best outcome today, tomorrow and well into the future.

# Account Management



In order to better assist you your dedicated Account Manager begins by conducting a thorough examination of your financial situation and helps you prepare a unique program tailored to your needs and goals, ensuring that all the information is accurate.

By open and thoughtful communication your account manager will keep you up to date with any developments and discuss with you discuss potential activities as they relate to your credit report or conflicting identity theft issues. Together you will determine the most effective path for improving your situation, disputing irregularities and protecting your identity. Your manager will educate you on the document dispute process and the importance of it within our program.

We are here for you. Rest assured that our team of seasoned and dedicated managers has your financial future as our TOP priority!

## Documentation and Dispute Service Assistance

Getting, Evaluating and Disputing documentation sent to you from Third Party Collection Agencies and Original Creditors can not only be a time consuming process but an emotionally difficult one.

Acquired from years of experience, in this industry, we at Elite Document Management Services have the expertise and talent, to properly guide you in this part of the process, as we advocate for you and respond to any of their claims and allegations.



## Our Open-Door Policy!

Drop us a note, give us a call! We are here for you and happy to answer any questions and address any concerns you may have!

# Your **key** role!

As our team of specialist reviews and monitors your case in preparation for the dispute process, we remind you that your role is of vital importance. By keeping us up to date on any of the following information, we will maximize the impact of our action plan.

- **Collection Letters**
- **Credit Reporting Agency contact Information**
- **Third-Party Collector Information Record**
- **Bills and any relevant information, regarding your alleged debts.**

As we move forward with your account, you may see changes to your credit score. This is to be expected, so please do not be excited or concerned. It is a natural part of the process, which is aimed at improving your credit over the long term. At the correct moment your Account Manager will assist you in the process of pulling your report.

We understand our inherent human nature and its desire to explore. Remember that “pulling” your credit too often hurts your score by adding red flags known as “inquiries” that affect your score. More importantly our resolution process will not report accurately until we complete your personalized plan.





# Your **legal rights** against harassing calls

Should you receive calls from a single Third Party Collection Agency (TPCA) and feel as though your rights as a consumer are being infringed upon, please let us know as soon as possible! Your EDMS Account Manager will present your case for further action to a legal professional in your area as we are not a law firm. Your legal representative may get the third party debt collector to stop contacting you, and if there are legal grounds, the lawyer will sue the collector on your behalf at no cost to you.

If your **rights** have been violated, your Account Manager will present your case to a lawyer in your area for further action.



# Your legal rights against harassing calls

Our Consumer Advocates are here for you. If you feel that your rights have been violated, your Account Manager will take your concerns to a lawyer in your area for further action.

Should you begin to receive calls from your alleged "Original Creditors" and from Third Party Collection Agencies (TPCA), you must keep in mind that you have a right to simply ignore these calls.

**Should you choose to answer these calls, we recommend that you please follow these steps:**



## Ask who is calling

You must first learn if the caller is your Original Creditor or is part of a Third Party Collection Agency. A TPCA or (Third Party Collection Agency) is by law required to immediately disclose that they "are attempting to collect a debt and that any information obtained from you will be used for that purpose and that the call may be recorded for such purposes."

## Document the information

Within our client packet we provide you an easy to use information sheets. Should the caller be representing a TPCA, take your time and fill out the form as provided. You need not provide the caller with any of your personal information, example: Date of Birth, Social Security or any other personal information.

## Request privacy and mail communication

It is your right to request from them to cease all phone calls and communicate only via direct mail. Once you have obtained their information, you can inform the caller the following: "It is my desire to resolve this matter correctly, in the future please contact me only via direct mail. I want to give you my mailing address and I request that you please not attempt to contact me on this or any other phone number. Instead you may direct your inquiries and future correspondence to..."

Proceed to provide them your mailing address. Finalize the call in a polite manner. "I am confident this will be resolved and once again, all of your future communication needs to be done through direct mail only. Thank you and good bye." Then you proceed to simply hang up the phone.

## Keep us informed

Once you have completed your information sheets, you may send us a copy via your client portal, the EDMS smart phone app, and email or via fax to: 1-888-225-0283 Please use the Fax Cover Sheet template provided to you within this packet.



# Collection Letters

No two collection companies are alike, nor do they follow a universal template for Collection Letters. This may at times make it hard to differentiate between a TPCA or an Original Creditor.

Here are a few **Key Tips** that will assist you in determining what type of letter it is.

Should you determine that a specific letter has been sent by a Third Party Collection Agency, it must be presented to us as in a timely manner, allowing us to quickly and effectively dispute its contents.

You may send it via your Client Portal, the EDMS smart phone app, email or via fax to: 1-888-225-0283, sign the fax cover sheet template provided to you within this packet.

## Tip #1

Very often, Third Party Collection Agencies will: Use initials in or as their Company Name Have at least one of the following "buzzwords" in their company name: Recovery, Services, Associates or Financial.

### Example Buzzword Co.

321 Any Street  
Anywhere, USA 12345

Date, Year  
John Doe  
1 Your Street  
Home, USA 54321

## Tip #2

Most letters will utilize the word Creditor at the top of the letter

Creditor  
Example Creditor  
ACCOUNT NUMBER  
###-####-#####  
OUR REFERENCE NUMBER  
#####

## Tip #3

Key sentence, this is the most common sentence in a Collection letter.

*"This is an attempt to collect a debt, and any information obtained will be used for that purpose."*

Mr. Doe:  
EXAMPLE GROUP has been hired by ORIGINAL CREDITOR to collect from you the debt on your Account ending in ####. Your current unpaid balance on this account is \$\$\$\$.

This communication is from a DEBT COLLECTOR. This is an attempt to collect a debt, and any information obtained will be used for that purpose.

## Tip #4

Look for this specific language

X days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy.

Thank you for your help in this matter. We look forward to assisting you in resolving this debt with our client ORIGINAL CREDITOR.

## Tip #5

If your letter refers to your Original Creditor as "our client" or the sender explains that they are now responsible for collecting payments on your account, it's likely a TPCA letter. If you see this, send the letter to us as soon as possible.



# Contact Information

**Client Services Email:** [info@docenrollment.com](mailto:info@docenrollment.com)

**Client Services Phone Line:** (800) 560-1774

**Client Services Fax:** (888) 225-0283

## Hours of Operations

6:00 am – 6:00 pm PST

## EDMS Address

4203 Genesee Ave #406

San Diego, CA 92117

## Your Client Portal Information

Login name: \_\_\_\_\_ Password: \_\_\_\_\_

### Forgot your password?

Don't worry just contact your Account Advisor to reset.

# Creditor Information

**Client Name:** \_\_\_\_\_ **Co-Client Name:** \_\_\_\_\_

**Your EDMS Client ID:** \_\_\_\_\_ **Phone Number:** \_\_\_\_\_

**Please select one of the following:**

☐ A Third Party Collection Agency contacted me.

☐ I called the Third Party Collection Agency

**Date of communication:** \_\_\_\_\_ **Time of Contact:** \_\_\_\_\_

## The Original Creditor

**Name of the Original Creditor for  
alleged account:**

\_\_\_\_\_

**Original Creditor account number:**

\_\_\_\_\_

**Current balance of account  
regarding the Original Creditor:\***

\$ \_\_\_\_\_

\* If you are not sure of the current amount due,  
please to your best recollection provide us an  
estimate. Should you not be in possession of any  
recent communications from the Original Creditor,  
refer to your last balance from last  
notice/bill/communication.

## The Third-Party Collection Agency

**Name of Agency that contacted you:**

\_\_\_\_\_

**Third Party Collection Agency account/reference number:\***

\_\_\_\_\_

\* In most situations you will notice that the Third Party Collection Agency will  
assign a different account/reference number than the one provided to you by the  
Original Creditor. While this change is the most common practice by collection  
agencies, it is not ALWAYS the case, be sure to note the difference should the  
Third Party Collection Agency designate the alleged debt a new  
account/reference number.

**Agency Phone:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

**Agency Mailing Address:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



# Communications Records

Third-Party Collection Agency Name	Name of Representative	Phone Number	Date	Time	Would you consider this call harrasing? Y/N	Name of Original Creditor

\* Please fill out this organization list legibly. We recommend that you make various copies of this form, while retaining this original form safely within this welcome packet.



# Fax Cover Sheet

Please print legibly

## Elite Document Management Services Fax Number: (888) 225-0283

Client ID number: \_\_\_\_\_

Date: \_\_\_\_\_

Client's Full Name: \_\_\_\_\_

Co-Client's Full Name: (when applicable) \_\_\_\_\_

Your Telephone Number: \_\_\_\_\_

Total number of pages: (do not count this cover page) \_\_\_\_\_

Number of individual documents sent: \_\_\_\_\_

\*When you send us 2 letters from two separate Third-Party Collection Agencies and both letters are 4 pages long, the total number of pages is 8, while the number of individual documents attached is still 2.

**\*Please remember to include for us your Client Identification (ID) number on the TOP RIGHT HAND corner of each fax page!**