

LOWER CAR PAYMENTS,  
**NOW!**

**722**

REDEMPTION  
REPLACEMENT  
CREDITOR DIRECT  
FUNDING  
TRUSTEE FUNDING



[www.722redemption.com](http://www.722redemption.com)

**888.721.2800**

# INTRODUCTION

# 722

## Welcome, and thanks for your interest in our programs!

722 Redemption Funding, Inc. is the Nation's original and premier redemption company. For 20 years, we have offered Chapter 7 debtors alternatives to costly vehicle reaffirmations. We are very proud to announce we have surpassed \$150 Million in savings to debtors through our redemption program alone.

Inside this book, you will find an introduction to all the ways we can help your clients, including:

- ➔ **722 Redemption:** We supply the lump sum necessary for your clients to redeem their vehicles as allowed under Sections 11 USC 722 and 506(a)(2).
- ➔ **722 Wholesale Replacement:** Our replacement program helps your clients replace their current vehicle with a new or low-mileage car.
- ➔ **722 Creditor Direct:** Negotiate win-win settlements directly with creditors, saving your clients' money and guaranteeing creditors greater than auction values.
- ➔ **722 Trustee Funding:** In the event of a non-exempt equity or unperfected lien situation, we will help your clients keep their car.

We look forward to the opportunity to serve both you and your clients. Should you have any questions, do not hesitate to contact us at any time. We will be happy to assist you in any way possible.

Sincerely,



Brad Zappin  
Director of Operations  
888-721-2800, ext. 201

**It only takes ONE MINUTE, and  
your clients will know their options**

## **REDEEM | REPLACE | REAFFIRM**

### **REDEEM:**

Under 11 USC 722, your clients have the statutory right to redeem their vehicle for what it is worth, not what they owe. Upon qualification, your clients can pay the lump sum required to redeem their car and save thousands of dollars!

### **REPLACE:**

Current car too expensive or does not qualify for a redemption? No problem! Your clients can surrender their current vehicle and replace it with new or low-mileage, affordable transportation.

### **REAFFIRM:**

Should your clients reaffirm? That's between you and your clients, but if we can't save your clients' money on a redemption, they will be informed immediately.

# 60 SECOND APPLICATION

**Apply In ONE Minute!**

Easy as **1-2-3!**

- 1) Visit [www.722redemption.com](http://www.722redemption.com).
- 2) Fill out our no-cost, no obligation **60 Second Application**
- 3) We present you and your client with a free, no obligation **Savings Analysis** detailing how much your client can save.

**60 Seconds can save your clients thousands  
AND increase your firm's revenue!**

**FREE**  
*Vehicle Analysis!*  
*It only takes 60 seconds!*



# REDEMPTION

**We supply the lump sum necessary for your clients to redeem their vehicles as allowed under Sections 11 USC 722 and 506(a)(2).**

➔ **COMPETITIVE INTEREST RATES**

We offer the industry's most competitive rates.

➔ **UNMATCHED EXPERIENCE**

After 20 years of uninterrupted business and over 150 million dollars saved through our program, 722 has developed a track record no one can match. With the nation's premier redemption company in your corner, there are never any doubts.

➔ **ATTORNEY FEE FINANCING**

Fees associated with pursuing an Order to Redeem may be financed as part of your client's redemption or replacement loan.

➔ **RE-ESTABLISHED CREDIT**

Your clients can immediately begin to repair their credit.

➔ **DRASTICALLY REDUCED LOAN BALANCES**

Redemption loans almost always reduce your client's loan balance by several thousand dollars. And with no penalty for early payoff, debtors are in a much better position to sell, trade or payoff their loan down the road.

➔ **EXPERTS WAITING TO TAKE YOUR CALL**

You are always just minutes away from knowing every option your client has before reaffirming on a car loan. Knowledgeable representatives are standing by to take your call.

➔ **LEGAL SUPPORT**

722's legal team will support you in every way. From the most basic procedural issues to complex case developments, 722 Legal Support is prepared to help.

➔ **NO COST OR OBLIGATION**

It costs absolutely nothing for your clients to explore their options. This allows for a more informed decision before reaffirming on a vehicle with negative equity.

➔ **BACK UP PLAN**

Our Wholesale Replacement Program gives you the leverage you need in valuation negotiations with creditors. If unreasonable demands are made, your client can simply surrender the vehicle and replace it with more affordable transportation.

➔ **PUBLISHED RETAIL VALUES**

722 provides documented retail values. You can feel confident any value you receive is accurate and in compliance with 506(a)(2).

➔ **MOTION PREPARATION**

722 will prepare client and jurisdictional specific motions. **At No Cost.**



# REDEMPTION

## Redemption Process

- 1) Have your client call **888-721-2800**, or apply online at **www.722redemption.com**.
- 2) We conduct a savings analysis to determine if a redemption loan saves your client money.  
*Sample >*
- 3) Upon loan approval, we send you everything you need to secure an Order to Redeem.
- 4) Once the Order is secured, we process your client's new loan and disburse all funds, including applicable attorney fees (see *FAQ for attorney fee guidelines*).
- 5) Your client has a new loan and begins to re-establish credit.

### Retail Redemption vs. Reaffirmation/Retain-and-Pay Savings Analysis

Date of Valuation: June 2013  
Debtor(s): John Q. Doe  
Vehicle: 2012 Chevrolet  
VIN #ABCDEFGHIJKLMNPOQ  
21,500 Miles  
Current Creditor: ABC Bank

	Reaffirmation/ Retain-and-Pay	Redemption
<b>Value:</b>	-	\$11,990.00
<b>Payment:</b>	\$498.00	\$388.00
<b>Term:</b>	58	54
<b>Total:</b>	\$28,884	\$20,952
<b>Savings:</b>	0	\$7,932

# CREDITOR DIRECT

**Negotiate win-win settlements directly with creditors, saving your clients' money and guaranteeing creditors greater than auction values.**

➔ **EASY PROCESS:** We prepare all materials and handle the negotiations (at your request).

➔ **ATTORNEY FEE FINANCING:** Attorney fees associated with your negotiation in these contested matters may be financed as part of your client's loan.

➔ **RE-ESTABLISHED CREDIT:** Your clients instantly begin to re-establish credit.

➔ **WIN-WIN:** Creditors get higher than auction values and debtors get a drastically reduced loan balance.

➔ **FASTEST FUNDING:** Upon reaching a settlement, we can often fund the creditors within 15 days.

## Settlement Proposal for ABC Bank

Date: June 2013  
Debtor(s): John Q. Doe  
Vehicle: 2008 Chevrolet Impala LT  
VIN #ABCDEFGHIJKLMNO  
21,453 Miles

### PROBLEM

#### Chapter 7

**Surrender = Liquidation Auction Value**

**Documented Auction Value = \$10,250**  
(using Recent Auction Sales-available upon request)

**Less: Reconditioning \$200**

**Less: Depreciation \$150**

**Less: Repossession \$275**

**Less: Auction Fees \$150**

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**Net Recovery = \$9,475**

### SOLUTION

#### Chapter 7

**Creditor Direct Funding**

**Accept Our Retail Offer**

**\$11,990**

paid within 15 business days

**Additional Value Recovered:**

**\$2,515!**

# REPLACEMENT

## Our Replacement Program helps your clients replace their current vehicle with a new or low-mileage car.

- ➔ **MOST COMPETITIVE RATES**  
With several lenders to choose from, 722 can shop for the best rate available for your client.
- ➔ **GREAT VEHICLES**  
Cars must be new or low-mileage and sold at deeply discounted prices. If your client cannot find a dealer willing to sell them a vehicle which passes our mandatory 50-point inspection (including background check) and reduced price requirements, we will put them in touch with one that will.
- ➔ **QUICK, EASY PROCESS**  
From day one of filing, your clients are never left worrying about transportation needs. In most cases, they can select a vehicle the same day they are approved.
- ➔ **AFFORDABLE PAYMENTS**  
Our goal is to *LOWER your clients' car payments.*
- ➔ **ZERO PRESSURE**  
No face-to-face contact with car sales personnel is required. Everything can be done over the phone, and loans are closed through the mail. Additionally, other than optional extended warranties, no finance products are allowed on our loans.
- ➔ **ATTORNEY FEE FINANCING**  
Many replacements through our program result from an attempted redemption. Legal fees incurred pursuing a redemption may be financed as part of your client's replacement loan.
- ➔ **EXPERTS WAITING TO TAKE YOUR CALL**  
You are always just minutes away from knowing every option your client has before reaffirming on a car loan. Knowledgeable representatives are standing by to take your call.
- ➔ **NO COSTS OR OBLIGATION**  
It costs absolutely nothing for your clients to get approved and explore what replacement vehicles are available. This allows for a more informed decision before reaffirming on an expensive vehicle.
- ➔ **RE-ESTABLISH CREDIT**  
Your clients can begin to rebuild their credit immediately.
- ➔ **NO DOWN PAYMENTS**  
While tax and title are often needed to keep monthly payments low, we do not require any money down on replacement loans.



# REPLACEMENT

## **With 722 Replacement, your clients will not emerge from bankruptcy with another “upside down” car loan.**

722 is STILL the best replacement program available to your clients. We will never exploit your clients by financing a high retail value with extended loan terms, high down payment requirements and expensive additional finance products they don't need. With our program, you can feel confident your client will not emerge from bankruptcy with another “upside down” car loan.

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

**1**

Upon approval, your client instantly begins looking for a new or low-mileage vehicle at the dealership of their choice.

**2**

We review all paperwork submitted by the dealership to ensure all lending guidelines are met.

**3**

A contract is sent to the debtor, and upon execution, your client will have a new loan and begin saving money!

# TRUSTEE FUNDING

**In the event of a non-exempt equity or unperfected lien situation, we will help the debtor keep their car.**

## **Problem:**

Your clients need a lump sum payment to re-purchase their car from the trustee.

## **Solution:**

By lending money to Chapter 7 debtors for the fair market value of their cars, our Trustee Funding program results in a win-win solution for *debtors AND trustees*.

## **Trustees Win:**

- ➔ No more auction costs or hassles
- ➔ No more debtor payment plans
- ➔ Higher than auction values
- ➔ Fast funding
- ➔ Non-adversarial process

## **Debtors Win:**

- ➔ Retain much needed transportation
- ➔ No out-of-pocket costs
- ➔ Re-establish credit

## **Process:**

Upon loan approval and a lien free title or lien release letter from the trustee, we will execute a new contract with the debtor and issue a lump sum payment to the trustee.

# PROGRAM GUIDELINES

## Who Should Apply?

In order to ensure the highest possible approval percentage, 722 now offers **multiple lending sources** for your clients. While approval criteria may slightly vary from one lender to another, loan decisions are generally based upon your clients' automobile and/or mortgage payment history. And since it only takes 1 minute to fill out our online application, why not leave the screening to us?

***Remember - there is no cost or obligation to apply - so don't hesitate to contact us with questions or concerns about client eligibility.***

## FAQ:

### 1) How are attorney fees handled?

Your clients may borrow additional money as part of their redemption loan to cover attorney fees incurred while pursuing the Order to Redeem.

- a) We obtain the amount of the fee directly from your office and have absolutely no role in determining the fee.
- b) We disclose this fee clearly on your client's loan contract as "Attorney Fee Escrow Account".
- c) Your clients must execute and return a signed and notarized "Acknowledgement and Authorization for Release of Attorney Fees From Client/Attorney Fee Disbursal Escrow Account" agreement.
- d) We disburse fees directly to your office on your client's behalf.

### 2) How do I best explain the higher interest rate to my clients?

Regardless of the rate (varies by lender), redemption loans result in lower monthly payments without extending the number of payments owed. Additionally, with no penalty for early payoff, the drastically reduced principal of the new loan makes the vehicle much easier to payoff, sell or trade. Interest rates are a reflection of risk, and loans on depreciating, mobile assets to Chapter 7 debtors can indeed be risky-**BUT**-by any method of financial calculation, redemption loans **SAVE YOUR CLIENT MONEY**.

### 3) In what states do you operate?

Programs available in all 50 states.

# 722 QUARTERLY

## Who is filing the most cases in your district?

722 Redemption Funding, Inc., the company you have trusted for nearly 20 years for vehicle redemption and replacement loans, is pleased to offer our email newsletter for Consumer Bankruptcy Attorneys, *722 Quarterly*.

**722 Quarterly** offers content focused on Chapter 7-related issues, such as:

- Nationwide Chapter 7 filing list sorted by state
- Latest news and legislative updates
- Calendar of events

To sign up, simply email [support@722redemption.com](mailto:support@722redemption.com) and we will make sure you receive the next edition.

# 722 Quarterly

## 722

### Nationwide Chapter 7 Filing List

Data from January-March 2010

Attorney	Firm Name	City	ST	Case Count
JOHN DOE	LAW OFFICES OF JOHN DOE	WASILLA	AK	23
JOHN DOE	LAW OFFICES OF JOHN DOE	WASILLA	AK	22
JOHN DOE	LAW OFFICES OF JOHN DOE	ANCHORAGE	AK	21
JOHN DOE	LAW OFFICES OF JOHN DOE	ANCHORAGE	AK	19
JOHN DOE	LAW OFFICES OF JOHN DOE	ANCHORAGE	AK	18
JOHN DOE	LAW OFFICES OF JOHN DOE	FAIRBANKS	AK	13
JOHN DOE	LAW OFFICES OF JOHN DOE	ANCHORAGE	AK	11
JOHN DOE	LAW OFFICES OF JOHN DOE	FAIRBANKS	AK	11
JOHN DOE	LAW OFFICES OF JOHN DOE	BIRMINGHAM	AL	104
JOHN DOE	LAW OFFICES OF JOHN DOE	HUNTSVILLE	AL	76
JOHN DOE	LAW OFFICES OF JOHN DOE	FLORENCE	AL	73
JOHN DOE	LAW OFFICES OF JOHN DOE	BIRMINGHAM	AL	72
JOHN DOE	LAW OFFICES OF JOHN DOE	FLORENCE	AL	63
JOHN DOE	LAW OFFICES OF JOHN DOE	BIRMINGHAM	AL	63
JOHN DOE	LAW OFFICES OF JOHN DOE	BIRMINGHAM	AL	59
JOHN DOE	LAW OFFICES OF JOHN DOE	HARTSELLE	AL	57
JOHN DOE	LAW OFFICES OF JOHN DOE	MOBILE	AL	52
JOHN DOE	LAW OFFICES OF JOHN DOE	DOTHAN	AL	52
JOHN DOE	LAW OFFICES OF JOHN DOE	BIRMINGHAM	AL	51
JOHN DOE	LAW OFFICES OF JOHN DOE	BIRMINGHAM	AL	51
JOHN DOE	LAW OFFICES OF JOHN DOE	BIRMINGHAM	AL	49
JOHN DOE	LAW OFFICES OF JOHN DOE	ANNISTON	AL	48
JOHN DOE	LAW OFFICES OF JOHN DOE	DECATUR	AL	45
JOHN DOE	LAW OFFICES OF JOHN DOE	HUNTSVILLE	AL	44

# TESTIMONIALS

*"722 Redemption Funding offers many Chapter 7 bankruptcy debtors a means to re-finance their over-encumbered vehicles and save thousands of dollars. In many instances, the debtors cannot afford to keep their cars without the redemption and the tremendous savings—so it makes a dramatic difference in the debtors' lives. 722 Redemption Funding is professional, honest and very easy to work with. Our clients are fortunate to have this option, and our law firm is fortunate to be able to work with a company that is so well managed."*

**STEVEN A. ALPERT - C.O.O. PRICE LAW GROUP - ENCINO, CA**

*"...efficient, easy to work with and very cost effective, 722 Redemption Funding, Inc. puts money back in our clients' pockets. Every bankruptcy case I file is screened to see if 722 Redemption Funding can save the client money."*

**SHAWN DOAN - DOAN, LEVINSON & LILJEGREN LLP - ESCONDIDO, CA**

*"We have been using 722 Redemption Funding, Inc. since 2003. Before then, we were filing many cases under Chapter 13 just to strip down the debtor's car. Redemption financing allows us to file cases under Chapter 7 where the client satisfaction is much higher."*

**TIMOTHY KINGCADE - KINGCADE & GARCIA - MIAMI, FL**

*"I've been using 722Redemption for years. Their attorney support is fast and complete. I just had another redemption approved and will continue to encourage my clients to take advantage of this terrific opportunity."*

**JEFF MATHIAS, DES MOINES, IOWA BANKRUPTCY ATTORNEY**

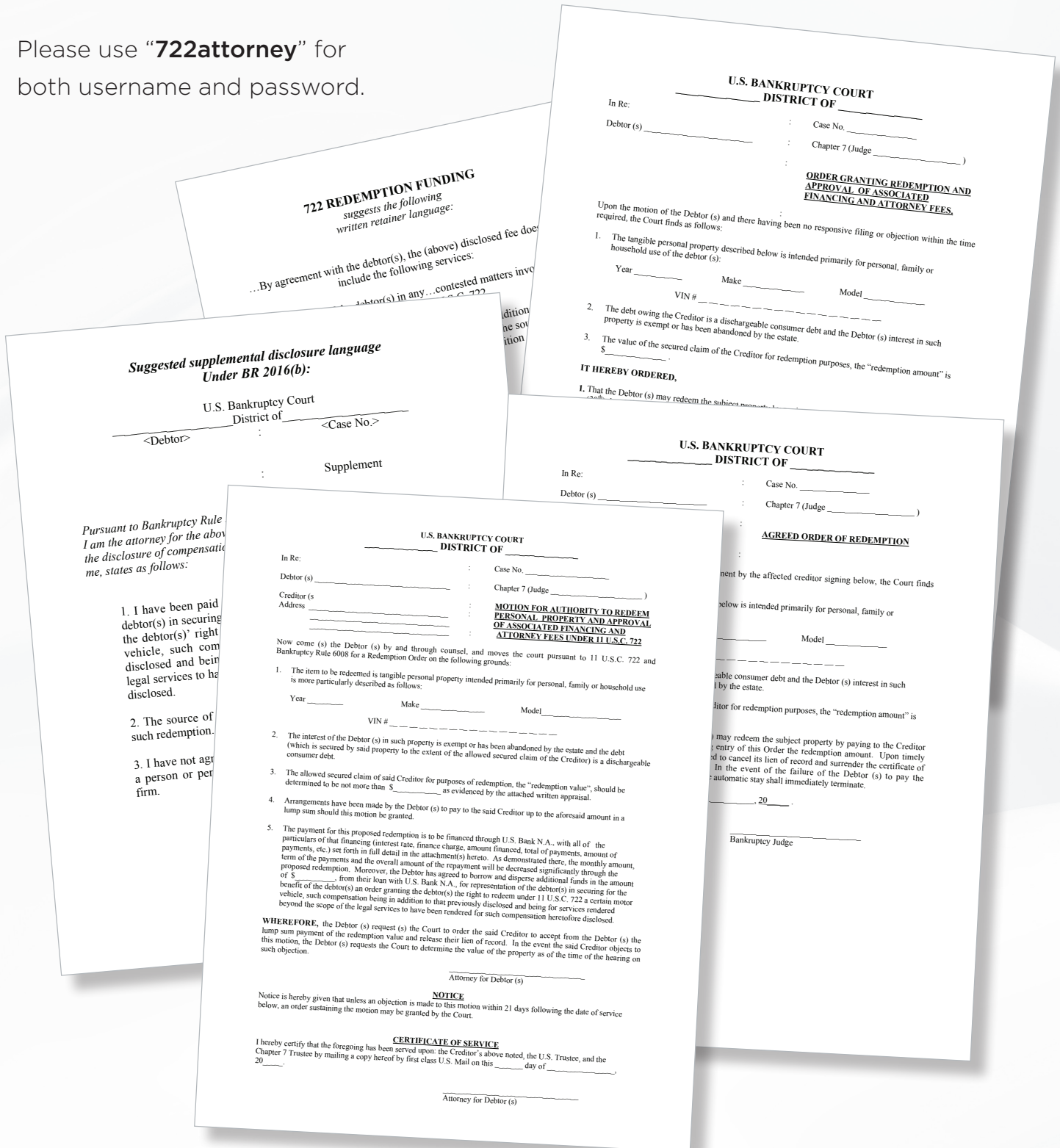
*"I have used 722 Redemption Funding, Inc. consistently for the past two years. The people have always been friendly and responsive to both the needs of my debtors and myself. On average, 722 Redemption saves my clients \$3000-\$5000 over the life of the loan. The greatest savings was \$10,000. There is no greater feeling than being able to save your debtor money at a time in their life when there seems to be no hope."*

**RACHEL FOLEY - FOLEY LAW - KANSAS CITY, MO**

# SAMPLE FORMS

722 is happy to provide you with the forms necessary to assist your clients. Forms are available at [722redemption.com](http://722redemption.com) for your convenience. Forms are password protected.

Please use “722attorney” for both username and password.



# DEBTOR HANDOUTS

For a free supply of handouts,  
call **888.721.2800** or email  
**support@722redemption.com**

**WHAT ABOUT MY CAR?** IN A CHAPTER 7 BANKRUPTCY YOU HAVE RIGHTS!

**REDEEM OR REPLACE**

KEEP YOUR CAR AND PAY ONLY WHAT IT'S WORTH, **NOT** WHAT YOU OWE!

REPLACE YOUR EXPENSIVE, HIGH MILEAGE CAR!

**LOWER CAR PAYMENTS, NOW!**

**722**

www.722redemption.com | 888.721.2800

**WHY** **THE PROCESS**

Absolutely no cost **OR** obligation to explore all options

Lower monthly car payments

Re-establish credit

Owe only what your car is worth

Our experience. Over \$250 million already loaned through our vehicle replacement and redemption programs

**1.** Apply online: **www.722redemption.com**  
Or call: **1-888-278-6121**

**2.** We aggressively explore all your options

**3.** **YOU DECIDE** which option is best for you

**722**

www.722redemption.com | 888.721.2800

# 722

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**888.721.2800**



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