Factoring Helps and Forms

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Insurance Settlements

Develop a letter or postcard system to attorneys that lets them see your ad and phone number routinely. You will begin to get referrals from them. It is wise to specialize in Accident/Injury attorneys. Do you think there are many of them out there? Attorneys really want their clients well cared for, but it really makes no difference who they send them to. Just do a professional letter or postcard. Spell everything correctly.

Here are potential wordings for you to use on a postcard:

"Let Us Get Your Clients Cash for Their Payments!"

"A Happy Client Is One with Cash in Hand!"

Attorneys are people too, and you will wear them down and they will refer to you. Just keep your phone number in front of them.

We have a sample letter you may use also. Send them this letter, then just send a postcard after that routinely. Just retype it in WORD and insert your information.

See the next page.

SAMPLE OF LAWYER SOLICITATION LETTER (STRUCTURED SETTLEMENTS)

3/15/20

<0Company>

<1Contact>

<2Address_1>

<3Address_2>

<5City>, <6State> <7ZIP>

Dear <14Salutation>:

The purpose of this letter is to acquaint you with my service and how your clients or yourself may benefit from the services offered by my company. We are in the unique business of purchasing future cash flows that are generated from structured settlement annuities. Most lawsuits are settled by providing plaintiffs with annuities that make payments over an extended period of time. Through our program your clients can receive lump sum payments to meet current personal or investment needs.

In some cases, attorney fees are also paid over a period of time. We can provide you with cash now for these future payments. We have no maximum transaction amount and all transactions are handled in a most professional manner.

Should you have any further questions or if I can be of assistance, call me at the number below and on my enclosed business card. We would be happy to discuss any situation and provide you with a quick quotation.

Sincerely yours,

<1Your Name>

<Your Phone Number>

Practical Points

Most factoring brokers do insurance settlements in mass because they are plentiful and easy to find. Other factors specialize in industry invoices and receivables, because they can find them easily and use an aggressive method of combination phoning and letter writing. These two are good areas to focus on as a staple income producer. If you go after these, you will find all the other kinds of payments over time.

We will look at IGT (International Game Technology), Lottery (non-assignable & assignable), Matured Annuity Contracts, Royalties and Licensing Agreements, Business Notes, Commercial Notes, many types of non-real estate-based cash flows.

Miscellaneous Catchy Ads

These catch phrases are plentiful here and can be used in Newspaper ads or Craigslist Ads.

GET INSTANT CASH !!!!

Creditors driving you crazy? Get cash now for your Insurance Settlement or Lottery Payments

\$\$\$\$ CASH NOW \$\$\$\$

Discover how to convert your Insurance Settlement or Lottery Payments into cash now !!!!

\$\$\$\$ GET CASH NOW \$\$\$\$

We buy payments from Structured Insurance Settlements, Lottery and Prize Winnings, Trust Funds and Inheritances Call ------

WE GIVE CASH NOW

Behind in your bills? Get cash now for your Insurance Settlement or Lottery Payments!!!!

WHY WAIT FOR YOUR \$\$\$\$\$

Get CASH NOW for your Insurance Settlement or Lottery Payments!!!!!

IS YOUR PERSONAL INJURY INSURANCE SETTLEMENT PAYING YOU \$ OVER TIME WHEN YOU NEED THE MONEY NOW ??? WE CAN HELP BY PAYING YOU CASH FOR YOUR FUTURE PAYMENTS

CALL (###) ###-####

Need cash? Does an insurance company pay you a monthly or annual payment from a personal injury settlement? We provide cash today. For more information, call (###) ###-####.

CASH TODAY FOR YOUR PERSONAL INJURY INSURANCE SETTLEMENT PAYMENTS IN THE FUTURE

If you are now receiving payments from an insurance company due to a personal injury settlement, you may be eligible to receive a large CASH ADVANCE to:

pay off credit card bills,

pay cash for land or other property,

make an investment,

pay for school,

buy "peace of mind"

Call xxx xxx xxx your number goes here

Sample Specific Newspaper Ads

Our first ad that we still use: (it costs very little and works)

Insert into the "Money to Lend" Section of your local classifieds!

Cash quotes for your insurance, lawsuit, settlement, annuity or lottery payments! Why wait for \$\$\$? Call xxx-xxx

(They may require the word BKR for Broker in the ad)

Other Referral Sources

- · Chamber of Commerce
- Toastmasters
- · Debt Consolidators
- Attorneys (PI, Probate, Bankruptcy)
- · CPA
- · Mortgage Brokers
- Financial Planners
- · Realtors

FREQUENTLY ASKED QUESTIONS

Experience & Expertise

1. How do I find prospects/clients? Can I go to the courthouse to do research?

Advertising! Advertising in any way you can. Run ads in newspapers, solicit attorneys by sending letters, Craigslist, Blogs, constructing websites, etc. We provide many different marketing ideas and materials. Advertising is most important in this line of work. Going to the courthouse and doing research is very time consuming. Most Structured Settlement marketers that have gone this route felt they had wasted too much time and they did not get anywhere.

2. How many ads should I place when I start advertising?

The amount of ads will depend upon your budget and how much money you allow for advertising. Since we pay you to market the system here, you can fund these activities with commissions from us.

We suggest advertising in local papers such as "Penny Savers & Weekly Periodicals". You must be prepared to run the ads at least three to four months. This is not a get rich quick scheme, commitment is key. This pricy practice is for down the road.

3. How much money should I invest in advertising?

The amount of money totally depends on you and your budget. An average consultant spends \$300 to \$500 a month. The experienced consultants spend \$3,000 to \$10,000 a month. This is something you can grow gradually.

4. What do I say when I get my first phone call?

Your priority is to make your client feel as comfortable as possible while talking with you. You are aiming to meet an important and difficult need in their life and you want them to feel at ease. Then all you have to do is fill out the Five-Question Worksheet (included in this training). Let your client know that your cash contact will be calling them to explain how the process works and discuss the options available.

5. How long does it take for the customer to get funded?

Funding can take anywhere from 2 to 5 months. Once we receive all the preliminary documentation, the file is sent out for a court order. Problem deals and difficult companies can take longer. Anyone who says they get it done sooner is telling you what you want to hear.

6. How am I protected in this deal?

Our policy on consultant protection is the first consultant to put us in contact with the customer gets the deal. We protect you on that deal for as long as the annuitant has payments to sell. In other words, if your name is on an annuitants file and the client comes to us at a later date to sell again, you will still make money on it.

7. When do I get paid?

Affiliates are normally funded when their client is funded, and MFN receives their fees. Your check then is almost instantaneous. U.S. residents must have a SSN on file with us.

Steps To Proceed In Marketing Cash Payments With Us

You may send us clients and be paid on them. The amount can be quite large.

1) You may fill the form out found at the end of this document for them. It takes just a few minutes but can result in a nice commission for you. The commissions take about 60-90+ days to receive.

2) Not every referral will result in a commission. Be careful about thinking that way. The best way to market this is to network with attorneys. Send the introductory letter to them, and then use a postcard system to them every month or two to remind them. Set up 20 to 50 attorneys in a label database, so you can easily remind them. After 3-4 months, you will have a powerful referral system going.

3) You may run the ads, in your area, but be prepared to get many calls from people you cannot help, who need cash in 3 days, or have an incomplete lawsuit going on, or any other reason. These ads begin to produce well because of word of mouth, but you must run them for 3-6 months straight. That is why we recommend you network with attorneys first, as a launching, since it costs almost nothing except a little printing and postage. Come in right behind the attorney letter with an ad campaign.

4) Guidelines for referring: They must have a started deal, not beginning in 2 months, but a real and already started cash flow. You save them until they start, and then refer them. If they get Workman's Comp, do not refer them. This has all but been thrown out of the cash flow industry due to some court decisions where factors lost huge monies. You cannot help any persons selling WC payments. Every other cash flow, we can help. Tell people when they are referred that they will be called within 24 to 48 hours by people who are prepared to pay cash and make a deal. The cash is of course, discounted, and most payment sellers know

that. People often sell just a portion of their payments, but come back over and over because they spend the money. You will receive the commissions at any time in the future also, as long as you are in good standing with MFN.

5) The right to resell this service and make money is based on the fact that you read this instruction and you are paid on our product, American Payday Funding.

6) Use form enclosed here to start the process for clients!

7) Paste or just print out the form here on the next page. Scan and email completed form to <u>mfnnetwork@gmail.com</u> or photograph the sheet and send it to this cell phone by text: 916-580-7235. If you fill out and send us this form, you have done your referral job well. (See next page)

See the form on the next page!

God bless,

Greg Nichols

Greg Nichols The Money Steward MFN Network mfnnetwork@gmail.com

DISCLAIMER: Greg Nichols of MFN Network is not a stock broker and does not recommend specific firms to invest in, but rather is an information source and gives guidance in principles, trends and potential directions. Greg and MFN simply guide his pupils in directions and recommends experts who do make specific recommendations based on due diligence, laborious research and immense past experience in the investing field. Greg Nichols and MFN Network is held harmless by all users of this information as stock investing is volatile and is a high-risk activity. Greg Nichols does not advise people to invest large sums of money into any firm, but rather smaller amounts, and if they do so, they do so at their choice and at the level of their own risk tolerance.

	CI	ient's GEN	ERAL INFORMA	ΓΙΟΝ
Client Nar	me:			
Address: _				
Phone Nu	mber:	Best Time to	o Contact:	
1) Is Your	Client Employed? YES	5 NO		
2) What D	oes Your Client Need	the Funding	For?	
3) What A				
		Amounts of	Each Payment?	
\$	re the Exact Dates & a Month From: _	Amounts of	Each Payment?	
\$ LUMP PAY	re the Exact Dates & a Month From: _	Amounts of	Each Payment?	
\$ LUMP PA' \$:	wre the Exact Dates & a Month From:	Amounts of	Each Payment?	
\$ LUMP PA' \$: \$:	are the Exact Dates & a Month From: _ YMENTS	Amounts of	Each Payment?	

\$: On:

(Start & End Date of Guaranteed Period: _____)

4) What Company Is Issuing the Checks to Your Client?

5) Is Your Client Shopping for Other Quotes? YES NO

Additional Notes: