

DISSOLVE Your DEBT, By: JONATHAN HAWLEY | P.O. BOX 1426 WASHINGTON GROVE, MD 20880-1426 | www.dydorders.com | 240-720-5185

May, 2013

RE: Your New, Commissioned Sales Job.

Dear Newly Empowered Member Of The DISSOLVE Your DEBT Sales Team,

First, I'd like to personally thank you for being a DISSOLVE Your DEBT sales person. It's meant a great deal to see you participate in your own freedom, debt and otherwise, as it's been your willingness to improve your own situation that's helped the situation as a whole improve.

You see, we've had such an absolutely tremendous response to DISSOLVE Your DEBT that it's been pretty overwhelming . . . to the point where hiring you has become a necessity. It's our pleasure and good fortune to finally be able to provide this opportunity to you at this point.

I'll have you know that DISSOLVE Your DEBT is now more applicable and effective than ever, and greater interest has helped the cause a great deal! You see, we've broadened our reach online with a very detailed and informative website that's begun to reach an entirely un-tapped audience compared to those lucky folks who've heard of us through the mail. I ask you to please visit our DISSOLVE Your DEBT portal online: **www.dydorders.com**! There's a lot of freely accessible information there which you can utilize to assist in your debt freedom and sales promotion efforts; to remind you what it is you're accomplishing, how, and why.

Our new website also makes it much easier to share DISSOLVE Your DEBT with friends, relatives, co-workers, associates, neighbors, people on the street, and other people whom you'd like to know the reality of debt, and how to quickly get out of it! And guess what...when you do, you'll earn 70% commission on every \$15.49 to \$158.95 sale! Since DISSOLVE Your DEBT is now available for easy, instant purchase and download online, in a digital format, accessing the vital, life-changing information contained within its pages is simpler and more direct than ever...for *everyone*...which means you can earn the living you deserve! Finally.

If you don't have access to the internet, I'd suggest going to your closest library, where you can use it for FREE, or get online at work, if you can. Also, consider asking family, friends, or neighbors to help you visit DISSOLVE Your DEBT online. You'll find it very worthwhile, practical, educational, useful, and user-friendly.

Once you've completed all this easy paperwork to get on-board and start making sales where you're earning a living, you'll be provided your own company email, company web page, and sales materials provided in the form of flyers or business cards that you simply hand-out. These materials will be "branded" with your chosen web page name, so when anyone you hand them to goes to the site, it automatically directs them to the product sales page where they can learn about and then purchase the very valuable books and audios we offer.

When these people do make a purchase, you'll automatically be credited with 70% of the total sale, which will vary from \$15.49 to \$158.95 per transaction. These add-up and you'll be able to support yourself. The site does all the selling. You're making the recommendation to the people who receive your flyer or business card. For this aspect of the transaction, you'll be paid 70% of each sale! You will be connecting the people with the offer. It works every time and you'll make money. Your effort will create the results you need.

The truth of the matter is, DISSOLVE Your DEBT and all our associated products *do work, work well, and provide tremendous value to the hard-working, deserving people who order and use them!* This brings me to addressing your questions and issues, which you may be asking about, and it's directly connected to our new website. We're online, we're more available than ever, and, with your help, set for some tremendously fast growth!

In order to complete your new enrollment in this exciting, paid program, we need you to read, understand, and complete,

(sign, date, and initial) this DISSOLVE Your DEBT commissioned sales enrollment form, the attached Client Contract, the attached Non-Disclosure and Non-Compete Agreements, and the attached Legal Warranty And Disclaimer. Once we have these simple materials on file, you'll be FREE to starting getting paid for all your sales efforts with weekly checks in the mail or direct deposit, OK?

Again, thank you very much for being a DISSOLVE Your DEBT commissioned sales associate. You'll be sure to find it a very fruitful and worthwhile endeavor. The new website, the new information, and the new products we've created will definitely turn out to be extremely helpful to you, others, and all those you love.

I wish you the best of luck with *everything*, now and moving forward, and here's to debt-FREE living!

Sincerely,



JONATHAN HAWLEY

1. FIRST LEGAL NAME: (Please Print Clearly) _____	2. LAST LEGAL NAME: (Please Print Clearly) _____
3. ADDRESS: 600 East Gude Drive Rockville, MD 20850	4. PERSONAL PHONE #: (Please Print Clearly) _____
5. BUSINESS PHONE #: 240-720-5185	6. EMAIL: (Please Print Clearly) _____ (Will be NAME@dissolveyourdebt.net)
7. WEB PAGE NAME: (Please Print Clearly) _____ (Will be www.dissolveyourdebt.net/NAME & can be the same as your email!)	8. WEB PAGE PASSWORD: (Please Print Clearly) _____ (This will be for the administration of your Clickbank account that pays you.)
9. TAX ID #: (Please Print Clearly) _____ (This is your Social Security Number and is needed to pay you!)	10. EARNINGS PAYMENT METHOD: (Please Print Clearly) _____ (Mailed paper check or direct deposit?)
11. BANK NAME & COUNTRY: (Please Print Clearly) _____ _____ (*Direct Deposit Only*)	12. BANK ACCOUNT #: (Please Print Clearly) _____ (*Direct Deposit Only*)
13. BANK ROUTING #: (Please Print Clearly) _____ (*Direct Deposit Only*)	14. BANK ACCOUNT TYPE: (Please Print Clearly) _____ (Checking or Savings?) (*Direct Deposit Only*)
15. FACEBOOK, TWITTER, OR SKYPE: (Please Print Clearly) _____	16. FOR OFFICE USE ONLY: Start Day & Date _____ Notes _____

I, _____ **(FULL LEGAL NAME)** acknowledge reading, understanding, and completing this commissioned sales enrollment form by signing, dating, and initialing below. I also agree that I will then do the same on the remaining necessary forms attached **(Client Contract, NDA, NC, and Legal Warranty & Disclaimer)**. I understand that all of my private information will be kept in the strictest of confidence at all times. Thank you for this opportunity to earn!

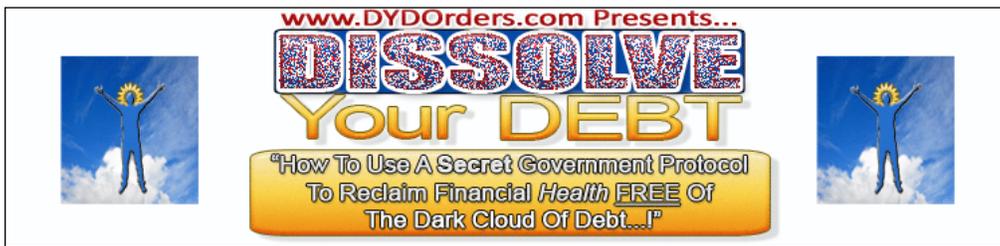
Sign: _____ Date: _____ Initial: _____



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The DISSOLVE Your DEBT Commissioned Salesperson Confidentiality Agreement, Non-Compete Agreement, & Legal Warranty AndDisclaimer

* This Confidentiality Agreement is effective as of May, 2013. The commissioned salesperson
(FULL LEGAL NAME) agrees to act in accordance with the following stipulations:

(Sign)

1. Definitions -

(a) DISSOLVE Your DEBT and Commissioned Salespersons: The party disclosing Confidential Business Information is referred to as “DYP”, and the party receiving Confidential Business Information is referred to as the “CS”.

(b) Confidential Business Information: “Confidential Business Information” means all information (whether in oral, written or electronic form) relating to the business, business relationship between DYP and the CS, personnel, marketing, customers, finances, products, or services of DYP, and includes Confidential Business Information received by DYP from third parties.

2. Permitted Use of Confidential Information - The CS must not use DYP’s Confidential Business Information for any purpose without the explicit written approval of DYP.

3. Protect Confidential Information - The CS will keep DYP’s Confidential Business Information confidential, and will also cause its directors, officers, employees and agents to keep DYP’s Confidential Business Information confidential. The CS will take all necessary steps (including those steps that the CS takes to protect its own information that it regards as confidential) to maintain the confidentiality of DYP’s Confidential Business Information.

4. No Disclosure - The CS will not disclose the Confidential Business Information to any third party, nor the fact that it has obtained the Confidential Business Information, without the explicit written approval of DYP.

5. Legal Compulsion to Disclose Confidential Information - If the CS receives notice indicating that it may or will be legally required to disclose any of DYP’s Confidential Business Information, it will notify DYP promptly in writing so that DYP may seek a protective order or other appropriate remedy, or waive compliance with this Agreement. If a protective order or other remedy is not obtained for whatever reason, or if DYP waives compliance with this Agreement, the CS will disclose no more than that portion of the Confidential Business Information required to be disclosed.

6. No Transfer – DYP retains exclusive rights to its Confidential Business Information, and does not grant or transfer any rights or licenses to the CS, except as set out in this Agreement.

7. Return or Destruction - Within five business days of a request by DYP:

(a) the CS will return to DYP all materials in physical form (including any notes, summaries, or memoranda relating to or derived from those materials by the CS) that contains DYP’s Confidential Business Information or, at DYP’s option, the CS may certify in writing that it has destroyed all such materials permanently and confidentially; and

(b) the CS will certify in writing that it has destroyed permanently all materials in electronic form (including emails and including any notes, summaries, or memoranda relating to or derived from those materials by the CS) that contain DYP’s Confidential Business Information.

8. DYP Not Liable - The CS acknowledges that DYP, its directors, and its officers will have no liability to the CS resulting from the use of the Confidential Business Information by the CS.

9. Non-Monetary Remedies - The CS acknowledges that money damages would not be a sufficient remedy for a breach of this Agreement, and that any court having jurisdiction may grant injunctive relief for an actual or threatened breach of any of the provisions of this Agreement, in addition to any other remedy available to DYP.

10. Integration - This Agreement constitutes the entire agreement between the parties relating to its subject matter. No amendment or waiver of this Agreement is binding unless agreed to in writing by the parties.

11. Governing Law - This Agreement is governed by the laws in effect in the State of Maryland.

I, _____ (FULL LEGAL NAME) acknowledge reading, understanding, and completing this commissioned sales enrollment form by signing, dating, and initialing below. I also agree that I will then do the same on the remaining necessary forms attached (**Client Contract, NDA, NC, and Legal Warranty & Disclaimer**). I understand that all of my private information will be kept in the strictest of confidence at all times. Thank you for this opportunity to earn!

Sign: _____ Date: _____ Initial: _____

* This **Non-Compete Agreement** is effective as of May, 2013. The Commissioned Salesperson _____ (FULL LEGAL NAME) agrees to act in accordance with the following stipulations:

- (a) After expiration or termination of this Agreement the **CS** agrees to respect the confidentiality of **DYD's** patents, trademarks, and trade secrets, and not to disclose them to anyone.
- (b) The **CS** agrees not to make use of research done in the course of work done for **DYD** while employed by a competitor of **DYD**.
- (c) The **CS** agrees not to set-up in business as a direct competitor of **DYD** within any state in which **DYD** does business (all 50) for a period of one year following the expiration or termination of this Agreement.

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Sign: _____ Date: _____ Initial: _____

*This **Legal Warranty And Disclaimer** is effective as of May, 2013. The Commissioned Salesperson _____ (FULL LEGAL NAME) agrees to act in accordance with the following:

These products, websites, sales materials, marketing materials, advertising materials, methodologies, and strategies are brought to you by **DYD**. The knowledge contained in these products, websites, sales materials, marketing materials, advertising materials, methodologies, and strategies are for educational and informational purposes only. In no event shall the **CS, DYD**, its customers, or its affiliates be liable to any party for any direct, indirect, implied, punitive, special, incidental, or other consequential damages arising directly or indirectly from any use or misuse of the information contained in these products, websites, sales materials, marketing materials, advertising materials, methodologies, and strategies. All educational information is provided "as is", with no express or implied warranty from **DYD** of any kind.

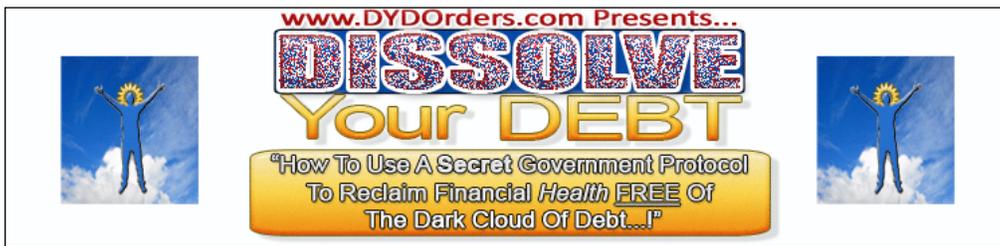
The express warranty to do what DYD teaches comes directly from the *government!*

The UNITED STATES FEDERAL GOVERNMENT wrote into the U.S. Congressional record, via Public Policy, and wrote into the U.S. Statutes-At-Large, via Public Law, that it would pay all our debt, dollar for dollar, whether public debt or private debt. There is a very good reason why the methodology and process taught by **DYD**, which was instituted by the government, stands in court! Our government has guaranteed, in writing, that since 1933, when the policies and laws were changed, its obligation to all United States Citizens, is to settle all our debt, dollar for dollar, whether public debt or private debt! What **DYD** teaches works, every time, by law, and it will for all United States Citizens! Everything taught by **DYD** is completely legal, factual, and historical; all 100% in accordance with the written governmental mandates set forth by President Franklin Delano Roosevelt as part of the New Deal.

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Sign: _____ Date: _____ Initial: _____

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The DISSOLVE Your DEBT Commissioned Salesperson Clickbank Client Contract

(This is what you'd scroll through and agree to online...)

1. This CLICKBANK CLIENT CONTRACT (the "Agreement") constitutes a legally binding agreement between Click Sales Inc., a Delaware corporation ("ClickBank") and you ("You" or "Your"). BY CHECKING THE BOX STATING THAT YOU HAVE READ AND AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT AS PART OF YOUR REGISTRATION WITH CLICKBANK, YOU AGREE AND CONSENT TO BE BOUND BY THE TERMS AND CONDITIONS OF THIS AGREEMENT, INCLUDING ANY CHANGES TO THIS AGREEMENT OR ADDITIONAL POLICIES INCORPORATED BY REFERENCE WHICH CLICKBANK MAY MAKE IN ITS SOLE DISCRETION IN THE FUTURE, FOR AS LONG AS YOU USE THE CLICKBANK SERVICES.

Subject to the terms and conditions of this Agreement, ClickBank hereby grants to You a non-exclusive, revocable, right and license, without right to sublicense, to use ClickBank's proprietary online platform, including without limitation the website located at <http://www.clickbank.com>, any services offered on or through such website, and any servers, computers or networks used to provide such website (the "ClickBank Services") for the purposes set forth in this Agreement. In the event You transfer Your account or ownership of any Product, as defined below, You shall ensure that any purchasers or assignees are bound by the terms of this Agreement.

In addition to any other rights or remedies afforded ClickBank under or otherwise in connection with this Agreement, You agree and acknowledge that You have read and agree to comply with the following policies which are hereby incorporated by reference into, and made a part of, this Agreement:

- [Vendor and Products Requirements Policy](#)
- [Digital Millennium Copyright Act \("DMCA"\) and Trademark Policy](#)
- [Return and Cancellation Policy](#)
- [Accounting Policy](#)
- [Privacy Policy](#)
- [Security Policy](#)
- [Network Abuse Policy](#)
- [Legal Notice](#)
- [Joint Venture Program Guidelines](#)
- [ClickBank Powered Subscription Agreement](#)

2. REGISTRATION.

- a. You will be required to register for an account in order to use certain ClickBank Services. When You provide information during the registration process, You agree to provide only true, accurate, current and complete information and to update it as necessary to maintain its truth and accuracy.
- b. If You register for a ClickBank account, You agree to accept responsibility for all activities that occur under Your account or password, if any, and You agree You will not sell, transfer or assign Your subscription or any subscriber rights. You are responsible for maintaining the confidentiality of Your password, if any, and for restricting access to Your computer (or other Internet access device, as applicable) so that others may not access the password protected portion of the ClickBank Services using Your account information in whole or in part. ClickBank reserves the right to terminate Your account or otherwise deny You access in its sole discretion without notice and without liability.

3. PROMOTING PRODUCTS. If You promote, market or otherwise advertise ("Promote" or a "Promotion") any product which is registered for sale via the ClickBank Services, either by You or by another ClickBank client (each a "Product"), whether via the ClickBank Services or via any other online or offline channel or medium for the purpose of earning a percentage of the sale price of any Product sold as a result of such Promotion ("Commissions"), You agree, acknowledge, represent and warrant that:

- a. You will not provide, suggest or imply any warranty or other policy with respect to any Products other than ClickBank's Return and Cancellation Policy without the prior written consent of ClickBank, which ClickBank may withhold in its sole discretion for any reason.
- b. When You Promote a Product, You will use the applicable Vendor's trademarks, logos, trade names or service marks in accordance with such Vendor's trademark guidelines, which will either be supplied by ClickBank or set forth in the Vendor Promotional Messaging Guidelines, if applicable. For purposes of this Agreement, "Vendor" is defined as any person or entity that submits one or more Products for sale via the ClickBank Marketplace.
- c. You will not make any unlicensed or unauthorized use of, or otherwise infringe, violate or misappropriate any patent, copyright, trademark, trade

secret, right of privacy, right of publicity or other intellectual property or other proprietary right (collectively "IP Rights") of any entity or individual.

d. You will not interfere with or manipulate rankings of ClickBank's Marketplace (as defined below in Section 4(d)), tracking of Commissions, or the normal flow of traffic to, through, or from the ClickBank Services.

e. If You Promote Products or Brands in a high risk industry, You must be in compliance with ClickBank's Additional Terms and Conditions provided to You, which are incorporated into this Agreement by this reference, at all times.

f. You will not Promote violence, sexually explicit materials, Products from any website, blog, social network, forum or other medium that contain, host or promote illegal content or material, illegal activities, alcohol, tobacco or prescription drugs, discrimination based upon race, sex, religion, nationality, disability, sexual orientation or age.

g. You will not Promote any Products or services to children under the age of thirteen (13).

h. You will not defame any person.

i. You will not include any trademarks or other brand identifiers, or any copyrighted materials, other than as expressly permitted by this Agreement.

j. You will not incorporate any variation of or misspell any third-party trademarks or other brand identifiers in any domain name, username or other identifier, including on any social networking site.

k. You will not in any way copy the "look and feel" of any third party website, or otherwise imply that the Promotion is in fact a third party website.

l. All communications and/or representations made by You in connection with any Promotions and/or in relation to any Product will be accurate and contain all disclosures and disclaimers necessary to prevent such Promotions from being false or deceptive. Such disclosures and disclaimers must be made in a clear and conspicuous manner, and will otherwise comply with Your country's laws and all U.S. federal and state laws, including U.S. [Federal Trade Commission](#) ("FTC") regulations, policies and guidelines governing advertising, disclosure and consumer protection, including the [FTC's Endorsement Guidelines](#).

m. ClickBank reserves the right but is not obligated to review Your Promotions. You agree that ClickBank, in its sole discretion and at any time, may require changes to Product Promotion and delivery pages, customer support or other items related to the content of Your Promotions.

n. You will provide valid contact information, including but not limited to a working email address and phone number, where ClickBank can send inquiries and receive a non-automated reply by end of the following business day.

o. ClickBank does not independently review, verify, guarantee, or assume any responsibility or liability for, the accuracy, completeness, efficacy, or timeliness of any information provided by Vendors, nor is it responsible for any bonuses, prizes or other incentives offered by Vendors in the "Vendor Spotlight," as described in this Agreement, or otherwise offered by Vendors via the ClickBank Services. Your use of any information presented by a Vendor is voluntary, and Your reliance is at Your sole risk. You acknowledge and understand that ClickBank does not verify statements, claims, incentives or Promotions made by Vendors in the Vendor Spotlight or otherwise made by Vendors via the ClickBank Services.

4. SELLING PRODUCTS. If You register any Products for sale via the ClickBank Services, You agree, acknowledge, represent and warrant that:

- a. All Products You register for sale via the ClickBank Services must be approved by ClickBank prior to You being able to sell the Products through the ClickBank Services. In certain circumstances, ClickBank may require You to modify your Products prior to being approved or prohibit your Products from being sold via the ClickBank Services, in ClickBank's sole discretion.
- b. All Products You register for sale via the ClickBank Services, and the offering and sale thereof via the ClickBank Services, comply with all of Your country's laws and all applicable U.S. federal and state laws and regulations.
- c. Your Products do not involve downloading software on the computer of a person or entity purchasing a Product (the "Purchaser") unless a purchase is completed or You provide the Purchaser a clear and conspicuous disclosure describing all of the software being downloaded, its functionality and You obtain express consent prior to any such downloads.
- d. Without further conditions or limitations, You authorize ClickBank to list any Product You register for sale via the ClickBank Services in the online, searchable marketplace of Products made available via the ClickBank Services (the [ClickBank Marketplace](#)"); and make it available for sale to Purchasers and/or for the persons and/or entities that Promote the Products made available via the ClickBank Marketplace

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- d. ("Affiliates") at the price designated by ClickBank ("Retail Price") after taking into consideration Your suggestions regarding such Retail Price, including any applicable sales tax.
- e. You will provide valid email addresses to which Purchasers or ClickBank can send inquiries and receive a reply by end of the following business day. Purchasers and ClickBank must also be able to receive a non-automated response within one business day, when necessary.
- f. You will notify ClickBank of any regulatory or legal complaints, or threats of such complaints, that You receive in connection with or in relation to a Product within two business days of Your receipt of such complaint. You shall assist ClickBank, at Your sole cost and expense, in taking any necessary or appropriate actions reasonably requested by ClickBank to respond to and/or resolve such complaints.
- g. For any retail transaction involving a physical Product, ClickBank will collect and remit state or local transfer taxes (including but not limited to sales or use tax) where it is legally required to do so. Where ClickBank does not collect and remit state or local transfer taxes on a transaction, You may have the legal obligation to pay such taxes. Such obligation may arise as a result of: (i) Your existing or past physical contacts with a state; and (ii) Your provision of a "drop ship" delivery of the physical Product to a buyer located in a state. You may wish to consult a tax professional to determine if You will have this type of obligation in any particular state. You agree that if such an obligation arises with respect to any particular state, You will be solely responsible for the timely payment of such tax and any interest or penalties.
- h. If You use the Vendor Spotlight platform or the ClickBank Services to communicate with Affiliates about Your Products, You agree that all statements or messages communicated by You via the Vendor Spotlight or ClickBank Services constitute Promotions under this Agreement and are subject to all applicable terms and obligations thereto. Additionally, and without limiting any other restriction contained herein, You will not use the Vendor Spotlight or ClickBank Services to: (i) make any false or deceptive statement or claim regarding Your Product or sales of Your Product; (ii) offer any Promotions or incentives to Affiliates unless You intend to fulfill such Promotions or incentives; (iii) offer any Promotions or incentives to Affiliates unless You affirmatively state that they are offered only by You and not by ClickBank; or (iv) suggest in any way, whether express or implied, that Your Product(s) are endorsed, approved or sponsored by ClickBank in any way. ClickBank reserves the right to suspend Your ability to use the Vendor Spotlight or ClickBank Services at any time.
- i. If and to the extent You use third parties to provide Products or Services, You and such third parties must be in compliance with all terms of this Agreement, and You are responsible for all acts and omissions of such third party.
- j. All Vendors must include the required disclaimers and comply with the requirements set forth here: <http://accounts.clickbank.com/help/vendor-help/vendor-basics/selling-basics/required-disclaimers/>.
- k. No account may have more than 100 Joint Venture contracts. Accounts with more than 100 Joint Venture contracts are subject to review and potential corrective actions, as determined in ClickBank's sole discretion.

5. AVAILABILITY OF SERVICES; SUSPENSION; TERMINATION. You agree and acknowledge that:

- a. Subject to the terms and conditions of this Agreement and ClickBank's policies and procedures, ClickBank shall use commercially reasonable efforts to provide the ClickBank Services in a manner that will not disrupt Your business. You acknowledge and agree that from time-to-time the ClickBank Services may be inaccessible or inoperable for reasons including, without limitation: (i) equipment malfunctions; (ii) periodic maintenance procedures or repairs that ClickBank may undertake from time to time; or (iii) causes beyond the reasonable control of ClickBank or that are reasonably unforeseeable by ClickBank, including, without limitation, interruption or failure of telecommunication or digital transmission links, hostile network attacks, network congestion or other failures. You acknowledge and agree that ClickBank is not liable for these periodic interruptions in availability of the ClickBank Services and further acknowledge that ClickBank does not guarantee access to the ClickBank Services on a continuous and uninterrupted basis.
- b. ClickBank may decline, delist or halt sales or Promotion of any Product from the ClickBank Marketplace, suspend funds, adjust Commissions based on performance, close an account, and/or suspend or terminate the ClickBank Services at any time, in its sole discretion, without cause or notice to You or any penalty or liability for doing so.
- c. ClickBank, in its sole discretion, may suspend or terminate Your account(s), or retain any or all funds in Your ClickBank account, if ClickBank suspects or has reason to believe and/or if a person otherwise claims that You have violated the law or breached any term of this

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To Reclaim Financial Health FREE Of
The Dark Cloud Of Debt...!"



- c. Agreement. In addition to the foregoing, and all other rights and remedies available to ClickBank at law or in equity and notwithstanding anything in the Agreement to the contrary, in the event You breach any term of this Agreement, or Your account becomes dormant as defined in our Accounting Policy and/or has a negative balance, ClickBank will have the right to immediately suspend or terminate Your Account and Your rights to access, use and/or otherwise participate in the ClickBank Services. Upon such termination, You agree to immediately cease all use of the ClickBank Services and ClickBank intellectual property licensed in Section 8(b) of this Agreement. Without limiting the foregoing, ClickBank shall have the right to immediately terminate Your access and use of the ClickBank Services, or any portion thereof, in the event of any conduct which ClickBank, in its sole discretion, considers to be unacceptable.
- d. Following suspension or termination of an account or retaining of funds pursuant to this Section 5, ClickBank will review Your account in a manner determined by ClickBank in its sole discretion. You agree to cooperate with this review if asked. If the review concludes that there is a reasonable basis to believe misconduct has occurred, You agree that ClickBank may retain funds in Your ClickBank account as liquidated damages and/or for the benefit of ClickBank or third parties affected by the misconduct. You acknowledge and agree that such liquidated damages: (a) are not a penalty, and (b) are reasonable and not disproportionate to such presumed damages to ClickBank.
- e. ClickBank may temporarily withhold any portion of the funds in Your ClickBank account if ClickBank, in its sole discretion, determines such action is necessary to secure payment for, performance of, and/or assurances regarding any liabilities, obligations, or indebtedness You may have incurred with ClickBank or any other Person.

6. EMAIL, TEXT MESSAGES AND TELEMARKETING.

- a. If You send, or cause to be sent any emails in connection with the direct or indirect Promotion or sale of any Product and/or Your use of the ClickBank Services, then You agree, acknowledge, represent and warrant that all such Emails shall be in compliance with all applicable federal and state laws and regulations regarding the use of electronic messages, including without limitation the Controlling the Assault of Non-Solicited Pornography and Marketing Act ("CAN-SPAM Act") and the Children's Online Privacy Protection Act ("COPPA") (Information on these laws can be found at <http://www.ftc.gov/spam/> and <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>).
- b. You shall not directly or indirectly exploit documented or undocumented security holes on any client or server machine, or obtain email addresses via automated means or send any email to any address which was obtained via automated means or the use of spyware, viruses, or other means of bypassing system security or invading consumer privacy.
- c. You may not, directly or indirectly, send, initiate or procure the sending of any text message, or use or procure the use of any telemarketing activities, to Promote or sell Products, unless You have received prior written approval from ClickBank. If You receive such approval and You send, or cause to be sent, any text messages or use or procure telemarketing activities in connection with the direct or indirect Promotion or sale of any Product and/or Your use of the ClickBank Services, then You represent and warrant that all such text messages or calls will be in full-compliance with all applicable federal and state laws and regulations that apply to sending electronic messages and using telemarketing activities, including without limitation regulations issued by the FTC, the Federal Communications Commission ("FCC"), the CAN-SPAM Act, the Telephone Consumer Protection Act ("TCPA") and state laws regarding anti-spam, text messages and Do-Not-Call Registries (Information on these laws can be found at <http://transition.fcc.gov/cgb/policy/TCPA-Rules.pdf>, <http://www.fcc.gov/guides/spam-unwanted-text-messages-and-email>, and <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>).

7. API REQUIREMENTS. Your use of ClickBank's Application Programming Interface ("API") is subject to the API Terms of Service available at http://accounts.clickbank.com/api_terms.html.

8. CLICKBANK'S IP RIGHTS.

- a. Except as set forth in Section 8(b) below, You may not use ClickBank's name, trademarks, service marks or any other IP Right of ClickBank in any manner whatsoever to suggest association or affiliation with or endorsement by ClickBank without the express prior written consent of ClickBank, which ClickBank may withhold at its sole discretion. Promotional use of images or reproductions of payment checks issued by ClickBank without the express, written consent of ClickBank is prohibited.
- b. Subject to the following terms and conditions, during the term of this Agreement ClickBank grants You a limited, revocable license to use ClickBank's name: (i) as a watermark, Internet search engine description, keyword, search term or seeding element with any Internet search engines or keyword-triggered advertising programs; (ii) in metatags or hidden text (iii) as a sub domain or second or third level domain name identifier; (iv) to identify Products or (v) in connection with Promotions.
 - 1. ClickBank may revoke the foregoing license and/or provide restrictions upon Your use of ClickBank's name, including requiring the use of such disclaimers as ClickBank may provide, in connection with Your use of ClickBank's name, at anytime and for any reason in ClickBank's sole discretion.
 - 2. Failure to comply with any restrictions imposed by ClickBank upon Your use of ClickBank's name or failure by You to immediately cease all use of ClickBank's name if so instructed by ClickBank shall constitute (1) a breach of the limited license set forth in this Section 8(b); and (2) a breach of this Agreement. In such case, ClickBank reserves the right to pursue any and all remedies available to it at law or in equity.

3. You may not use or display ClickBank's name in any manner to disparage ClickBank or the ClickBank Services.

c. Notwithstanding the limited revocable license set forth in Section 8(b) above, as between the parties, ClickBank shall be and remain the sole owner of all right, title and interest in and to the ClickBank Services (including, without limitation, all IP Rights therein) and any other IP Rights, materials or other properties owned, licensed or controlled by ClickBank, and You hereby assign to ClickBank all right, title and interest You may be deemed to have therein. All rights not specifically granted to You under this Agreement are expressly reserved by ClickBank.

9. CONFIDENTIALITY & NON-DISCLOSURE OBLIGATIONS.

a. In connection with this Agreement, ClickBank may disclose to You and/or You may otherwise receive or have access to sensitive, confidential, and/or proprietary information of ClickBank (collectively, "Confidential Information"), including, but not limited to (a) the identities of other Vendors or Affiliates of ClickBank (collectively, "ClickBank Clients"); (b) physical and data security information; (c) technical data; (d) ClickBank Marketplace statistics and sales data; and/or (e) know-how or business information relating to business processes, methods, or marketing strategies. Except as required to perform Your obligations under and in accordance with the terms of this Agreement, You shall not (i) disclose the Confidential Information to any Person, or (ii) use the Confidential Information (whether for Your own benefit or the benefit of any other Person), without the express prior written consent of ClickBank. You may not use any Confidential Information for the purpose of soliciting, or to permit others to solicit, ClickBank Clients to subscribe to any other services or promote the sale of any products which compete, either directly or indirectly, with ClickBank or the ClickBank Services, including without limitation the functionality offered by the ClickBank Marketplace. You agree and acknowledge that ClickBank may be required to provide to governmental agencies or other third parties information in its possession regarding You or the business You conduct with ClickBank.

b. ClickBank does not invite and cannot accept any ideas or information You consider to be confidential and/or proprietary. Except with respect to Your personally identifiable information (as expressly provided for in the ClickBank [Privacy Policy](#), any suggestions, submissions, comments, ideas, concepts, know-how, techniques material or feedback conveyed, offered or transmitted by You to ClickBank, or otherwise in connection with the ClickBank Services (collectively, the "Submissions"), shall be deemed to be non-confidential and non-proprietary and ClickBank shall have no obligation of any kind with respect to such Submissions, unless otherwise expressly agreed to in a writing executed by You and a duly authorized officer of ClickBank. You hereby grant to ClickBank and its licensees a worldwide, perpetual, non-exclusive, fully-paid, royalty-free, transferable right and license, with right to sublicense, to reproduce, publicly display, distribute, perform, transmit, edit, modify, create derivatives works of, publish, sell, commercially exploit, use, and disclose the Submissions for any purpose and in all forms and all media whether now known or to become known in the future. ClickBank shall have no obligation to compensate You for any such Submissions in any manner. You hereby represent and warrant that: (a) You own or otherwise have the right to grant the foregoing license to ClickBank with respect to Your Submissions; and (b) Your Submissions and any use thereof by ClickBank will not infringe or violate the rights of any Person. You are and shall remain solely responsible for the content of any Submissions You make and acknowledge that ClickBank is under no obligation to respond to or use any Submission You may provide.

10. EXPORT CONTROL. You acknowledge and agree to comply with all applicable export Laws, including the U.S. Export Administration Act, the Arms Export Control Act, the International Economic Emergency Powers Act, and the Foreign Corrupt Practices Act; and regulations issued pursuant to these and other U.S. Laws. You hereby represent and warrant that any Product Promoted, offered and/or provided by You via the ClickBank Services is approved for export from the United States without additional authorization or licensing from the U.S. government. Should the export authorization status of Your Products change, You must immediately notify ClickBank in writing. Information on U.S. export control regulations can be found on the Commerce Department's website at <http://www.bis.doc.gov>, the State Department's website at <http://www.pmdtdc.state.gov> and the U.S. Treasury Department's website at <http://www.treas.gov/offices/enforcement/ofac/index.shtml>.

11. REQUIRED PERMITS. It is your sole responsibility to obtain and maintain all applicable licenses and permits required for the operation of Your business.

12. REPRESENTATIONS AND WARRANTIES. You represent, acknowledge, and warrant that:

a. You, Your Products Your Promotions, and/or Your Submissions, as applicable, do not and will not, directly or indirectly: (i) violate the right of privacy or publicity of any Person; (ii) contain any libelous, obscene, indecent or otherwise unlawful material; (iii) infringe any IP Rights in any jurisdiction or otherwise contravene any rights of any Person; (iv) violate any laws, FTC rules, regulations, guidelines, or industry standards; or (v)

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violate ClickBank's Privacy Policy.

- b. You may not: (i) frame, copy or mirror any content forming part of the ClickBank Services; (ii) reverse engineer the ClickBank Services or otherwise attempt to derive its source materials; (iii) access the ClickBank Services for the purpose of (A) building a competitive product or service, or (B) copy any features, functions or graphics of the ClickBank Services; (iv) interfere with or disrupt the ClickBank Services or any data contained therein; (v) attempt to gain unauthorized access to the ClickBank Services, its related systems or networks; or (vi) use the ClickBank Services for any unlawful purpose or in violation of the rights of any Person.

13. INDEMNIFICATION. To the fullest extent permitted by Law, You agree that:

- a. In the event a third party makes any demand or complaint, or commences any action or files any claim whatsoever ("Claim") in connection with Your use of the ClickBank Services, Your Products, Your Promotions or use of the Vendor Spotlight, You shall defend, indemnify and hold harmless ClickBank, its related parties and affiliates, and its officers, directors, employees, representatives, agents, licensors, attorneys, heirs, successors, and assignees (the "ClickBank Parties"), from and against any and all damages, liabilities, claims or costs (including the costs of investigation, defense, reasonable attorneys' fees and costs) ("Losses") incurred by any ClickBank Party as a result of such Claim, regardless of whether such Losses are direct, incidental, consequential, punitive or statutory.
- b. Upon receiving notice of a Claim for which ClickBank is entitled to indemnification by You, ClickBank shall provide You with written notification and the opportunity to assume sole control over the defense or settlement of the Claim and reasonable assistance to settle and/or defend the Claim at Your sole expense; *provided, however*, that (i) any settlement which would impose a non-monetary obligation on and/or admission or finding of liability or wrongdoing by ClickBank will require ClickBank's prior written consent; (ii) the failure to provide timely notice, control, or assistance shall not relieve You of Your indemnification obligations; and (iii) ClickBank may have its own counsel present at and participating in all proceedings or negotiations relating to a Claim, at ClickBank's own expense, unless You fail or refuse to secure legal counsel to defend any Claim in a timely manner, in which case You shall pay all expenses related to ClickBank's use of such counsel.
- c. In the event that ClickBank incurs costs, attorneys' fees or other expenses responding to any complaint other than a Claim, in connection with or in relation to Your Products or Promotions, including copyright infringement complaints under the DMCA, ClickBank reserves the right, in its sole discretion, to recover such costs and expenses by deducting a reasonable, commensurate amount from any monies owed to You by ClickBank up to a maximum of ten thousand dollars (**\$10,000**) per event. In the event that ClickBank incurs any Losses relating to Your violation of ClickBank's Email/Text Message/Telemarketing policy, as set forth in Section 6 above, ClickBank reserves the right, in its sole discretion, first to recover such Losses by deducting a reasonable, commensurate amount from any monies owed to You by ClickBank up to a maximum of twenty thousand dollars (**\$20,000**) per event. You understand and agree that the remedies set forth above are not exhaustive and that ClickBank retains all rights to indemnification described herein. You authorize ClickBank to make, and release ClickBank from any liability in connection with, any such deductions.

14. LIMITATION OF LIABILITY. IN NO EVENT SHALL ANY CLICKBANK PARTY, OR ITS HEIRS, SUCCESSORS AND ASSIGNS, BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES WHATSOEVER ARISING OUT OF, RESULTING FROM, OR IN CONNECTION WITH THIS AGREEMENT AND/OR ANY (A) USE OF OR INABILITY TO USE THE CLICKBANK SERVICES, (B) PERSONAL INJURY, PROPERTY DAMAGE, OR LOSSES OF ANY KIND, RESULTING FROM YOUR ACCESS TO AND/OR USE OF THE CLICKBANK SERVICES, (C) UNAUTHORIZED ACCESS TO OR USE OF ANY AND ALL PERSONAL INFORMATION AND/OR FINANCIAL INFORMATION STORED THEREIN, (D) INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE CLICKBANK SERVICES, AND/OR (E) BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE, WHICH MAY BE TRANSMITTED TO OR THROUGH THE CLICKBANK SERVICES, WHETHER OR NOT CLICKBANK IS ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. NOTWITHSTANDING ANYTHING HEREIN TO THE CONTRARY, THE MAXIMUM CUMULATIVE AND AGGREGATE LIABILITY OF CLICKBANK FOR ALL COSTS, LOSSES OR DAMAGES FROM CLAIMS ARISING UNDER OR RELATED IN ANY WAY TO THIS AGREEMENT, WHETHER IN CONTRACT, TORT OR OTHERWISE, SHALL NOT EXCEED AN AMOUNT EQUAL TO THE TOTAL AMOUNTS DUE AND PAYABLE BY CLICKBANK TO YOU UNDER THIS AGREEMENT FOR THE MONTH IMMEDIATELY PRECEDING THE DATE UPON WHICH SUCH DAMAGES ACCRUE. THE LIMITATION OF LIABILITY HEREIN IS A FUNDAMENTAL ELEMENT OF THE BASIS OF THE BARGAIN AND REFLECTS A FAIR ALLOCATION OF RISK. THE CLICKBANK SERVICES, AND ANY SERVICES OR INFORMATION OFFERED THROUGH THE CLICKBANK SERVICES, WOULD NOT BE PROVIDED WITHOUT SUCH LIMITATIONS AND YOU AGREE THAT THE LIMITATIONS OF LIABILITY AND DISCLAIMERS SPECIFIED HEREIN WILL SURVIVE AND APPLY EVEN IF FOUND TO HAVE FAILED OF THEIR ESSENTIAL PURPOSE. BECAUSE SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN CATEGORIES OF DAMAGES, IN SUCH JURISDICTIONS, YOU AGREE THAT



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THE LIABILITY OF CLICKBANK SHALL BE LIMITED TO THE FULLEST EXTENT PERMITTED BY SUCH JURISDICTION.

15. NO GUARANTEE OF VALIDITY. ClickBank does not endorse, approve, or certify any information provided on or through the ClickBank Services, nor does it guarantee the accuracy, completeness, efficacy, timeliness, or correct sequencing of such information. Information provided on or through the ClickBank Services may or may not be current as of the date of Your access, and ClickBank has no duty to update and maintain such information. Additionally, the information provided on or through the ClickBank Services may be changed periodically without prior notice. All content provided on or through the ClickBank Services is provided "AS IS." Use of such information is voluntary, and reliance on it should only be undertaken after an independent review of its accuracy, completeness, efficacy, and timeliness.

16. NO PROFESSIONAL ADVICE. ClickBank provides professional information (for example, financial or compliance) for informational purposes only, which should not be construed as legal or accounting advice. You should seek independent professional advice from a person who is licensed and/or knowledgeable in the applicable area before acting upon any information, fact or opinion provided on or through the ClickBank Services. You understand that ClickBank employees, representatives, and/or agents do not provide advice pursuant to the authority of professional certifications or licenses and You will not treat information provided by our employees, representatives, and/or agents as such. You further understand that by receiving information, facts or opinions on or through the ClickBank Services, You are not entering into a relationship with ClickBank or its employees, representatives and/or agents that entitles You to client privileges that may be associated with any professional certifications or licenses.

17. DISCLAIMER. YOU ASSUME ALL RISK AND RESPONSIBILITY FOR YOUR DECISION TO USE THE CLICKBANK SERVICES. THE CLICKBANK SERVICES AND ALL RELATED SERVICES ARE OFFERED "AS IS" AND CLICKBANK DISCLAIMS ANY EXPRESS OR IMPLIED WARRANTIES INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT. NEITHER CLICKBANK NOR ITS RELATED PARTIES AND AFFILIATES ENDORSE OR ARE RESPONSIBLE FOR THE ACCURACY OR RELIABILITY OF ANY INFORMATION, FACT OR OPINION PROVIDED ON OR THROUGH THE CLICKBANK SERVICES.

18. GENERAL TERMS AND CONDITIONS.

- a. Governing Law; Dispute Resolution, Attorneys' Fees. You agree that Idaho law will govern this Agreement and that any action, suit, proceeding, or claim arising out of or related to this Agreement must be brought exclusively in federal or state courts located in Boise, Idaho. You hereby submit to the in personam jurisdiction and venue of such courts and waive any objection based on inconvenient forum. You agree to indemnify ClickBank for all of its reasonable attorneys' fees and costs incurred as a result of any action, suit, proceeding or claim brought by You or ClickBank in which ClickBank is found to be the prevailing party. **YOU HEREBY IRREVOCABLY WAIVE ANY AND ALL RIGHT TO TRIAL BY JURY IN ANY ACTION, SUIT, PROCEEDING, CLAIM OR COUNTERCLAIM ARISING UNDER OR IN RELATION TO THIS AGREEMENT.**
- b. English is Governing Language. This Agreement is in English and all disputes between the parties shall be resolved in English. You understand and acknowledge that any foreign language services provided by ClickBank are for informational purposes only and it is Your obligation to obtain independent legal advice at Your own expense to ensure You understand the terms of this Agreement.
- c. Our Relationship. This Agreement does not create any relationship of principal and agent, partners, joint venturers, employer and employee, fiduciary or similar relationship between the parties. You are prohibited from making any promise, warranty or representation on behalf of ClickBank or obligating ClickBank in any way. You may not represent to any person that You are the agent of ClickBank, or are authorized to act on its behalf.
- d. Assignment. ClickBank may freely assign or transfer any or all of the rights and obligations described in this Agreement. You may not assign this Agreement or any of Your rights and duties hereunder without the prior written consent of ClickBank. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their respective successors and assigns.
- e. Severability. If any provision of this Agreement is determined by a court to be unenforceable or invalid, the validity of the remaining parts, terms or provisions shall not be affected by that determination, and such court shall substitute a provision that is legal and enforceable and is as close to the intentions underlying the original provision as possible.
- f. Publicity. You may not issue or make any publicity release (including press releases and advertising or solicitation materials) or other public statement: (i) relating to this Agreement; (ii) using ClickBank's name or referencing the ClickBank Services; or (iii) suggesting or implying

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DISSOLVE Your DEBT, By: JONATHAN HAWLEY | P.O. BOX 1426 WASHINGTON GROVE, MD 20880-1426 | www.dydorders.com | 240-720-5185

The DISSOLVE Your DEBT Commissioned Salesperson Informational Fact Sheet

“What We’re Doing...”

To help you best understand your task, this Informational Fact Sheet will, in short form, have you up-to-speed on all it is that you’re doing in order to get paid. The fact of the matter is, it’s not complicated at all, and you may find this page to be a helpful Resource moving forward. Understanding the information on this form, combined with the signed forms you’ve already completed, will have you ready to actually begin.

“How It Works...”

Remember, you’ll be choosing a unique email and web page that will contain the necessary data to re-direct your visitors to our main sales portal where they can make purchases if they like what we have to offer (most do). When they do, all sales will be credited to you and your Clickbank account online, due to some HTML coding we do on our end for you. You’ll be credited for 70% of all the sales from all the visitors you generate through your web page, and those earnings will be paid to you weekly or bi-weekly; mailed by check or through direct deposit.

The sales prices range from \$15.49 - \$158.95 for very popular products. If your visitors generated ten \$15.49 sales a week, the total would be \$154.90. As a commissioned sales person for DISSOLVE Your DEBT, your 70% share would equal \$108.43 a week. If your visitors generated ten \$158.95 sales a week, the total would be \$1589.50. As a commissioned sales person for DISSOLVE Your DEBT, your 70% share would equal \$1,112.65 a week. Any similar combination or comparison can be used to get an idea of your weekly earning potential.

To start, your promotional vehicle will be a flyer containing your website address for your visitors to go through to learn about our products. As sales begin to come in for you, you’ll be provided business cards to give an option to the people you hand your information out to: a card, or a flyer... Ultimately, though, the most important aspect of what you’re doing is promoting your unique company webpage. So, word-of-mouth is fine, through email is fine, on the phone or voice mail is fine, direct mail is fine, online is fine, yard signs are fine, flyers are fine, and business cards are fine. It’s up to you to determine the best approach for you and what your goals are that you want to achieve, but I can tell you that dedicated and consistent hard work and effort does pay-off, and pay-off well.

“What We Give You...”

What we’re providing to you in this arrangement is the supportive infrastructure to be able to earn money on your terms. We have the websites, email, and on-line functionality, the best-selling products, and the payment and accounting capability. We’ll also be able to provide on-going marketing and design advice and work to help you customize and maximize your efforts working with us. It’s truly a mutually beneficial relationship designed to help many people in many ways. There are no set hours. There is no mandatory schedule. All that’s necessary for you is getting your promotional flyers, business cards, and web page link out to as many people as you can. The more you do that, the more money to fully support yourself in all ways is possible. That being said, we recommend morning and evening rush hours around bus stops and Metro Stations, and people that are up, awake, out, and about during normal business hours day-to-day. These people, and others in similar situations all over the place around here, create tremendous foot traffic every day, and they can now equal dollars you can earn and spend on the things you really want and need.



“This Is An Actual Job...”

This is a legitimate, real-world, fully commissioned sales position. So, there will be an expectation of results if you wish to continue with us on an on-going basis. There is a five sale a week minimum in order to remain as a Contractor with us, OK? This will require a minimum of 5 hours working per week, which is very light, and can be all that’s necessary to do what’s necessary to achieve your goals in this position. A full, eight hour day/ a full, forty hour work week is advised to be most successful in this position, which is measured directly by your results. The flexibility we offer in this job should not diminish the fact that what you put into this turn-key position is exactly what you’ll get out of it, in terms of spendable, usable, and incredibly freeing income, moolah, money!

“How You’re Paid...”

DISSOLVE Your DEBT sales that earn you commission typically pay-out on Wednesdays. If you receive a paper pay check in the mail, all commissions earned will be sent out every Wednesday and arrive within a few days. The checks are typically drawn against Clickbank’s Wells Fargo account, so you can cash them at any one of the many Wells Fargo branches in the area. Even if you’re not a customer there, you should be able to cash your Clickbank pay check with them for no additional fee. Clickbank typically foots that \$5.00 fee for you. If you receive your pay check via direct deposit, it will typically arrive from Clickbank right in your designated bank account on Wednesdays each week, usually by 12:00 noon EST.

“What We’re Selling...”

As a commissioned sales person for DISSOLVE Your DEBT, you’ll be assisting us offer our educational and information products to a hungry market place, and you’ll be getting paid well to do so. New products are always on the horizon here, but our current best sellers are The DISSOLVE Your DEBT Manual and The DISSOLVE Your DEBT Audio CD Addendum. All of these products are available online, through your new web page, for your visitors to securely purchase and download using their credit, debit, or pre-paid card. Everything is delivered in a digital format.

“The DISSOLVE Your DEBT Manual...”

The DISSOLVE Your DEBT Manual is a 75-page downloadable book that teaches people how to get themselves out of debt by... writing certain words in a certain way, right on the bills claiming debts that they get in the mail. Then, it teaches them where to send their debt claims (bills), once they’ve been properly marked-up and written on, within the federal government, to then have the debts paid-in-full through the U.S. Treasury! It goes into perfect detail explaining the simple process, and helps our customers settle thousands and thousands of dollars of debt through the government! You can read more about The DISSOLVE Your DEBT Manual online at: www.dydorders.com, www.dydorders.com/discount, and www.dydorders.com/finaldiscount. You’ll notice that these pages offer your visitors more FREE information, and discounted price points, all designed to help you get sales for yourself.

“The DISSOLVE Your DEBT Audio CD...”

The DISSOLVE Your DEBT Audio CD is an hour long downloadable digital audio that teaches people some more advanced information about what they learned to do in the manual. It comes with a 27-page transcript, and \$1,000.00’s worth of very valuable FREE Resources that we provide very inexpensively as part of this CD. This product teaches our customers how to support and enforce what they learn how to do in the book, and this does sell separately, for an additional charge. You can read more about The DISSOLVE Your DEBT Audio CD online at: www.dydorders.com/cd.

“Specifics About What Our Products Teach...”

1. This way of settling debt has been around since 1933, 80 years ago, when laws changed.	2. It was done as part of Pres. Franklin Delano Roosevelt’s “New Deal” and continues now.	3. The payment coupons that you receive on your bills are <i>*actually*</i> PAYMENT coupons.
4. When you properly endorse your bills and send them to the government, they’ll be paid.	5. Each U.S. Citizen has <i>*unlimited*</i> credit at the U.S. Treasury with which to discharge debt.	6. The government has guaranteed, by law, it will dissolve the debt of every U.S. Citizen.
7. This information is <i>*not*</i> taught in public or private schools, or in universities and colleges.	8. This is all guaranteed by U.S. Public Policy in the government and Public Law in the courts.	9. It works for all U.S. and Canadian Citizens, but also in some 1 st world nations worldwide.
10. The <i>*payment*</i> coupons that come on your bills are actually blank checks, by law.	11. We here at DISSOLVE Your DEBT did not make this up; the government did in 1933.	12. This process works on <i>*ANY*</i> debt, no matter the dollar amount or frequency.



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“GET OUT OF DEBT NOW!”

Learn How To Use A Secret Government Program To Get Debt FREE!

To Learn More, Visit This Website...

www.dissolveyourdebt.net/example

For A 24 Hour FREE Recorded Message...

This may be your final notice to discharge your debt without negative consequences. **You will not be notified again.**

You Can DISSOLVE *All* These DEBTS...

MORTGAGES!	CAR LOANS!	CREDIT CARDS!	UTILITIES!
PERSONAL TAXES!	CORPORATE TAXES!	PROPERTY TAXES!	COLLECTIONS!
PHONE BILLS!	MEDICAL BILLS!	COURT ORDERS!	TICKETS!

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