



## UNDERSTANDING THE UCAN SILVER PLAN

The UCAN silver plan is an effective and powerful tool to combat harassing calls of creditors and collectors that disrupt the serenity of your home and workplace.

### How does the Silver Plan work?

First, when you enroll in a debt settlement program that includes UCAN silver plan protection, UCAN sends you a welcome folder containing important documents outlining what you can expect from the collections process and the kinds of abuses to keep a lookout for. To access these welcome documents online, please [sign-in](#) and then click on Forms.



Then, whenever creditors or collectors are calling you, you will alert UCAN through a variety of ways. For example, you may log on to the [ucan.net](#) website and complete an online call log, or, you may fax or mail a hand written call log detailing relevant information about the calls. These paper logs may be downloaded from the Forms section on the [ucan.net](#) website. You may also call UCAN at 1-877-462-8226 to report any such calls.

After being alerted of the collection calls, UCAN logs each incident and calls the applicable creditor or collector to request that the calls stop. UCAN will escalate the matter with each creditor or collector according to the severity and pattern of violations, if any. For example, UCAN may notify the applicable state and federal agencies in charge of regulating the collections arena.

If the problem persists, UCAN may refer the matter to Apex Law Group LLC (*a Maryland Law Firm*) and its national network of attorneys. Apex, through its network of nationwide attorneys, will assess, with your assistance, the situation to determine whether legal action against the offending creditor or collector is warranted.

If such a legal action is deemed proper and necessary, you will enter into an attorney-client relationship with Apex or one of its network attorneys. But do not worry, you will not be asked for a retainer or up front money. Apex and its attorney network generally accepts fair debt cases on a contingency fee basis which means that the fee is a percentage of any amounts we recover on your behalf, before deduction of court costs and case expenses. This means if we recover nothing, you owe no fee. However, you may be responsible for any court costs and case expenses (*we will explain what court costs and case expenses might be during an initial consultation if your case is accepted.*)

No matter where you are in the debt settlement process, UCAN is here to assist you regarding debt collection problems. Call us at 1-877-462-8226 or email at [info@ucan.net](mailto:info@ucan.net)

**NOTHING IN THE UCAN SILVER PLAN IS INTENDED TO FURNISH LEGAL ADVICE AND AS SUCH NO ATTORNEY CLIENT RELATIONSHIP IS FORMED BY BEING ENROLLED IN THE SILVER PLAN. NEITHER UCAN LLC OR APEX LAW GROUP LLC ARE YOUR ATTORNEYS AT LAW (UNLESS APEX RETAINS YOU ON AN INDIVIDUAL BASIS.) IF YOU HAVE NEED OF A LAWYER, PLEASE CONTACT AN ATTORNEY LICENSED TO PRACTICE IN YOUR JURISDICTION.**