



For more information, please contact:

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E Fax 702-974-2221
Email info@REACTone.us

Certified Asset Recovery Specialist

Press Release - Cuyahoga Falls, OH—February 20, 2006— CARS is announcing a new pricing structure that will bring discount benefit the asset recovery industry.

About the Certified Asset Recovery Specialist Course

Founded in 1999 by Joe and Elizabeth Taylor, the CARS course is the most widely accepted national certification course in country today. With over 1800 hundred graduates to date CARS has had a profound impact in the asset recovery industry. The CARS program is the only certification course offered on line with instant test results. You do not have to travel and stay over night in a hotel, you do not have to take two days off of work and lose hundreds of dollars in revenue. The CARS course was created because we believe that education empowers people to grow into better business owners and better employees; therefore, it can influence increases in a business's revenue and bottom line.

Aeon Insurance recognizes the power of professional certification and risk management. Make sure that your Aeon insurance agent has a CARS certified list of the employees that have completed the course. This along with a risk management program as well as results will help your agent provide a more competitive bid on your next insurance quote.

\$325 – Independent Pricing

An independent is a company or individual that is taking the course for the first time.

\$225 – Professional Pricing

The CARS founder believes that companies or individuals that have taken the course in the past should be commended for their professionalism. This is a non REACT member price and requires that the new student utilizes a book already in the possession of the company or a recent graduate.

\$99 - REACT Member Pricing

REACT is the parent company of CARS and is happy to announce that REACT members can now provide education throughout their business's for a very low price. The only requirement is that a book already in your office be utilized by the new student.

\$49 – REACT member's replacement / additional book price.

CARS will provide new laws or regulation inserts for any book previously purchased at no cost to the company or graduate if the book is being used by another student.

Please visit www.reacttesting.us for more information.

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Thank you for your interest in the Certified Asset Recovery Specialist® (C.A.R.S.®) National Certification Program.

As you are aware “self help” repossession (without legal assistance) is a legal, yet invasive and potentially dangerous act. As such, it is of critical importance that the competence and the character of those practitioners of this profession be trained and certified as to their ability and professionalism.

What criteria distinguish a competent professional? In a survey by Mr. Jerry W. Gilley, an assistant professor at the College of Business Administration, University of Central Arkansas, more than three quarters of those surveyed rely on one or more of nine factors. **Of the nine factors, participants view experience, written tests and successful completion of a program of study (certification) as the most important.** Our program curriculum is designed to assure such competency and professionalism.

The C.A.R.S.® program is the **only** national curriculum available to the collateral recovery industry. The enclosed brochure with industry reviews show the extent to which the C.A.R.S.® program has been endorsed and accredited by leaders within the profession as well as those associated with the profession.

The C.A.R.S.® program is currently used by professionals in forty-nine states and Canada. As of June 5, 2002, the C.A.R.S.® program was accepted into law in Florida where training and certification of competency in the profession of collateral recovery is statutorily mandated prior to licensure. We are currently working with a number of additional states who are interested in statutorily requiring the C.A.R.S.® program as one of the requirements for licensure in the collateral recovery profession.

The entire cost of the program of \$325 (which includes shipping and the test) is paid for by the student or employer. Payment types accepted are Visa, Mastercard, Discover, check or money order. The final examination is an open book test given **ON-LINE** in the students own environment at a time and date of their choosing. We provide a link to the site and a password to login upon registration. You will have 10 days from that point to complete the test and you will get your score immediately upon completing the test.

If the student does not pass the final examination on the first attempt, we will work with that student to pass the course upon re testing.

Upon successful completion of the course, the student is provided with a letter of completion and a certificate. The student’s name and completion date will be listed on our website for public access.

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Professional certification of competency is of critical importance in any profession, and especially in those professions where there is the elevated potential for physical confrontation and injury. Competency of the practitioner assures a much high level of assurance as to the health, welfare and protection of the public.

Professional certification of competency also provides added protection to clients and employers, enhances the prestige of the profession, establishes standards or levels of competency and performance and increases proficiency in any profession.

Matrix Educational Systems, Inc. is a subsidiary of **REACT** and is the only entity that develops educational programs and seminars for the collateral recovery profession and the lending industry. We are enclosing our brochure for your review that contains a program outline of the curriculum included in the C.A.R.S.® program.

Due to requests from industry leaders and insurance carriers for certified providers, we also have a continuing education program to further enhance the competency and professionalism of practitioners of this profession.

All of us at **REACT** wish to thank you for taking time to review the enclosed materials and invite you to contact us for any additional information you may require.

Sincerely,

Christopher D. Peer
President



P.O. Box 3717, Cuyahoga Falls, OH 44223
 Phone 866-970-7999 E Fax 702-974-2221

Date: _____

www.reactone.us

National Certification Program Order Form

Company: _____

Company Contact: _____

Company Phone/Email: _____

Student: _____

Student Address: _____

Student Phone/Email: _____

Only one course may be ordered per application

<p><i>Circle Your Selections</i></p> <p>Independent Pricing \$325</p>	<p>Course Required</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">National</td> <td style="width: 33%; text-align: center;">FL</td> <td style="width: 33%; text-align: center;">CA</td> </tr> </table>	National	FL	CA	<p><i>Please Answer</i></p> <p>Employees in Company</p>
National	FL	CA			
<p>Professional Pricing \$225</p>	<p>REACT Member #</p>	<p>Number CARS Certified</p>			
<p>REACT Member Pricing \$99</p>		<p>Interested in REACT Membership</p>			

We accept credit card, money order and checks as payment
 Please ensure the information your provide can be read easily

Circle one: Mastercard Visa Discover American Express
Name of credit card:
Credit card number:
Pin Code:
Expiration date:
Authorized signature:
Mailing address for your card:
Confirmation (office use only):

SHIPPING INFORMATION: Programs are usually shipped within one to two business days from receipt of order or check clearing our bank. Unless otherwise arranged, programs are shipped via US Postal Service, Priority Mail.



"Building a Bridge to a Brighter Future for Professionals"

The Certified Asset Recovery Specialist Course is owned and operated by REACT

REGISTRATION FOR ON-LINE C.A.R.S.® TESTING

Send to E-Fax 1-702-974-2221

Please fill out this form when you are prepared to take the on line course. Fax it to our office at the number above and you will be registered. You will receive and email with instructions and have 7 days to complete the course. The test scores will be provided upon completion.

First name _____
Initial _____
Last name _____
Personal address _____

E-mail _____
Gender: M or F (circle one)
State in which your driver's license is issued _____

For security verification purposes please provide the following:

Date of birth: _____
Mother's Maiden Name: _____
Last four digits of SS#: XXX-XX- _____

The information that you provide our company is strictly confidential. This form must be complete to register for testing. You will receive instructions as well as your password to take the C.A.R.S.® exam via email within a few hours. You will then have 7 days to complete the course before the registration expires.

If re-registration is required CARS retains the right to charge would be \$49.