

## FOR IMMEDIATE RELEASE

## Apollo Enterprise Solutions Ltd Launches the TrueRelief™ Advanced System for Settling Student Loan Delinquencies

Long Beach, California, July 21, 2014 – Apollo Enterprise Solutions, Ltd. ("AES") (AES:BH; OAL:GR), the leader in advanced Agent Emulation™ Systems for consumer credit portfolios for banks and financial institutions, has introduced TrueRelief™, an integrated system enabling student-loan borrowers to settle their debts online on a self-serve basis.

Outstanding U.S. student loans have reached \$1.2 trillion, a threefold increase from a decade ago, with an average debt load of more than \$20,000 per student. An estimated seven million Americans have already defaulted on a total of \$100 billion, with tens of thousands more borrowers defaulting each month, according to the Consumer Financial Protection Bureau. More than half of the student-loan borrowers are unemployed or have low-paying jobs that do not require a college degree.

This crisis has created a market for debt settlement companies, which offer to help students lower their monthly loan payments for large upfront fees and questionable tactics and in some cases charging customers for debt assistance that they can receive for free from the U.S. Education Department.

The TrueRelief™ Student Debt Settlement System enables student-loan servicers to be prompted by the System and instantly offer borrowers multiple settlement choices customized according to a borrower's personal financial profile and in total regulatory compliance. TrueRelief™ is also available online and via mobile devices and can be used by student—loan borrowers on a totally self-serve basis. The student-loan borrowers use their Student Loan Number and password to log onto the TrueRelief™ website. Settlement choices may include discounted lump sum and monthly payments, longer repayment terms, and in exceptional cases total forgiveness of the loan. TrueRelief™ is capable as a direct-to-student service, as a commercial service provided by commercial enterprises, and as a government service.

## **About AES**

AES is the leader in advanced Agent Emulation™ Systems for consumer credit portfolios for banks and financial institutions. AES offers the patented TRUE™ System that empowers consumers to self-serve on a highly individualized basis according to their personal profile. Consumers are empowered to take positive financial actions to resolve their situations using any device, at any time. AES' patented TRUE™ System helps banks and financial institutions achieve significantly improved operational effectiveness, large increases in profit, while enhancing the customer experience and brand loyalty. More information about Apollo Enterprise Solutions, Ltd. (AES:BH; OAL:GR) is available at http://www.aestrue.com.

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