



GET OUT OF DEBT TODAY 1-866-857-2939



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DEBT SETTLEMENT

Debt settlement is a legitimate way of solving your problem without the need for bankruptcy. Our representatives work each case individually so they can determine which program will best fit your situation by establishing a program that allows repayment of the debt through affordable monthly payments. This approach reduces your debt vs. consolidation options. Our approach assists you by reducing the time to repay the debt and by lowering the total amount you owe.

Through the established relationships that we have with the creditors and financial institutions, we are able to successfully negotiate the debts of our clients at a substantial discount. Creditors are willing to negotiate a debt with us on behalf of our clients with the understanding that the settled amount will be paid in a timely manner.

LUMP SUM SETTLEMENT

A Lump Sum Settlement is similar to Debt Settlement without the wait. The negotiation can be handled in one payment today.

DEBT MANAGEMENT

This is a program that will allow you to get a reduction in the amount of interest you are paying on any card you enroll while preserving your FICO score. You get the benefit of only making one consolidated payment every month. That then gets distributed to your creditors every month.

BANKRUPTCY

Through an Attorney licensed to practice in your state.

ATTORNEY SUPERVISED PROGRAMS

OTHER PROGRAMS

We also have programs that we can custom design for you using parts from each program above and others. They will help if you have **agency debt, bad credit, business credit card debt, business debt, commercial debt, credit card debt, credit card settlements, credit score, creditors, debt collectors, debt lawsuit, debt relief, debt settlement negotiations, debt solutions, medical debt, student loan consolidation and tax debt settlement.**

If a company only has one plan, how do you know if that plan is right for you?

Our programs are developed in a way that makes them totally customizable depending on your unique set of circumstances. The first step we take in every case is to conduct a precise analysis to determine your needs, goals, and aspirations. Our vast experience in this area has enabled us to know exactly what questions to ask in order to establish a thorough diagnosis. From there, we will help develop a strategy that makes sense for you. This strategy will be based, in part, on the answers to the following questions.

- How delinquent, if at all, is your debt? Is the delinquent debt secured or unsecured?
- Based on your current plan, how long will it be before you are debt free?
- Are your charge cards at or close to the limit?
- Have you been borrowing from one credit card to pay another?
- Are you able to maintain payments above the minimum required? If not, are you prepared to make payments on these credit cards for the next thirty years?
- Do you have short-term goals, such as a home purchase, that will require a certain debt to income ratio or credit rating?
- Are there any life altering events on the horizon that will alter your financial picture? How secure are the jobs and careers supporting your family?
- If you do nothing about your present circumstances, will things be better, worse, or the same in six months, one year, five years, etc.?
- Have you made the proper preparations for college for your children, retirement, etc.?

Once we have a plan that makes sense to you, we will devise a strategy that will bring it to life.

With Renaissance Debt Solutions you will never be alone. All of our programs are geared toward certain type of individuals with certain comfort levels. The program that you will enter into, will not only resolve your debt problem, but it will be something you can live with for the amount of time you need to live with it. That's what makes us unique. Most companies have programs that work to whatever degree they are designed to, but they don't distinguish the mindset and ability from one person to the next. We know that each person is different and should be treated that way. We know that one size does not fit all, and we treat you that way.

If anyone can find the right answer for you, Renaissance Debt Solutions can.



What You Should Know:

- 5 simple steps
- What are your options

I am so happy with the service, I was provided with Renaissance. They are awesome, especially Erica Murray. She was great! She always answered my questions and was always pleasant. If it wasn't for her, I don't know if I would have stayed in the program. She always reassured me that everything would be okay and they were doing their job. She's definitely an asset.

I want to thank you guys for everything you have done for me. I will also be recommending others to your. You guys do awesome work.

Kami E
Fredericksburg, TX

[Click here to read more testimonials](#)

We have an "A" rating with the Better Business Bureau

Contact Us Today!

1-866-857-2939

info@rdshome.com

11350 McCormick Road • Building 4, Suite 102
Hunt Valley, Maryland 21030