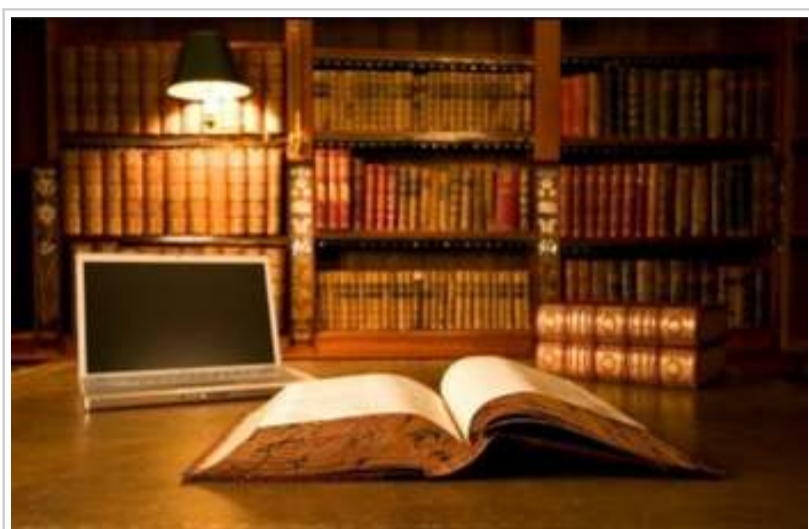


KICG | Karger Consulting Group
 A DEBT LAW FIRM | ph: (561)705-1490 toll free: (855)525-DEBT (3328)
 www.KargerDebt.com fax: (888)899-0238

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Our Debt Negotiation Process



Most people think of being in debt as irresponsible. We don't! We have seen thousands of different reasons for being in debt, it can happen to anyone and when it does, it's tough. Many of our clients experience the depression and anxiety of debt while trying to survive the daily stress of life. Debt can be controlled with a little discipline and help from the right people, but surprisingly many people just never get good advice when it comes to getting rid of debt. We

have seen numerous people file for bankruptcy when their debt problems could have been solved in less than half the time a bankruptcy would stay on their record. Assistance from a law firm through a debt program makes a huge difference in your life, not only does it affect your credit score it most appropriately protects your future. Call us today 855.525.3328

Our debt settlement program is actually quite simple. Your current level of unsecured debt will be skillfully negotiated for you, and essentially you will end up paying a fraction of the debt. Generally, we estimate we can reduce your debt by 40% to 60% of the current total.

Through our Attorney Savings Program, We will set you up with an affordable monthly payment, which is determined on a client-by-client basis between you and a legal assistant.



Based upon what you are able to pay each month into your settlement account, we can determine how many months you will be part of the program, and ultimately be debt free. Throughout the program, we communicate with your creditors, on your behalf, and you will no longer be dealing with burdensome phone calls and letters from your creditors. Upon enrollment, we will immediately contact each of your creditors, individually, and let them know that we are now representing you, and also let them know of your interest in settling your debt with them. Reaching a settlement usually takes several phone calls and communication between the law firm and the creditor. Once a settlement offer has been reached, and you as the client have agreed on this amount, you will pay the agreed upon amount from your settlement account. This is always done with your authorization, legally and confidently.



At that point, the creditor has accepted the payment in full, and you are free of that debt forever. Our legal staff will diligently continue to work on negotiating all of your debts, until you are finally free from **ALL OF YOUR DEBT.**

Throughout the settlement process, we are transparent to you. With our Client management system log in feature, you can watch us work every step of the way.

Fill Out For Your Free Debt Consultation

Name *

First Last

Amount of Debt

Phone Number *
 - -

Email *

SUBMIT

CLIENT LOG IN