CONSUMER DEBT DEFENSE
877-906-2690
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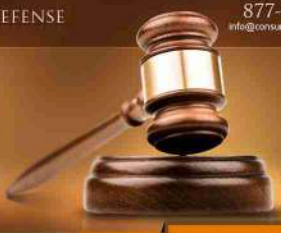
CREDIT CARD AND DEBT COLLECTION DEFENSE

Be debt free within 6 to 18 months! Making just the minimum payments on your credit cards can take you 28 years or more to eliminate your debt. Our attorneys can have you debt free within 18 months



FAQ's

Can the attorneys eliminate my debts completely?

Attorneys have eliminated over $500,000,000 in consumer debt since 2005. The attorneys have a 90% success rate. The other 10% voluntarily took advantage of the low settlement offer made by the credit card company.

How long does it take to eliminate my debts?

It depends. In some instances the attorneys have eliminated a client's debt within 2 months. Your lawyer will evaluate your case and determine whether to be really aggressive with your lender. Before any negotiations occur your attorney must figure out what your obligations are under the terms of your contracts. Only then can your attorney determine what if anything you would need to pay back.

Each case is unique and your case will be handled the same way these attorneys have handled all their other cases. The length of time varies from card to card but every creditor is handled in the same professional manner and every debt is resolved.

How do I qualify for this credit card relief program?

This is not a program. Everyone qualifies to have an attorney review the nature of the contractual relationship between you and your creditors. Your attorney is going to get to the bottom of the issues you are having and figure out what your rights are under the law. You may be a victim of predatory lending and if so your attorney is going to tell you what your damages are. We are going to evaluate your particular situation and give this information to your attorney.

My debt keeps growing. What can I do?

Hire an attorney. A credit card is a legal contract between you and a bank. If you were involved in a car accident that was not your fault would you hire a debt settlement company or a credit counselor? More than likely your credit card company changed the terms of the contract. Only an attorney can advise you of your rights under a contract.

Only an attorney can fix this problem that you did not create, your credit card company created this problem and they have attorneys. We are going to find out the best possible solution for you and give that information to the attorneys so that they can get started right away.

Most of the fees assessed to your account are finance charges that you may not have agreed to. When we review statements we notice that the APR (Annual Percentage rate starts at around 5% but grows to 28%. None of our clients recall agreeing to the change in interest rate.

Will creditors and debt collectors stop harassing me?

The reason why you are hiring an attorney is so that a legal expert handles your case. Creditors and debt collectors will try and discuss the contract with you with the sole purpose of causing you to waive your rights under the law. Do not discuss your case whatsoever with any debt collector or bank!

The law firm will not tolerate any harassment from a creditor, debt collector or debt purchaser. The law firm will make the independent decision as to whether or not a lawsuit is warranted.

What do I say when the creditor or debt collector calls?

"I am represented by an attorney and my attorney told me that you are not supposed to be calling me. I need the following information from you and my attorney told me that you are required by Federal and State law to disclose this information so that my attorney can contact you and discuss the debt. If you do not give me this information, I will have to hang up and call my attorney and let him know that you refused to provide me with the information. So please provide me with the following..."

What do I have to do while the attorney is handling my case?

Answer the phone, keep a good communication log, send your attorney every letter you get (even certified) and most important, RELAX. You are hiring an attorney that knows how to handle banks and their debt collectors. If any creditor, debt collector or credit reporting agency breaks the law your attorney will make sure that your rights are protected and if warranted a claim will be filed.

Can you provide me with assistance for my student loan?

Absolutely; the attorneys operate a robust foreclosure defense practice. Your attorney will identify whether or not you are the victim of predatory lending and enforce your rights under several consumer protection statutes. Your attorney is also the only qualified individual that can negotiate a payment modification, deed in lieu of foreclosure or short sale. You have many options when you take the time to hire an attorney.

1. Consolidation (this is a new loan)
2. Deferment; (your payment obligation is deferred)
3. Forbearance; (collection is halted)
4. Discharge; (your loan is completely discharged)
5. Repayment; (a revised repayment plan is agreed to)
6. Extinguishment (through litigation the loan is extinguished and your payment obligation is completely discharged)

What about my credit score during or after my case?

Federal law prohibits a creditor or debt collector from reporting that a particular debt is delinquent without reporting that the account is being disputed. The Fair Credit Reporting Act requires that the creditors, debt collectors, and credit reporting agencies report accurate and complete information about you and your credit worthiness.

While your attorney is handling your case you should not be taking out any extensions of credit. This could not only interfere with your attorneys ability to handle your case but can also put you in worse shape than when you hired the firm. If you are considering taking out additional credit first discuss this with your attorney. Let your attorney help you make the right decision.

Your credit report will be handled in two distinct phases. The first phase is to ensure that the creditors, debt collectors and credit reporting agencies properly report the status of any contract. This means that if your attorney requests that the contract be verified and for some reason it cannot, this fact would have to be reported. If it is not, the furnisher of information is potentially violating the law.

The second phase is to address the manner in which negotiated settlement and release agreements are properly reported on your credit report. Your attorney will require that you obtain all three copies of your credit report from Experian, Equifax, and TransUnion. Once obtained, your attorney will challenge any negative information on the credit report and require that the information be investigated, re-investigated and verified.

In the event that it cannot be verified but remains on your report your attorney will make the decision as to whether or not a Federal lawsuit is warranted. If so, you could be entitled to statutory damages, actual damages and attorneys' fees.

How do I know this is not a scam?

Attorneys are regulated by a State Bar. Please feel free to research the law firm. The attorney can be disbarred for not performing services.

How do I start?

Just contact our office today. We will discuss everything you need to know about the process of making you bankable again.

Contact Information

To receive a free 22 page consumer handbook explaining your rights, please enter your information below.

First Name:

Last Name:

Phone Number:

Email Address:

Submit

Hiring an Unlicensed Debt Settlement Company

- No special training to handle contract negotiation
- No specific schooling or licensing
- No license or degree at stake
- No governing institution
- Unauthorized to practice law
- Illegal operation

Debt Settlement Negatives

- Lawsuits
- Judgments
- Garnished wages
- Liens
- 1099
- Credit ruined
- Harassing calls and letters
- Employment problems
- Average cost is $0.60 on the dollar

Retaining an Attorney

- Deal with a licensed professional with specific training in contract law and consumer rights
- May represent a consumer in the court of law
- Expert in negotiating financial instruments and finding violations
- Will protect consumers against lawsuits
- Regulated by the State Bar