



AllPaidsm

Help with Debt

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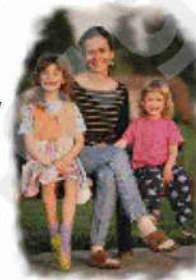


[Banner FAQ](#)

One-Pay ®

Behind or Falling Behind on Bills?

Remember how happy you were before being deep in debt? Our One-Pay program can help get your debt under control and make your life happy again. Use our One-Pay program! Stop collection calls and get your debts into one easy monthly payment without being rejected for a loan or filing bankruptcy. If you are past due or just getting by, One-Pay can help you get out of debt fast.



Important Notice: In order to enroll in One-Pay you must be behind or soon to fall behind on your bills. One-Pay is not for people who do not have any problems making regular payments. If you are not having financial problems but want to get out of debt as fast as possible you should use our [Debt Eliminator](#) program.

When You Sign-up For One-Pay, You Get:

- **Special Terms.** As a recognized nonprofit organization which assists people with financial problems, creditors extend special terms through us to help avoid bankruptcy. Once we begin to assist you, your creditors may offer:
 - a lower monthly payment
 - bring your account current if it is past due
 - reduce or eliminate interest
 - waive late and overlimit fees
 - stop collection calls
- **One Consolidated Payment.** If you are behind on your bills, or soon to fall behind, we can put your unsecured debts (such as credit cards, medical bills, old utility bills, collection accounts, unsecured loans) that you need help with on One-Pay. You can also place secured debts on One-Pay for the convenience of making just one monthly payment, but reductions are generally not available.
- **Peace Of Mind.** Each month, you send one payment to us and we send payments to your creditors until your debts are completely paid off. You can track your incoming and outgoing payments and manage your account with us via our secure Web site. All active One-Pay clients have access. You will even be able to track payments enroute and see who signed for it using our tracking technology. This will give you tremendous peace of mind.
- **A Respected Organization To Represent You.** Myvesta.org is a

nationally recognized nonprofit organization. For years we have been identified as a leading consumer agency that provides assistance to people facing financial troubles. Myvesta.org has captured the attention of nationally-recognized financial reporters, educators and authors. You've probably read about Myvesta.org or read about us under our old name, Debt Counselors ♦ or Debt Counselors of America ♦. We have appeared in local and national news media such as The Wall Street Journal, The New York Times, Washington Post, Los Angeles Times, USA Today, Smart Money, Good Housekeeping or thousands of other publications which have turned to us for information, expertise or advice. Chances are you ♦ve seen us on PBS, CNN, MSNBC, Lifetime, Good Morning America or many other national television programs. Maybe you've listened to our weekly radio show, seen our nationally syndicated newspaper column, or caught an interview with one of our "Debt Experts." We are everywhere.

Sign Up Now!

One-Pay Payment Estimator

Amount of Debt Included	One-Pay Payment*
\$5,000	\$125
\$10,000	\$225
\$15,000	\$325
\$20,000	\$425
\$25,000	\$525

*Your One-Pay payment may be different based upon the combination and types of creditors you include.

There Are Some Great Features of One-Pay:

- You will put the sleepless nights behind you. Stop the constant worrying. Eliminate your stress. Stop fighting about money. Stop being depressed. Become productive again. Be happy.
- Most people completely repay their debts on One-Pay within four to six years. Without One-Pay it will take you ten to fifty years or longer to become debt free. Use our [special online calculator](#) to see how long it

will take you to repay your debts without our help.

- You can avoid filing [bankruptcy](#) or getting further behind on your bills. Most accounts are rapidly brought current if they are behind before One-Pay.
- Myvesta.org will serve as a good credit reference if you maintain a good payment record while on One-Pay. Many clients successfully purchase homes and cars while on One-Pay. We can even help you get a mortgage if you have a good payment history with us.
- You may become eligible for Myvesta.org's [debt consolidation loan program](#) if you decide that you want to refinance your home to pay off your debt.
- Your creditors help to offset some of the costs of the One-Pay program for you. Myvesta.org serves a dual role working with you and your creditors of unsecured debts to reduce or eliminate interest and late fees and help you get out of debt, and to help creditors receive the money you owe. One-Pay is funded by contributions from creditors and clients and from sales of our online publications and services.
- There is **no fee** to participate in One-Pay. We do ask for a voluntary, tax-deductible contribution from you and your creditors to help us fund the program. These contributions and proceeds from other services and from sales of our online publications help us continue to bring you One-Pay.

[Sign Up Now!](#)

How Can I Get Started On One-Pay?

We can get you started on One-Pay in as little as one day. How fast you want to start is up to you. We have the following options available.

- **Quick Application** — [Click here for our One-Pay Quick Online Application](#). You can complete it within minutes and fax it right in.
- **Express Service** — the fastest way to start and get your creditors and collectors to stop calling you. Available when you use our [One-Pay Quick Online Application](#). You can also call our office at 1-800-680-3328 and speak with one of our Information Specialists to request our Express Service.
- **Priority Service** — Our comprehensive kit has loads of information and will arrive on your doorstep in a few days. Call us at 1-800-680-3328 and ask for the priority kit.
- **Regular Service** — Call us at 1-800-680-3328 and we will be happy to mail you an application for free.

"Myvesta.org has been a God-send to me. The program was such a blessing to my life. I was so relieved to be able to pay on my accounts with one monthly payment vs. dealing with each individual creditor. You will never know the peace of mind that was gained after starting with the One-Pay program. It was extremely helpful. The phone calls stopped, the collection letters stopped and I became much more educated on my financial condition. Every person at Myvesta.org I spoke with during my time of using the program was kind, courteous and attentive. I'm so appreciative of your

assistance. I just received a bonus from work and paid off all the accounts that you were helping me with. Thank you very very much. Keep up the great work and I will continue to spread the word about what a great group Myvesta.org is." — Donna

[Sign Up Now!](#)

An Open Message to New Clients:

One of the special benefits of working with Myvesta.org is the fact that we are a cutting edge organization that utilizes the latest state-of-the-art technology to make your life better. When you enroll in our One-Pay program you will be able to access and manage your account 24 hours a day on our secure Web site. All the information you will want to know is just a few clicks away and available when you want it.

"I highly recommend the new Web Account Access System from Myvesta.org. Now instead of wondering if my creditors are posting the full amount they receive from Myvesta.org, I can zip right over to the Web and find the latest Amount, Date and even Transaction Number for each individual creditor. It's Great."

"Your new Web account access system is a great addition to your service. Being able to log onto the Web at any time to check account information and see how my money is being distributed to my creditors is a tremendous convenience."

"The new Web account access system is the greatest. It allows me to access my account information anytime, which creditors are getting paid, see where my money is going and review the progress I am making towards becoming DEBT FREE."

"If you have access to the Web, you are going to love the new account access system. It is easy to use, fast, clear, and gives more information."

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