

Mr. Rhodes,

We read your request for information to be used in your article regarding Legal Helpers Debt Resolution. Frankly, we have significant concerns that it will not be possible to engage you in a fair and even-handed discussion regarding our company. You have repeatedly singled-out and attacked LHDR on your website and published information that is simply false. Moreover, those questions you posed to your audience regarding our company are completely one-sided and self-serving. We can only assume that you are engaging in an LHDR "witch-hunt" because two of your most important advertisers and supporters are competitors of LHDR: Freedom Financial and Total Bankruptcy. That being said, however, we are going to take the chance that, despite any personal financial motives you may have, you are at heart a fair "journalist" and will publish this response in its entirety (including this paragraph) in order to provide full disclosure to your readers.

- 1.) The main office of our law firm, Legal Helpers Debt Resolution (LHDR) is in Chicago and it has both administrative offices and a call center. Our call center answers potential client questions about the services of the law firm and provides an administrative review of potential client files to determine if one of the law firm's debt resolution services may be appropriate.
- 2.) All LHDR staff are trained to solicit from potential clients a list of objective criteria to determine if the law firm's debt resolution services are appropriate. All LHDR staff are encouraged to spend as much time as necessary reviewing this information preliminarily with the client. At the end of the phone call, potential clients are offered the opportunity to sit down with one of our partners in their home state for a free consultation. The attorney reviews the file and allows the client to choose the appropriate resolution option. Only then is a retainer for services signed.
- 3.) See answer to #2
- 4.) Steve, clearly you are a business man as evidenced by all of the ads on your site for our competitors, so surely you understand that without a sales force you have no business. We sell debt relief. We, as a full service law firm, can monetize each of the three main debt resolution options. So when a person calls us, if they need or want a debt management plan that's what they can get. Can you say that about Freedom Financial or Total Bankruptcy. Do you even realize that Total Bankruptcy is just a giant lead generation site selling its leads to hundreds of different unaffiliated attorneys around the county. There is no centralized quality control around the performance of these bankruptcy attorneys.
As a business, LHDR will have more satisfied clients and goodwill moving forward by matching a client's financial situation to the appropriate legal service.
- 5) Any good company with good customer service tries to resolve a customer's questions on a "first call".

6). As explained in #2 above, we do not take any money nor have any type of retainer signed by our clients until after the face to face consultation in which we provide bona fide legal services.

7) As I am sure you realize, non-attorneys cannot offer specific legal advice. Our support staff is trained to provide general information to clients when requested, and gather information from clients to use as a basis for the potential legal services we can provide.

8). Information is given to the clients on debt negotiation, debt management and bankruptcy. In fact, important disclosures are provided in our retainer agreement that the client signs acknowledging that they have been advised about all three debt resolution options. The firm uses a specifically designed software program to determine initially which debt resolution option may be appropriate for the client. In addition, our clients are provided, as a part of the our retainer, with full service litigation defense. Finally, we advise our clients to be aware of any FDCPA violations by collection groups and provide representation for such claims to recovery damages.

There are law firm models out there that do not take the steps we do to ensure compliance with state and federal standards or to protect our clients with assurances such as our minimum performance standard. They haven't gone to the trouble of setting up a partnership with over 300 attorneys across the country to properly service and meet with their clients. They don't offer litigation defense, bankruptcy or advocacy on FDCPA claims.

As for the performance model companies out there, they don't have the options we have nor do they have an attorney sit down with their clients. Of critical importance is that they do not provide clients with full defense on collection lawsuits as we do. They use low paid call center employees who give advice to consumers and then provide a "one size fits all" debt settlement plan. Many of these consumers will fail in their attempt to save funds and will be eventually meeting with an attorney to explore all their options.

After considering the above, maybe you can investigate those companies that sell a "product", just to avoid compliance with the FTC rule, as a way to make money enrolling someone in a debt management plan or all of the "non-profits" that take money from both the creditors AND the consumer knowing that a large percentage of those consumers will never finish their debt management program.

9) LHDR provides its clients with a full range of bona fide legal services for debt resolution, including debt management plans and financial workouts, debt negotiation, collection litigation defense, representation in FDCPA enforcement actions, and bankruptcy. We perform an initial review of each potential client's financial circumstances and determine which of our offered services is consistent with our client's goals. We have over 300 partners and offices in every state, so our attorneys are able meet with each client in their own community. In the event of a change in a client's financial position or circumstance over time, it sometimes becomes apparent that a

different legal service would be a more cost-effective, and perhaps the only truly viable, option for that individual. Examples include a client moving from a debt management plan to debt negotiation, or, if appropriate, from negotiation to bankruptcy.