

PAYMENT SOS



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Payment SOS

Debt Settlement is the fastest and least expensive option to get out of debt without filing bankruptcy. Also known as debt negotiation, debt settlement is an ambitious approach to debt reduction for debtors experiencing the strains of too much debt

Qualified Debt

Unsecured debt includes:

- * Credit Card Debt
- * Medical/Hospital Bills
- * Department Store Credit
- * Oil/Gas Credit Cards



Personal Finance

MSN Money Finance Time

approach to debt reduction for debtors experiencing the strains of too much debt and has considered bankruptcy as an option.

PaymentSOS will negotiate with the creditors on behalf of our clients to settle for an amount much less than the balance owed. In return, the debtor will make a settlement payment for the balance owed. Once the debt has been paid in full on the settled amount, the creditor will issue a letter to the credit bureaus stating the debt has been "Paid", "Settled", and/or "Settled/Zero Balance." Creditors are usually willing to settle the balance of debt owed if the debtor is under a financial hardship. If the debtor chooses to file bankruptcy they will have serious long term credit effects, and due to changes in the bankruptcy laws they will have to pay back the majority of their debt plus attorney's fees. Therefore, it is their desire to get some payment towards the balance owed.

Most people are too emotionally involved to negotiate the best debt account settlements possible on their own. Choosing to work with the professionals at PaymentSOS is definitely the best decision towards your financial freedom.

- * Oil/Gas Credit Cards
- * Personal Loans (unsecured)
- * Autos (Repos)
- * Local Merchants

Non-Qualified Debt

The following are NOT eligible:

- * Student Loans
- * Mortgage Payments
- * Car Payments
- * Secured Loans
- * Income Tax Payments

