



Settling Debts... Settling Minds.

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**Call us if you are
having problems
paying your
monthly bills.**



Debt Settlement Program

Program Description:

Our debt settlement program is designed to assist individuals who are having trouble making the required payments on their unsecured debts, such as credit cards, personal loans, medical bills, etc. normally this financial difficulty has been caused by any of a variety of factors, such as job loss, medical problems, death in the family or divorce. Depending on your specific situation, debt settlement may be your best option.

The process works within your monthly budget to find an affordable solution for you. Our objective is to negotiate with your creditors on your behalf to obtain mutual agreeable settlements for less than the full amount you currently owe. Success in the program will require you to accumulate funds on a regular monthly basis through a savings program.

As your savings balance builds, CNI is able to begin the final negotiation processes with each creditor, normally one at a time. Your funds are disbursed to creditors only AFTER settlements have been negotiated. Be patient; depending upon your individual account balances, it may take 6 months or more to settle your first account.

The individual nature of your financial situation, the creditors with whom you have done business, the number of your debts, the amount of your debts, the percentage of your secured verses your unsecured debts, your disposable income, and other known and

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**Let us negotiate
with your Creditors.**

unknown variables will make your case and your results unique.

It is also important to understand that having your debts negotiated through a debt settlement program is not the same as paying off your debts through a debt management program offered through a credit counseling company. A debt management program can often lower your normally required monthly payment and your interest rates, and you will be repaying the full amount of your debt. Through a debt settlement program our objective is to negotiate that debt for less than the full balance. You should talk with someone that can explain both options to help you determine which program may be most appropriate for you.

DISCLAIMER - This document is intended to provide a brief overview of this program. This document is not intended and should not be construed as constituting any type of expressed and or implied warranty or contractual representation.

