



CALL NOW!
1-877-HALT-DEBT
(1-877-425-8332)
**TO REGAIN
FINANCIAL CONTROL!**

- Home
- Corporate
- Your Debt Solutions
- Client Resources
- Blog
- Contact Us

Talk By Phone

Debt Settlement

Actual Settlement Letters [click here](#)

FILL OUT THE FORM BELOW FOR QUICK DEBT RELIEF!

To learn more about credit card debt relief and other unsecured debt settlement services, simply contact Debt Free Associates today by filling out the form below.

* indicates a required field

* First Name

* Last Name

Reference No.

* Email

* Home Phone

Work Phone

Cell Phone

Credit Card Debt Relief — Unsecured Debt Settlement with Debt Free Associates



We can help you achieve credit card debt relief much faster than you may believe possible. Through our [unsecured debt](#) settlement services, we provide beneficial credit card debt consolidation alternatives to help our clients get out of debt. Our debt settlement services include direct negotiation with credit card companies and other creditors.

To learn more about credit card debt relief through our unsecured debt settlement services, [contact Debt Free Associates](#) today for a free consultation.

Best Time to Call

Select A State

Current Debt Amount

Current Monthly Payments

How Did You Hear About Us

Submit

Customer Login

We are confident that a careful analysis of your available options will reveal that — be it credit card or another form of unsecured debt — debt settlement is the most effective, and certainly most pragmatic, solution. Surprisingly, most debt consolidation companies work for and/or have been created by the credit card industry in an attempt to collect debts before attorneys get involved. This has proven a lucrative strategy for credit card companies, but it is important to realize that these organizations have no incentive to provide services that are in your best interest. A prudent financial planner would never recommend a mortgage refinance (one form of debt consolidation) to achieve credit card debt relief. It is [substituting secured debt for unsecured debt](#) and you now risk losing your home if you get injured or can't afford your new higher mortgage payments. At Debt Free Associates, our unsecured debt settlement services are designed to provide advice and guidance that is in the best interest of each client. If you are seeking credit card debt relief from experienced industry professionals, our firm can be trusted to help you determine if unsecured debt settlement is the best option for you.

A Sobering Statistic

Of all those who refinance their way out of credit card debt, 77 percent are right back at the same level of credit card debt two and a half years later — only with less equity in their home. In these cases, the initial debt has been paid, but a new and much more serious problem has emerged.

Why Is Unsecured Debt Settlement So Successful?



With debt consolidation, there are no behavior modifications and, eventually, the problem continues or worsens. It is very easy to refinance out of debt with a higher interest rate and/or leveraged property. However, if spending patterns do not change, not only is credit card or any other form of debt relief unsuccessful, but these problems instead propagate, proliferate, and inevitably worsen.

An unsecured debt settlement program requires a person to stop using their credit cards. For a real and effective debt relief strategy, behavior

modification must be implemented. Our firm helps clients bring about this change to enable a period of credit debt relief.

If you would like to speak with a credit card debt relief professional about unsecured debt settlement, [contact Debt Free Associates](#), today.

[Calculate Your Debt Here!](#)



We Can Settle

- Credit Cards
- Unsecured Loans
- Unsecured Personal Loans
- Unsecured Personal Lines of Credit
- Collections, Auto in Repossession
- Medical Bills

We Cannot Settle

- Lawsuits, IRS Debt/Taxes
- Utility Bills
- Government Loans
- Government Backed Student Loans
- Secured Debts
- Home Loans / Mortgages

Debt Free Associates is a member of (TASC) The Association of Settlement Companies. This trade association has developed a standardized [industry disclosure](#) for consumers.



Debt Free Associates is a member of (TASC) The Association of Settlement Companies. This trade association has developed a standardized [industry disclosure](#) for consumers.



Member
International Association of
Professional Debt Arbitrators

[Home](#) | [About Us](#) | [Debt Calculator](#) | [Debt Settlement](#) | [Credit Counseling](#) | [Bankruptcy](#) | [Debt Consolidation](#) | [How It Works](#) | [FAQs](#) | [Contact Us](#)
[Privacy](#) | [Terms of Site](#) | [Site Map](#)

If you have mounting credit card debt, relief is available. Our unsecured debt settlement services help those experiencing significant financial distress. At Debt Free Associates, we are dedicated to helping clients find alternatives to costly debt consolidation measures.

Debt Free Associates 6440 Avondale Drive, Suite #200 Oklahoma City, OK 73116 | Toll Free: 877-425-8332

Copyright © 2010 Debt Free Associates