



Debt Free in 18 to 36 Months!

Arguably the Most Effective Consumer Debt Reduction Program in the Nation

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Better Business Bureau Information Update On The BBB

For those of you who have investigated our company and saw that we now have an "unsatisfactory" rating with the BBB, we want to take this opportunity to explain what has transpired.

First, what might not be known to most of the public is that the BBB is NOT a governmental organization. It is a private company which purports to look out for the best interest of consumers. Having said that, when Debt Settlement USA was started in 2003, we welcomed the opportunity to join the BBB in order to show our commitment to the highest business ethics. We had a good working relationship with the BBB, which included officers of the BBB coming to our office to see our operation, having them review changes to our contract, and we were invited and encouraged to advertise in the BBB yellow pages.

In fact, in 2007 we were invited to be an accredited member, below is an excerpt of that invitation:

Dear Debt Settlement USA, Inc.,

Congratulations! You are one of an elite group of businesses that are both BBB Accredited Businesses and qualified for the BBBOnLine seal.

You have already heard how the BBB is kicking it up a notch with its new brand look, new logo, and new focus on helping consumers Start with Trustsm.

Now the same new brand look is available for use on your website. We are phasing out the

For More Information

Free Quote

Name

State

Home Phone

Cell Phone

Work Phone

Email Address

Total Amount of Unsecured Debt

When should we call you?

Enter the date, time and any special instructions

Submit for Free Quote

Service not available in some states.

**Unsecured Debt Resolved
by DebtSettlementUSA**

\$175,421,036.89

BBBOnLine Reliability seal in favor of the BBB Accredited Business online seal. The new online seal prominently features the new BBB torch, a message encouraging consumers to verify your BBB accreditation, and additional protection against unauthorized copying of your seal.

The BBB Accredited Business seal is embedded in this email for your use.

DSUSA has done everything the BBB asked, including diligently responding to the small percentage of complaints we did receive (133 out of over 30,000 clients). Having said that, there were incidents where the BBB did NOT live up to their responsibilities, including once where they failed to notify a customer of our offer of a resolution which resulted in a state complaint being threatened against us. In this instance, the BBB wrote a letter on our behalf talking about our business practices, a copy of which follows:

This letter is being sent to indicate that your company has consistently responded to consumer disputes within the Better Business Bureau's desired timeframes, according to our Membership Standards. There were recent delays in forwarding your company's responses to the consumers for review, which may have caused the consumers to become upset and/or believe that your business did not reply in a timely manner to the BBB's request for a response. We apologize for this inconvenience.

Thank you for your Membership with the BBB.

In January of this year, we were told that the BBB had UNILATERALLY decided to give all debt settlement companies a failing grade. We were given several weeks to decide whether to resign from the BBB or have our membership revoked. This goes against the American belief of "innocent" until proven guilty. We were NOT given a chance to present our case. We were NOT told why this happened until we made several inquiries. We were NOT given an opportunity to appeal. The BBB just decided to throw an entire industry out of their organization.

Unfortunately, the BBB has failed the consumer. You can no longer use the BBB rating to determine which debt settlement companies are good and which are bad. In these severe economic times the BBB has let you down. Given these circumstances, we decided to join the US Chamber of Commerce which is a TRUE governmental agency which reviews the business ethics of its members. We will continue to look for ways to have the BBB truly reflect the character of each individual company in the debt settlement industry, but unfortunately until that time we will retain our "F" rating. We encourage you to go to www.dstruth.com to find questions to ask when signing up for a debt settlement program. The BBB will no longer help you in this matter so you, the consumer, will be on your own.

Sincerely,
John F. Craven

President

Footnote

Commissioner Thomas Rosch of the FTC recently spoke at the Credit and Collections Conference where he stated that in his view "debt settlement can provide some real benefits for consumers." If the FTC recognizes the need for the industry, it is a shame the BBB does not recognize the benefits.



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