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## **Debt Settlement | An Effective and Cost-Effective Option**

Debt settlement, also known as debt negotiation, is the most cost-effective option to pay off your debts and relieve you of having to file bankruptcy. Debt settlement is a proactive approach for debtors experiencing the stress of too much debt. We understand the stress and struggle of living with an overwhelming amount of debt. Our goal is to reduce and consolidate your debt so that you can begin living the lifestyle you've been dreaming about - being debt free.

If you're simply paying minimum monthly payments, then surely it feels like you are not progressing towards your debt-free goal. Through negotiation, our program will reduce your debt to a fraction of what you currently owe. So, you end up paying only a percentage of the debt. Our program is custom-built for each client's personal and financial situation, and level of debt, in order to make the process as quick and affordable for you.

Our negotiation process has been tested and developed through years of experience by our team of professionals in the field of finance and credit card debt. Our professionals

are highly skilled in each of their fields of expertise. Through established relationships that we have with the creditors and financial institutions, we are able to successfully negotiate the debts of our clients at a substantial discount. Creditors are willing to negotiate a debt with Heritage Debt Relief, on behalf of our clients, with the understanding that the settled amount will be paid in a timely manner. Furthermore, creditors are always looking to avoid the ineffective and costly efforts of an outside collection company. We continually develop our relationships with creditors throughout the country, and we always maintain a very professional and cooperative relationship with the creditors in order to reach the most favorable settlement offer for our clients.

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\*Individual results of the program may vary and are dependent upon several factors including individual circumstances, creditors' willingness to settle, successful completion of program and ability to save funds. Heritage Debt Relief does not assume or pay any debt, nor does it provide legal advice or offer credit repair. Program not available in all states. Read and understand contract terms before enrolling.