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Dealing With Creditor Calls

Debt Settlement—The Program

Overwhelmed by a mountain of debt?

Our philosophy is simple: We are committed to helping you take back control of your life. We are devoted to making your debt settlement program as successful and stress free as possible.

Keep in mind that your debt did not accumulate overnight, and it will not disappear overnight. Be patient with yourself and with the process. It works but it takes time. Time is the leverage we use to achieve the best results for you.



Debt settlement is an excellent alternative to other methods of reducing debt as it will save you a significant amount of money and is a better alternative than any other program.

It is also important to understand that in order to successfully graduate debt free, you will have made the decision (due to your financial hardship) not to make further payments to your creditors. That decision will allow your creditors to begin their collection process and, at first, that may be disturbing to you.

We know that also, and we will aid you in any way that we can to make your debt settlement program as easy for you as possible.

You must understand that being in a program of debt settlement does not provide you with any special immunity from any of the traditional collection processes.

You have chosen debt settlement as an honorable way to eliminate your debt.

Program Highlights

- Debt Free in 12—36 months.
- Often pay less each month than your current monthly credit card minimums.
- Save as much as 60% on the debt you owe.
- We settle your debt with all major creditors.
- Pay bills online or by phone.
- Safe secure fund transfers to your own personal trust which you control.

- We never report you to a credit agency.

Who this is for

Debt settlement is designed for people who cannot afford to keep paying on their bills and are getting nowhere. They find themselves on the credit treadmill. They are making minimum, or near minimum, payments and are just not making any headway.



Our program is difficult only in the fact that, by having decided not to pay your bills, the folks that you owe will still want their money. They will call you, they will write you, and they will tell you anything in order to get you to pay. During that period (usually 6-12 months) we will be working diligently with them, allowing you the time to save money for the settlements.

The strategy of debt settlement in general is to stop paying on your debts long enough to force your creditors into being willing to settle for something less than the full amount.

If you have any questions regarding any facet of your debt settlement program, don't hesitate to call. Our customer service line is managed by highly skilled men and women. They - we - all of us - are dedicated to providing you a friendly, caring service which is intended to get you debt free in the fastest, lowest cost, and least invasive manner possible.

Debt Settlement—Fees

Our fees are a percentage of the total debt that you enroll in our program. We amortize the fees over half the length of the program (in other words, we are in this with you for the long haul) only the first three months go totally to fees in order to cover the hard costs of establishing your account.

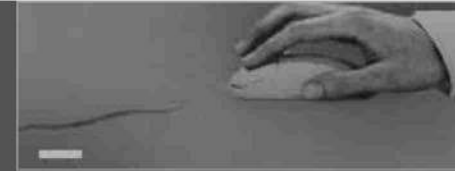
These fixed costs include the time, resources and manpower needed to set up your account, create your file, establish your trust account, create and forward the Power of Attorney to your creditors and to begin the negotiation process.

Fees are withdrawn over one half the length of your program.

They are included in the amount you will be asked to save in your personal trust account.

They cover the hard costs of creating and maintaining your settlement and trust accounts and the negotiations that are required to settle those accounts.

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