



Debt Settlement Programs

A debt settlement program is specifically designed to help you if your unsecured debt is \$7,500 or more. Settling your unsecured debt is the first step to becoming financially secure and our debt reduction program may be your best option.

Experienced debt negotiators have successfully settled many accounts with creditors and collection agencies. They will negotiate the best possible settlement for you.

How It Works:

A knowledgeable program advisor will provide you with an affordable monthly Debt Settlement Program (DSP) payment plan. Your monthly DSP payment is determined by evaluating your individual situation and your ability to make payments. These unique programs allow you to save each month in your own savings account and see results faster.

Within the first 60 days of your enrollment they will start working on your behalf, contacting your creditors and collection agencies to let them know you have enrolled in their program and also to advise them of your interest in settling your unsecured debt with them.

Once they have reached a settlement with the creditor or collection agency, the debt settlement company will obtain that settlement offer in writing from the creditor and advise you on how to disburse your saved settlement funds accordingly.

Debt Settlement does not assume or pay any consumer debt. If you stop making monthly payments to your creditors, late fees and interest will continue to accrue. Collection activities may continue including lawsuits that may be filed against you.

Who Qualifies?

Your unsecured debt must be over \$7,500 in order to participate in a Debt Settlement program. Most companies can work with the following types of unsecured debt:

- Credit Cards
- Collections
- Unsecured Loans
- Medical Bills
- Unsecured Personal Loans
- Retail Store Cards
- Unsecured Lines of Credit

Debt Settlement Companies **cannot** help if you have the following types of debt:

- Secured Debts
- Student Loans
- Mortgages
- Utility Bills
- Auto loans
- IRS Debt / Taxes
- Lawsuits