

# Achieve Freedom From Debt



Help Your Clients Make Debt and Tax Troubles a Thing of the Past

## PHP and Debtmerica Have Partnered to Help Families

Debtmerica and its sister company, Optima Tax Relief, provide Debt and Tax Resolution Programs to help clients achieve financial freedom. We are one of the largest and most respected resolution providers in the nation and have assisted thousands of consumers with our programs.

Debtmerica has a dedicated team of trainers and consultants to support PHP Associates and offices. PHP Associates can utilize our resources and team to assist clients that may benefit from a Debt or Tax Resolution Program. Together, we empower clients by enabling them to achieve financial independence.



# PHP Associates Can Offer the Following Programs



**Debtmerica**<sup>®</sup>  
RELIEF *Debt Settlement*

**OptimaTax**<sup>SM</sup>  
RELIEF *Tax Resolution*

## Become Debt-Free Quickly

In as little as 24-48 months become debt free and enjoy financial independence!

## One Lower Monthly Payment

Debtmerica customizes a program for clients with a monthly savings amount that is manageable. This monthly savings is often significantly lower than a client's current creditor payments.

## Enrolled Debt Is Settled In Full

As a client saves money, Debtmerica's Debt Resolution Programs optimize settlements and timing. Programs are designed to assess one's specific circumstances to achieve the lowest settlement amount.

## Protection from IRS Collections

- Wage Garnishment
- Bank Levies
- Tax Liens

## Full Range of Resolution Strategies

- Tax Negotiation and Settlement
- Back Tax Filing
- IRS Audit Defense
- Penalty Abatement
- State Tax Representation

## Client Friendly Process

An investigation is conducted on cases prior to enrollment into resolution services, so that clients have a detailed understanding of their options.



### ***"Your team is doing a great job"***

*"Optima got the IRS to significantly reduce the amount that the IRS was garnishing from my paycheck. Your team is doing a great job helping me become compliant with the IRS and resolving my state tax debt. I appreciate your help and am very happy with your firm."*

- Matt

[php.debtmerica.com](http://php.debtmerica.com)  
800-591-6970

# #1 Solution: Our Resolution Programs

## Who can we help?

Clients owing more than \$10,000 in credit debt or tax debt experiencing trouble with any or all of the following:

### Debt

- Credit card debt
- Credit unions
- Medical bills
- Deficiency balances
- Collection accounts
- Past due bills
- Financial hardship



### Taxes

- Unpaid taxes
- Unfiled returns
- Wage garnishments
- Bank levies
- Tax liens
- State tax issues
- Audit representation



### Weigh Your Debt Resolution Options

Making minimum payments could take you over 15 years to pay off debt.

Credit Counseling programs may take up to 7 years to complete.

With Debtmerica, we could settle your debt in 24-48 months.\*

\*see disclaimer below

This chart represents the results for a typical client, although actual results may vary depending on your specific situation.

214 Months

### Time To Get Debt Free

The following chart compares how long it could take you to become debt-free, depending on which option you choose.

60 Months



Minimum Payments

Credit Counseling

Debt Settlement

\*The estimates are based on historical results. Individual results may vary based on your ability to save sufficient funds to complete a debt resolution agreement, the creditors in your individual portfolio, and amount of debt enrolled. We cannot guarantee that your debt balances will be lowered by a specific amount or that you will be debt-free within a specific time period. Any use of "debt free" only applies to accounts that are successfully enrolled and upon program completion. While programs work aggressively to reduce your debt balances, creditors are under no contractual obligation to accept settlement offers from our service providers. We do not assume consumer debt, make monthly payments to creditors or provide tax, bankruptcy, accounting or legal advice and we do not provide credit repair services. Read and understand all program materials prior to enrollment.



# How Can You Participate In the Referral Program and Earn Commissions?

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[php.debtmerica.com](http://php.debtmerica.com)

Our website was created specifically for PHP and enables you to refer clients and access all program marketing materials

Fax in a referral form

Referral Forms are available at [php.debtmerica.com](http://php.debtmerica.com)

[phpsupport@debtmerica.com](mailto:phpsupport@debtmerica.com)

You can send us an e-mail for new clients, support and status inquiries

Call our PHP Hotline:

**1-800-591-6970**



***"Thanks to the program, we are in control"***

*"My husband and I wish to thank you for introducing us to the debt settlement program. The quality of our lives has greatly improved. We battled credit card debt for twenty-seven years and minimum payments were increasing each month. Thanks to the program, we are in control of our current finances."*

*- Rebecca, Debtmerica Client*

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