

Achieve **Freedom** From Debt

Make debt and tax troubles a thing of the past.

Our Debt and Tax Resolution Programs help struggling clients achieve financial freedom.



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.



Help With 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
- Federal & State Tax Representation*

Client Friendly Process

Optima's two-phase approach begins with an investigation to ensure our clients clearly understand their options prior to enrollment into our resolution phase.

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.

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

214
MONTHS



Minimum Payments

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.

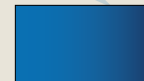
*see disclaimer below

60
MONTHS



Credit Counseling

24 - 48
MONTHS



Debt Settlement

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 Card Unions
- Medical Bills
- Deficiency Balances
- Collection Accounts
- Past Due Bills
- Financial Hardship



TAXES

- Unpaid Taxes
- Unfiled Returns
- Wage Garnishments
- Bank Levies
- Tax Liens
- Federal & State Tax Issues*
- Audit Representation



I would like more information about Debtmerica's and Optima's Resolution Programs:

Name(s): _____
 Phone: _____
 Email: _____
 City & State: _____

How much do you owe? _____
 For additional information, please contact:

*Our programs work aggressively to reduce one's debt balances but creditors are under no contractual obligation to accept settlement offers from us. We do not assume consumer debt, make monthly payments to creditors or provide tax, bankruptcy, accounting or legal advice. Read and understand all program materials prior to enrollment. Not all debtors will qualify for debt settlement programs. Statements made are not intended to be a guarantee that your debt balance will be lowered by a specific amount or percentage or that you will be debt-free within a specific time period. Individual results may vary based on your ability to save funds to complete a debt resolution program, the creditors in your portfolio, and amount of debt enrolled. Read and understand all program materials prior to enrollment.

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