

A photograph of a woman and a young girl embracing. The woman is smiling warmly, and the girl is also smiling. They are outdoors, with a bright, slightly cloudy sky in the background.

Make Money Problems a Thing of the Past

Debtmerica Relief uses debt settlement to dramatically reduce your debt and let you move on with your life.*

The following are some reasons why you should let Debtmerica Relief help you get out of debt:

One Low Monthly Program Payment

We customize a program with a monthly payment that fits within your budget and is significantly lower than your current creditor payments. After enrolling, your life becomes much simpler. All you have to do is set-aside an affordable amount each month into savings account you control. We handle the rest.

Shorter Timeframe than Other Options

Most debt resolution programs are structured over 24-48 months, depending on your monthly savings contribution to the program. A credit counseling program will typically take 5-8 years to complete, and debt consolidation payback periods could last for as long as 15-30 years.

Settle Your Debts

As you save money, we negotiate with your creditors. Debts can be reduced to as low as 50% of what you owe at the time of enrollment. For example, if you owe \$10,000 to a creditor, we could reduce the balance by as much as \$5,000! After each settlement, you will receive a 'Good News Letter' containing legal proof that you owe your creditors no more money.

Pay No Fees Until You Save

Debtmerica is a performance based settlement Company that you can trust. You will not pay any fees to us until we make settlements with each of your creditors.

"I couldn't fathom any way of being able to dig ourselves out of the mountain of debt we accumulated as a result of a major medical issue. Thanks to our program, we were able to reduce the amount we owed significantly, including saving us just over \$9,000 on one account alone and a total savings of more than \$18,000."

- Deborah, Graduated Client

For a free consultation call **800-509-9366** or visit **partner.debtmerica.com**

Your Options

There are several alternatives available for people who have debt problems. Debtmerica Relief strongly believes that its DEBT RESOLUTION PROGRAMS are the BEST OPTION AVAILABLE for any consumer who cannot pay his or her unsecured debts. But we will provide an overview of your alternatives to let you decide:

Debt Consolidation

Unfortunately, a Debt Consolidation Loan is one of the most common solutions people think of when they fall into financial difficulties. These loans can also be challenging to qualify for if you have a high debt load or credit issues. A debt consolidation loan will not reduce or settle your debt to a lower amount than you owe. You are only transferring unsecured debt to secured debt, which puts your personal assets (e.g. your car or home) at risk. A debt consolidation loan will still have you pay back 100% of the loan plus interest.

Consumer Credit Counseling (CCC)

CCC programs can take up to 6 years or longer to complete and your debt is not reduced when compared to a debt resolution program. The CCC agencies merely try to come up with a plan to make sure you keep paying your credit card bills and you may still have to pay 100% of the debt you owe plus interest. On average CCC programs have a high rate of client cancellation. Most CCC agencies are alleged non-profit organizations that claim to be independent but in fact are often funded and supported by the credit card companies. At Debtmerica, our incentives are perfectly aligned with yours – our goal is to save you the most money. We are not incentivized by the creditors, but rather we solely represent our clients.

Bankruptcy

While bankruptcy is a legitimate route to get out of debt, it can negatively affect your credit for as long as 10 years and can be a very unpleasant experience emotionally. One shouldn't consider bankruptcy as a "quick fix" to all your financial problems. Every time you apply for credit, whether it is a home, a car, a lease, or insurance, you could be impacted. Also in October 2005, new congressional legislation made filing for bankruptcy more difficult and burdensome. Additionally, a Chapter 13 bankruptcy could last longer than an alternative debt resolution program. If you are considering bankruptcy, you should speak with an experienced bankruptcy attorney licensed in your state.

Continue Making Minimum Payments

Many people struggle to make their minimum monthly and this option could take over 30 years to pay back the debt you owe, costs thousands of dollars in interest alone, and could require you to pay back over three times what you now owe on your balances. Most of these people keep doing whatever they can to continue making minimum payments for the rest of their lives but this may be the least timely, most costly and most economically disadvantageous way to relieve yourself of unsecured debt. If you have already stopped making payments to your credit cards or other creditors, you are negatively affecting your credit rating without reducing, settling or managing your debt successfully.

*Please see disclaimer on opposite page

"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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800-509-9366

#1 Debtmerica Solution:

The Debt Resolution Program



Debtmerica's "Debt Resolution Programs" are custom tailored to find the optimal solution to lower your monthly payments, help you deal with your creditors, and reduce your debts fast. Typically, we negotiate your balances down to about 50% less than what you owe at the time of enrollment. For example, through our debt resolution program, if you owe \$30,000 to your creditors, we may be able to reduce your debts by as much as \$15,000. Call us to find out if you can qualify, and exactly what your savings estimate is at 800-509-9366.

Even better than simply saving money is the fact that once a settlement has been reached, your debt will be settled in full... meaning you no longer have any of your original debt outstanding. If you would like to be debt free in as little as 24-48 months with a monthly program payment that fits your budget, then give us a call to discuss your specific situation.*

Comparison Chart

The following chart compares what you could potentially pay and how long it could take you to become debt-free, depending on which option you choose. This chart represents the results for a typical client with \$30,000 in debt. Actual results may vary depending on your specific situation.

Weigh Your Options

If you carry \$30,000 in credit card debt:

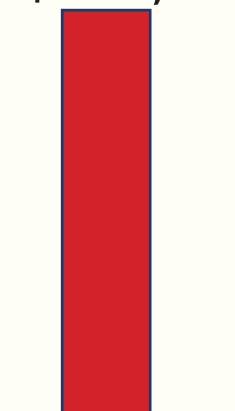
Making minimum payments, you could pay over \$100,000 before satisfying this debt

Credit counseling may cost you \$40,000+

With Debtmerica, we could settle your debt up to 50% of what you owe*

*see disclaimer below

\$100,000+



Minimum Payments
(15 - 30 Years)

\$40,000+



Credit Counseling
(5 - 7 Years)

Debtmerica
RELIEF
\$18,000 - \$24,000*



Debt Settlement
(2 - 4 Years)

*The estimates are based on historical results which include the debt amount at the time of enrollment and exclude program fees. Individual results may vary based on your ability to save sufficient funds to complete a debt resolution program, 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 percentage 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 our programs work aggressively to reduce your debt balances, 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 and we do not provide credit repair services. Read and understand all program materials prior to your enrollment.



Achieve Freedom From Debt

Frequently Asked Questions

Which Debts can be Included in the Program?

We can accept most types of unsecured debt. This includes credit cards, department store cards, personal loans, medical bills, and accounts with collection agencies. We cannot work with auto loans, mortgages, student loans, child support, and alimony debts.

How Long does it take to be Debt Free?

Our average client will be debt free from their enrolled debt in as little as 24-48 months. The time it takes to clear your debts is mainly dependent on your own financial situation. The more you can save each month, the faster you can pay your debts and be debt free. Every situation is different and we will be happy to discuss this with you during your free phone consultation.

How much does DM Charge?

Debtmerica's programs are performance based, which means we do not receive any fees until a settlement has been reached. Upon each account being settled, a fee will be assessed for that settlement. Debtmerica offers programs that charge fees as a percentage of savings or as a total percentage of enrolled debt balances. Regardless of which program you enter, you can expect the total fees of the program to range from 20% to 24% of the enrolled debt amount by the time you complete the program.

How does Debt Settlement Reduce my Debt?

Settlements are made through a series of negotiations with the creditors to arrange for your debts to be reduced by significant amounts. Your creditors would rather settle for a partial payment of the total balance due than risk being paid nothing. Since inception we have enrolled thousands of clients who have saved tens of millions of dollars in consumer debt.

Who is Eligible for the Program?

In general, we work with individuals who are in a state of financial hardship. A "hardship" is broadly defined and could be any number of financially damaging events, including loss of employment or reduced income, a divorce, severe medical bills, or a variety of other circumstances that cause someone to accumulate too much debt and lead to an inability to pay his/her bills.

Can I keep my Credit Cards?

In general, you must include all unsecured debt over \$500 in our program. All of your cards that we are negotiating must be closed for the program to work. In addition, you cannot apply for further credit or use credit while on the program. The goal of the program is to get you completely out of debt from your enrolled accounts.

Does it Work?

We help hundreds of people get out of debt every month! You could be next -- call us for your free consultation to see how much you can save.

"It's been frustrating to deal with credit card companies and we've been fearful for our economic future. Our debt specialist provided a calming and friendly demeanor. She made us aware of the advantages and difficulties we can expect over the next few years and how we will be able to cope with them."

- Carl and Shirley, Debtmerica Clients



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