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## Debt Settlement - Quick

**Expectation** To settle with their creditor(s) preferably with a deletion from the credit report.

**Time Frame** 30 days or less

### Cost

- **Starting at \$250 per creditor**
- Client pays creditor directly the agreed settlement fee
- Payment plan allowed for our fees.

## Debt Settlement - Long Term

**Expectation** To settle with their creditor(s) preferably with a deletion from the credit report.

**Time Frame** 36 to 48 months

### Cost

- **Starting at \$550 per creditor**
- Client pays creditor directly the agreed settlement fee
- Payment plan allowed for our fees.
- **We do not charge a % of savings**

## Dispute and Resolution

**Expectation** To dispute with their creditor(s) preferably with a deletion from the credit report with settlement as last resort.

**Time Frame** 60-90 days

### Cost

**Starting at \$350 per creditor**

## Judgment / Lien Settlement

**Expectation** To settle the judgment for less than amount is owed right now and quickly.

**Time Frame** 45 days or less

### Cost based on Face Value of Judgment

Face Value \$0 - \$3K	<b>\$750</b> (3 payments)
Face Value \$3K - \$10K	<b>\$1,000</b> (4 payments)
Face Value \$10K - \$20K	<b>\$1,500</b> (5 payments)
Face Value \$20K +	<b>\$2,500+</b> (5 payments)

## Judgments - Vacate Judgment

**Expectation** To encourage the Judge to vacate the judgment or settle on more favorable terms.

**Time Frame** 1 to 3 months

### Cost

\$1,500 to enter the case

\$500 per month as long as litigation is ongoing

## Debt Lawsuit Defense

**Expectation** To settle or fight the lawsuit but either way to obtain a final resolution for this lawsuit.

**Time Frame**

### Cost

### Settle | Fight Lawsuit

<b>Settle</b> 30 days or less	\$3K or less	<b>\$500</b>	<b>\$950</b> (3 payments)
<b>Fight</b> 6-12 months	\$3K - \$10K	<b>\$650</b>	<b>\$1,500</b> (3 payments)
	\$10K - \$25K	<b>\$1,500</b> (8)	<b>\$2,500</b> (4 payments)
	\$25K +	<b>\$2,500+</b> (10)	<b>\$4,000+</b> (5 payments)

## File Lawsuits (FDCPA / FCRA / TCPA)

**Expectation** To obtain financial reimbursement plus a correction or deletion to the credit reporting.

**Time Frame** 9-12 months

### Cost

- **\$250 initial fee**
- We collect:
  - Before lawsuit** 45%
  - After lawsuit** 50% + advanced costs



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## Short Sale Processing

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**Expectation** To negotiate with a Lender a short payoff on a mortgage

**Time Frame** 45 - 60 days

**Cost**

- \$1,250 per lender

## Loan Modification

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**Expectation** To obtain a loan modification that allows the consumer to stay in their home at an affordable payment.

**Time Frame** 60-120 days

**Lawsuit must be filed.**

**Cost**

- \$3,500 for first lien lender
- \$2,500 for 2nd lien settlement

## Student Loans - Government Programs

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**Expectation** To permanently resolve student loan issues one way or another

**Time Frame** 2 months

**Cost**

- \$350 Loan Analysis Fee (applied to future work)
- \$750-\$1500 per student loan program

## Student Loans - Servicer Lawsuits

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**Expectation** To permanently resolve student loan issues one way or another

**Time Frame** 6 to 9 months

**Cost**

- \$1,500 to file lawsuit
- \$500 per month as long as litigation is ongoing