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Header: ABC Financial Services Company. Because you deserve financial freedom.

Take a moment to imagine what it would be like to be debt-free . . .

Not worrying about the pile of bills on the kitchen table . . .

Not fearing the ring of the telephone and the bill collector's angry voice.

Imagine freedom from collector harassment. . .

Freedom from high interest rates. . .

Freedom from stress. . .

Imagine financial freedom.

At ABC Financial Services Company, we believe that you deserve financial freedom.

And we're here to help you get it.

[Click here for a free consultation](#)

If you are . . .

- Considering bankruptcy
- Harassed by creditors and collectors
- Stressed by debt problems
- Tired of debt piling up
- Living paycheck-to-paycheck
- Looking for the help with your debt problems

Then ABC Financial Services Company is the answer.

Debt negotiation

As debt negotiators, our experienced representatives act as liaisons between you and your creditors, negotiating your balances and making full settlements on your delinquent unsecured debts. We'll take on almost all of the work involved in dealing with your creditors and collectors.

- ✔ You'll no longer have to lay awake at night worrying about the stack of unpaid bills on the kitchen table.
- ✔ You'll no longer have to avoid answering the telephone, worried that it will be an angry creditor.
- ✔ You'll no longer have to suffer the stress of being buried in debt.

Over the past 3 years, we've averaged a 48% debt reduction for clients like you. That means that if you have \$20,000 in unsecured debt, we could reduce it to \$10,400 and you could be debt free in half the time! (Many of our clients find financial freedom within weeks, but the length of time it will take you to pay off your remaining debts after settlement will depend on your unique situation and the program we choose to fit you best.)

By hiring *ABC Financial Services Company* as your debt negotiators, you can . . .

✔ **AVOID BANKRUPTCY**

Bankruptcy can have serious negative implications for your financial future. That's why we recommend bankruptcy be considered ONLY as a last resort. [Click here](#) for more information about bankruptcy.

✔ **RECEIVE TAILORED DEBT REDUCTION ADVICE AND SERVICE THAT'S UNIQUE TO YOUR SITUATION**

We recognize that you're an individual with needs, concerns, and problems that are different from our other clients. We tailor our programs to meet each of our client's unique individual needs. Rest assured that with *ABC Financial Services Company* you will receive personalized attention and programs that are designed to work for you.

✔ **RECEIVE EXPERT DEBT MANAGEMENT**

We know how to successfully negotiate the best settlement for you. We'll provide you with a manageable plan that's consistent with your needs and desires.

✔ **KNOW THAT YOUR RIGHTS ARE PROTECTED**

At *ABC Financial Services Company*, we understand your legal rights, under the Fair Debt Collection Act as well as other federal and state law, very well – and we will work to make sure that you are protected. (For more information about the Fair Debt Collection Act and other government regulations, visit our [Helpful Links](#) page).

✔ **RECEIVE A FREE CONSULTATION**

Our free consultation will provide you with complete details about our unique program. Once we get an idea of your situation, we'll be able to tailor a debt reduction plan to suit your specific needs and desires. For a free consultation, [click here](#), or contact us. There are no strings attached – you're under no obligation.

WARNING!

- Collectors will act like your best friend and that they want to help you out; only to obtain as much information as possible to help in their collection efforts against you.
- They may seem interested in your problems; they're not.
- They may act like they want to help; they don't (collectors only want to help themselves collect more money)
- They will ask you numerous questions to help in their collection efforts.

Collectors only have one goal: **TO COLLECT AS MUCH MONEY AS POSSIBLE FROM YOU. DON'T BE FOOLED BY COLLECTORS, THEY ARE NOT ON YOUR SIDE.**

Once you've hired *ABC Financial Services Company* to help you reduce your debt, you don't have to talk to your creditors or collectors. If they contact you, take down their contact information and pass it on to us.

SAMPLE

Examples: our debt negotiation services in action

How our debt negotiation program helped Mark Smith reduce his debt by 60%

On July 13, 2005, Mark Smith sent us an online request for a free consultation. We called him that day, and by the following, we were talking with his four creditors and negotiating settlements for his \$20,000 in credit card debt. Before contacting us, Mark was paying \$500 a month toward the credit card debt, but instead of shrinking, the debt kept growing!

When we called Mark, he told us that he felt like he was standing in quicksand, sinking deeper and deeper each day. He said he felt like there was no one who could help him and he would eventually have to file for bankruptcy and give up the things he had worked so hard to get.

We told Mark that there were people out there to help him – those of us at ABC Financial Services Company. We encouraged Mark to be optimistic and told him about the success our other clients had with our program. We told Mark to begin depositing the \$500 a month that he used to pay toward credit cards into a trust account we set up for him.

In Mark's case, the creditors were hesitant at first to negotiate. But after several months of negotiations, all four creditors decided to settle on Mark's accounts. Meanwhile, Mark had accumulated \$2,500 in the trust account.

The first creditor agreed to accept a 40% settlement on Mark's \$5,000 account balance. Mark withdrew \$2,000 from the trust account and paid off the creditor. Mark had just eliminated \$5,000 in debt in five months. Had he not contacted *ABC Financial Services Company*, Mark would still be paying on a growing debt balance!

Mark continues to put \$500 a month into the trust account and is waiting to accumulate enough to pay of the next three creditors, who also agreed to 40% settlements. Mark's debt will be completely paid off within 18 months from the start of negotiations.

How our debt negotiation program helped Tanya Johnson reduce her debt by 51%

Tanya Johnson called us on October 15, 2005. Tanya has \$50,000 in home equity and \$50,000 in debt. But her home was older and needed some major repairs. We put Tanya in contact with John, a mortgage professional from our extensive network.

John told us that he could write Tanya's home equity loan for \$50,000 – which would allow her to eliminate her debt. But how would she pay for those much-needed home repairs?

We set to work negotiating her debts, which were spread across seven accounts. By November 1st, we had negotiated settlements with all seven creditors that reduced Tanya's debt to \$30,000 – a 40% reduction. Tanya was able to pay off that reduced debt balance with her home equity loan and make the repairs on her home. She even had enough left over to take her family to Disney World!

By calling *ABC Financial Services Company*, Tanya was able to accomplish her financial goals and more: she's now debt-free, has a newly renovated home, and is soaking in the sun at Disney World!

****Note:** These examples demonstrate actual results from *ABC Financial Services Company* clients. Because each individual is different, your results will vary. Contact *ABC Financial Services Company* today to find out how we can help you with your debt situation.

Contact *ABC Financial Services Company* today and find out how you, like Mark and Tanya, can reduce your debt by more than 50% and be on your way to financial freedom!

SAMPLE

Using your home equity to reduce your debt

Header: Put your home to work! Let ABC Financial Services Company help you get rid of high-interest debt with a home equity loan or refinance.

Do you own your own home? Is your home worth more than the balance on your current mortgage?

If so, you could use your home equity to pay off your unsecured debt.

That would be great, right?

ABC Financial Services Company offers something even better.

Not only will we put you in touch with a mortgage professional who will help you take out a home equity loan or refinance your existing mortgage, but we'll also negotiate with your creditors to reduce the total balance of your unsecured debt so that you can make the most of the equity in your home.

With our help you can pay down more of your unsecured debt and even take cash out for a new kitchen or family vacation.

The benefits of letting *ABC Financial Services Company* help you use your home equity to pay down higher-interest unsecured debt include:

- ✔ Reduce your unsecured debt by as much as 70%
- ✔ Qualify for a lower interest rate
- ✔ Lower your monthly payments
- ✔ No out-of-pocket debt negotiation fees – they're built right into your loan

But there's another reason to contact *ABC Financial Services Company* TODAY about refinancing your mortgage: If you are already delinquent on your debts – or are about to be – the longer you wait to contact us, the deeper into debt you will fall. And as that happens, the chances that you'll be able to use your home equity to refinance will decrease.

Don't get stuck with equity that you can't use!

Your existing home equity can be a powerful resource for you in gaining financial freedom. But as your debt increases – and your credit score decreases – lenders will become less and less likely to give you a refinance loan.

Take the opportunity now to take out your home equity and use it to pay down your debts. Tomorrow may be too late.

Simply choose the best option for you

Refinancing

One benefit of refinancing is that you can consolidate higher-interest debts into your new home loan and save on interest expenses. And your new mortgage interest payments may also be tax deductible.

But don't wait. Interest rates, which recently reached historic lows, are now beginning to rise.

Home equity loans

With potential tax advantages and interest rates lower than most other kinds of consumer credit, a home equity loan can be a smart way to eliminate your higher-interest debt.

Searching for a Loan Provider?

ABC Financial Services Company offers free access to a network of mortgage companies that will provide you with low rates and fantastic service for virtually every type of loan and credit. We've been working with a number of different mortgage companies for years and we've hand-selected the best to join our network. So you can rest easy knowing that our mortgage provider referral will be a good one.

Contact us to receive more information on the lenders and financing options available to you.

Credit repair

Do you regularly check your credit report?

Do you understand the factors that influence your credit score?

The things you can do to improve it?

If not, you're not alone.

Fortunately, *ABC Financial Services Company* offers **credit consultation and repair services**.

Your credit report is important. It shapes nearly every facet of your financial life. Looking for a loan for your dream home? How's your credit? Looking to finance your first car? How's your credit?

If your credit score is less-than-perfect, *ABC Financial Services Company's* credit repair services can help. **We'll help you bring your credit score up and give you the tools you need to keep it up.**

Our dedicated credit repair department is made up of experienced professionals who understand how to improve your credit score.

At the end of our program, you'll be more likely to qualify for the financing you deserve – the first step toward financial freedom.

Can you try to repair your credit yourself? Sure. But you may have limited results and actually do more damage than good.

Through *ABC Financial Services Company*, a dedicated credit repair specialist will:

- ✔ Review your credit report and supply you with a credit analysis
- ✔ Dispute any incorrect or erroneous information
- ✔ Compose an individualized plan of action to assist you in the future
- ✔ Be available to you for personalized credit counseling for 60 days

Contact us today for more information about our credit repair services.

Q&A

Q: What is debt negotiation?

A: Debt negotiation involves a company like *ABC Financial Services Company* that contacts a client's creditors and negotiates a reduced pay-off on the accounts. In contrast to consumer credit counseling or debt consolidation, debt negotiation actually reduces the amount of money you owe. With *ABC Financial Services Company*, you may be able to reduce your delinquent debt by as much as 70%. Contact us to find out how.

Q: How do I qualify for your debt negotiation program?

A: There are three qualification requirements for our debt negotiation program: 1) You must currently have delinquent debts (generally, debts that are 30 days or more late); 2) Your debts must be unsecured (including credit cards, judgments, medical bills, utility bills, repossessions). We do not represent clients on government-related debts (including student loans, tax liens, back taxes, child support, etc.) or on secured debts (mortgages, car loans, etc.); and 3) Your debt balance must be \$5,000 or more.

Q: What if I'm not delinquent on my debts?

A: Our credit restoration services are designed to help people who would like to improve their credit, whether they're delinquent on their debts or not. Even if you're not delinquent on your debts, we still may be able to help you improve your financial situation and increase your financial freedom. Contact us today for more detailed information about the services we offer for clients like you.

Q: What is unsecured debt?

A: Unsecured debt includes credit cards, medical bills, and personal loans. It is generally any debt that arises from a contract you enter into with a creditor which enables you to obtain goods or services on credit in exchange for your promise to pay (compared to secured debt where you receive credit by putting something of value up as collateral – like a car or a house).

Q: Can I choose which debts I want to resolve or do I have to include all of them?

A: You may select which debts you would like us to resolve.

Q: Will you keep my information private?

A: Absolutely. We are 100% committed to maintaining complete client confidentiality and privacy. For more information on your privacy policy, please [click here](#).

Q: How do I get started?

A: Make your first step toward financial freedom today by filling out our online form contacting us by phone or sending us an e-mail.

Q: Why can't I deal with the creditors and bill collectors myself?

A: You certainly can. But our question to you is: Why would you want to? Creditors and bill collectors can be intimidating, obnoxious, and down-right mean. We understand that simply answering their telephone calls is a source of great stress for most people. That's why we're here.

And we have a couple of advantages that you don't: 1) We deal with creditors and bill collectors everyday – it's our specialty; 2) we have over 50 years of combined experience in the collection industry – on the consumer side and the creditor side (in other words, we know our stuff!).

Q: Will my creditors continue to call me when I am in your program?

A: We act as your limited power of attorney and notify creditors of this fact so their harassment and calls should be greatly reduced and may end all together.

Q: How long will the program take?

A: While the amount of time necessary to complete the program will depend on your specific situation, our goal is to help you completely eliminate your unsecured debts in about 12-36 months – and many times even sooner than that. To find out how quickly you could be debt-free, please contact us.

Q: How much money will I save?

A: We generally save our clients like you between 30% and 70% on their total unsecured delinquent debt balance. Over the last three years, we have averaged a savings rate of 48%! How much you save will depend on how much debt you have, what type of debts you have, who the debts are with (for example the original creditor or a collection agency) and numerous other factors.

We understand that every person's debt situation is unique – that's why we tailor a solution to fit your needs and goals. To get a better idea of how much money we could help you save on your unsecured debts, please contact us.

Q: How will your program affect my credit?

A: We do not report to the credit bureaus. Since your outstanding debt is being resolved by way of settlement, future creditors will see that you have made a concerted effort to resolve your debt instead of filing for bankruptcy.

Currently, there are hundreds of people using our debt negotiation services to honorably pay back an agreed-to, reduced amount to their creditors. The positive end result for those who enroll in our program is a credit report that shows debts as paid instead of unpaid. Your high debt-to-income ratio will decline and you may begin to see improvement in your credit in as little as six months. To take the first step toward improving your credit, contact us today.

Q: How do I know your program will work for me?

A: Recognizing that everyone's financial situation is different, *ABC Financial Services Company* will customize a solution to fit your needs and allow you to meet your financial goals. Please contact us to learn more.

Q: Will all of my unsecured debt be eliminated after I have finished your program?

A: Yes. If you faithfully follow our program guidelines you can expect to be free of all of the unsecured debt that you reported to us by the end of the program.

Q: Should I file for bankruptcy?

A: Bankruptcy can have an extremely negative effect on you financially and is designed to be your last resort. You are required by law to consult a licensed attorney before declaring bankruptcy, and since Congress passed new bankruptcy laws in 2005, it is more difficult for a person to even qualify for bankruptcy. To learn more, [click here](#).

Q: Should I try to get a loan?

A: Our knowledgeable representatives will analyze your situation and recommend the best possible solution to get you out of debt in the shortest period of time while saving you the most money. A loan may or may not be part of this solution. A high-interest loan obtained on your own, however, is probably not the answer. If a loan is needed, our representatives will ensure that you get one that fits your needs and goals.

Q: How much does ABC FINANCIAL SERVICES COMPANY charge for debt negotiation?

A: Program fees vary depending on the type of program that fits you best. But our goal is to help you get out of debt and achieve financial freedom – not send you deeper into debt with outrageous fees. Contact a *ABC Financial Services Company* representative today to find out more about the kind of program we could tailor to meet your needs.

Other questions?

If you have questions that we haven't answered here, please contact us! We'd be happy to provide you with more detail about our debt negotiation services, our process, and how we can help you achieve financial freedom, as well as answer any additional questions you may have.

Facts about bankruptcy

Many people are unaware of the two most important aspects of bankruptcy:

1. Bankruptcy stays on your court records for 20 years and on your credit record for as long as 10 years.
2. If you apply for a loan, one of the first questions normally asked is: "Have you ever filed for bankruptcy?" Your answer may determine the fate of your loan application.

Bankruptcy is your last resort, an option you should only exercise after you've tried to reduce your debts through debt negotiation and explored all other avenues with an experienced, reputable company like *ABC Financial Services Company*.

- ✔ Bankruptcy stays on your credit report for up to 10 years
- ✔ You may have difficulty getting future credit, including home and car loans
- ✔ Any credit you get will probably cost you more in terms of interest rates and fees charged
- ✔ It can cost up to \$1,000 or more to file bankruptcy
- ✔ Alimony, child support, and most taxes are not eliminated by bankruptcy

To help you better understand the truth about bankruptcy, we've compiled a list of common myths about bankruptcy and the facts behind those myths.

Myth: After declaring bankruptcy, I will get to start over with a clean slate.

Fact: Your credit report will still reflect all your debts. Each debt included in the case will be labeled "account included in bankruptcy." The date filed and case number for the bankruptcy will remain on your credit report for up to 10 years. This will likely mark you as a high-risk borrower for future loans, meaning that you'll face difficulty getting approved for loans and higher-than-normal interest rates if you are approved.

Myth: If I file for bankruptcy, I will get rid of all my monthly payments.

Fact: Alimony, child support, and most taxes are not eliminated by bankruptcy. You'll still owe them even after you file for bankruptcy. In addition, if you want to keep assets like your home and your car, you'll have to stay current on those monthly payments.

Myth: My credit is already ruined due to late loan payments, so I might as well file for bankruptcy.

Fact: A credit report with a bankruptcy filing on it is much worse than a report that shows some late payments. And, delinquencies on your credit report are much easier to remedy than a bankruptcy (there's not much you can do about that black mark). Contact us or visit our credit repair page and our debt negotiation page for more information about dealing with delinquencies and other negative credit marks.

Types of Bankruptcy

- Chapter 7 – where the debtor's unprotected assets are converted to cash and disbursed to the debtor's creditors to repay part of the debt owed
- Chapter 13 – affords the debtor the opportunity to repay all or part of his debts over an extended time period

FREE CONSULTATION

If you're considering filing for bankruptcy, we encourage you to first contact us for a free consultation. We'll help you determine if there are any other ways to improve your debt situation that won't have such long-lasting negative effects as bankruptcy. For a free consultation, [click here](#), or contact us. There are no strings attached – you're under no obligation.

Facts about consumer credit counseling

Did you know that approximately 65-70% of people who start consumer credit counseling (CCC) programs are not able to get rid of their debt and end up quitting the program?

It's true.

While a consumer credit counseling program may be effective for people who can afford larger monthly payments for 3-5 years, most people with debt problems are struggling as it is to just pay their minimum monthly payments.

Some of our clients have come to us from consumer credit counseling programs. **The complaints we've heard most often from them about the CCC programs include:**

- High monthly payments
- Difficulty in reducing account balances
- Payments not posting on time, leading to late fees
- Lack of customer support

One important distinction between consumer credit counselors and debt negotiators is that CCCs do not negotiate down your debt. They have predetermined figures from each creditor as to what interest rates and payments they are able to agree to. The interest rate will average around 8%. Some creditors will not go below 20% to 25%.

Some of the most important differences between consumer credit counseling (CCC), or debt consolidation, and *ABC Financial Services Company's* debt negotiation services include:

CCC: Monthly payments remain high

ABC: We tailor a program with monthly payments that will fit your budget

CCC: Programs are funded by creditors

ABC: We have no financial relationships with your creditors – we work for you

CCC: Doesn't actually reduce your debt

ABC: Reduces your debt by 30-70%

CCC: A reputation for poor customer service

ABC: Guaranteed personalized service and solutions that are customized to fit your needs

If you're considering consumer credit counseling, **we encourage you to first contact us for a free consultation. We'll help you determine if there are better ways to improve your debt situation that will be easier, quicker, and less expensive than consumer credit counseling.** For a free consultation, [click here](#), or contact us. There are no strings attached – you're under no obligation.

About us

Who we aren't

ABC Financial Services Company is not a consumer credit counseling agency. Consumer credit counselors only negotiate the interest amount on a debt; we negotiate the principle amount of the debt, helping our clients reduce their total debt by as much as 70%.

Who we are

ABC Financial Services Company is a debt solutions service specializing in debt negotiation and credit restoration. Ours is a team of **knowledgeable professionals** with over 50 years of combined experience in the credit and collection industry.

Over the past three years, *ABC Financial Services Company* has represented clients on over \$6 million in debt and **saved our clients nearly \$3 million.**

Many of our team members have worked as collectors – for such creditors as Citibank, Chase, MBNA, Capital One, Discover, and First USA – among others. So **we know firsthand the tactics and procedures that collectors and creditors use.** And we use that information to help our clients get the lowest possible settlements in the shortest period of time.

We offer the following debt solutions services:

- ✔ Debt negotiation
- ✔ Monthly payment programs (*not* consumer credit counseling)
- ✔ Credit restoration
- ✔ Credit watch
- ✔ Debt consulting services
- ✔ Ongoing support and educational programs and materials

What's unique about *ABC Financial Services Company*?

- ✔ **We offer personalized attention.** We will customize a program to fit your needs and goals. We understand how difficult and stressful debt problems can be. That's why we limit the number of clients each of our debt specialists works with – to ensure that you receive the personal attention that you deserve.
- ✔ **Our services are of the highest quality.** At *ABC Financial Services Company*, we're committed to you, our client. We have a history of unparalleled excellence in customer service; check out our reputation with the Better Business Bureau to see for yourself.
- ✔ **We have over 50 years of combined experience in the debt negotiation industry.** We'll use our experience to get you the greatest reduction of your debt in the least amount of time. And we'll ensure that your rights are protected under the Fair Debt Collection Practice Act.

- ✔ **Many of us are former debt collectors.** We know what your creditors and bill collectors know. We understand their tactics and the rules they have to abide by. So we're in the best situation to deal with them on their level to get you the best deal possible.

Contact us to learn more about *ABC Financial Services Company's* unparalleled excellence in debt negotiation and credit repair services.

SAMPLE

Contact us

ABC Financial Services Company is based in Minneapolis, Minnesota, but we've helped clients from California to New York – and everywhere in between.

For more information about our company, our services, and how we can help you, contact us.

By phone: 888-888-ABCD

By e-mail: info@abccompany.com

To request a **free consultation**, [click here](#).

To subscribe to our **free monthly newsletter**, [click here](#).

SAMPLE

Free consultation

If you're anything like our other clients, your debt problems make you feel trapped and alone.

But you're not alone. And help is available.

Fill out the short form below and one of our debt specialists will contact you to discuss your debt situation and how we can help.

Today is a great day to take the first step toward financial freedom. What are you waiting for?

SAMPLE

Helpful links

Federal Trade Commission's website on Fair Debt Collection

<http://www.ftc.gov/bcp/online/pubs/credit/fdc.htm>

Federal Trade Commission's website on debt

http://www.ftc.gov/bcp/online/edcams/credit/coninfo_debt.htm

Your Credit Report: What it Says About You

<http://www.frbsf.org/publications/consumer/creditreport.html>

Free Credit Report:

<http://www.annualcreditreport.com>

SAMPLE