



(504) 688-2300  
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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 \$175+ 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 \$500+ 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 \$225+ per creditor**

## Apartment Collections

**Expectation** To settle or dispute apartment collection(s) preferably with a deletion from the credit report.

**Time Frame** less than 30 days Settle  
60-90 days Dispute

### Cost

Settle **\$300+**  
Dispute & Resolve **\$450+**

## 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

\$2K or less	<b>\$500</b>	(3 payments)
\$2K - \$5K	<b>\$650</b>	(4 payments)
\$5K - \$8K	<b>\$950</b>	(5 payments)
\$8K - \$11K	<b>\$1,250</b>	(6 payments)
\$11K - \$20K	<b>\$1,500</b>	(8 payments)
\$20K +	<b>\$2,000+</b>	(negotiate payments)

## Judgments - Petition of Nullity

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

**Time Frame** 3 to 6 months

### Cost

\$1,500 + to file lawsuit  
\$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**

**Settle** 30 days or less  
**Fight** 6-12 months

### Cost

\$2K or less	<b>\$500</b>	(3 payments)
\$2K - \$5K	<b>\$650</b>	(4 payments)
\$5K - \$8K	<b>\$950</b>	(5 payments)
\$8K - \$11K	<b>\$1,250</b>	(6 payments)
\$11K - \$20K	<b>\$1,500</b>	(8 payments)
\$20K +	<b>\$2,000+</b>	(negotiate payments)



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## **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

## **Short Sale Processing**

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

**Time Frame** 45 - 60 days

### **Cost**

- \$1,250 per lender

## **Loan Modification**

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

**Time Frame** 60-120 days

### **Cost**

- \$1,500 for first lien lender
- \$1,000 for 2nd lien settlement

## **Student Loans - Government Programs**

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

**Time Frame** 2 months

### **Cost**

\$250 Loan Analysis Fee (applied to future work)  
\$750-\$1,500 per student loan program

## **Foreclosure Defense**

**Expectation** To permanently resolve the housing issue via permanent modification, short sale, sale, or deed in lieu of the home.

### **Guarantee**

If we do not stop the foreclosure we will refund all fees minus the filing fee.

### **Cost**

- **Filing of Initial Lawsuit to Stop Foreclosure**  
Starting at \$3,500 + Bond + \$750 Monthly
- **After Removal to Federal Court**  
Starting at \$1,500 + \$1,500 Monthly