# **2024 Pricing** Law Office of Jonathan M Williams

#### 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 \$275+ 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



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

Time Frame 60-90 days

Starting at \$450+ per creditor

## Apartment Collections

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

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

Settle \$450+

Dispute & Resolve \$550+

# 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 \$550 (3 payments) \$2K - \$5K **\$700** (4 payments) \$5K - \$8K **\$1000** (5 payments) \$8K - \$11K **\$1,300** (6 payments) \$11K - \$20K **\$1,550** (8 payments) \$20K + \$2,550+ (negotiate payments)

# Judgments - Petition of Nullity

**Expectation** To encourage the Judge to vacate the judgment or settle on more Cost

favorable terms. Time Frame 3 to 6 months

\$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.

Cost

**Time Frame** 

Settle 30 days or less Fight 6-12 months

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\$2K or less	\$550	(3 payments)
\$2K - \$5K	\$700	(4 payments)
\$5K - \$8K	\$1000	(5 payments)
\$8K - \$11K	\$1,300	(6 payments)
\$11K - \$20K	\$1,550	(8 payments)

\$20K + **\$2,550+** (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



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## **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. Cost

**Time Frame** 60-120 days

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

## **Student Loans - Governement 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