



**(504) 688-2300**

**[louisianacreditlaw.com](http://louisianacreditlaw.com)**

**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 only starting at **\$300**  
Dispute starting at **\$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 - Bill of Review / Vacate**

**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) |



(504) 688-2300  
louisianacreditlaw.com

## **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