



A Better Alternative to Credit Counseling,  
Bankruptcy or Debt Consolidation

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Debtmerica is an Audited and Accredited Organization



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## Debt Relief Programs and Options

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**There are many options when it comes to addressing your debt problems. Debtmerica believes it provides better Alternatives to Consumer Credit Counseling, Bankruptcy or Debt Consolidation Loans.**

Below are summaries of the various alternatives available to you so that you can make an informed and well-educated decision based on your own individual situation.

Our Debt Resolution Programs can help you get out of enrolled debt in as little as 12 - 36 months, and debts can be settled to as low as 40 – 60% of what you owe. If you are experiencing a financial or personal hardship that is preventing you from paying your bills, the five most generally accepted debt relief options you have are:

### 1. Bankruptcy.

While bankruptcy is a legitimate route to get out of debt, it can negatively affect your credit for as long as 10 years and can be a very unpleasant experience emotionally. You shouldn't consider bankruptcy as a simple "quick fix" to all of your financial problems, but rather as one of the many available solutions you may have given your individual situation. In October 2005, new congressional legislation made filing for bankruptcy more difficult and burdensome. A Chapter 13 bankruptcy could result in higher monthly payments and may last longer than an alternative debt resolution program. If you have questions about bankruptcy or are considering it as an option, we advise you to speak directly to an experienced bankruptcy attorney licensed in your state.

**GET QUOTE NOW**

## Debtmerica Program Benefits:

- IAPDA Certified Agents, [View Example](#)
- Cut Credit Card Debt up to 40-60%\*
- One Low Monthly Program Payment
- Debt Free in as Little as 12-36 Months\*
- Alternative to Bankruptcy
- Save More vs. Credit Counseling\*

[Learn More](#)

**If you owe \$30,000,  
you could pay...**



**Satisfied Clients**

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## 2. Consumer Credit Counseling (CCC).

A Consumer credit counseling program is a method of debt relief for those who are unable to make minimum payments and undergoing financial difficulties. However, CCC programs could take up to 6 years or longer to complete and your debt is not reduced when compared to a debt resolution program. You may still have to pay back 100% of the debt you owe plus interest. In addition, if you miss just one monthly payment, you could be dropped from the program altogether. Consumer Credit Counseling Services, on average, have very high rates of client cancellation, which does not bode well for their delivery of a successful debt management program. (see below for more information on CCCs). With that being said, a CCC program may be a viable option for those with under \$10,000 in unsecured debt, are able to afford higher monthly payment obligations, and are well disciplined to remain in the program.

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## 3. Debt Consolidation Loan.

This option may work financially if you have at least an above average or good credit rating and considerable equity in your home. If you have a very large debt balance and have been late on just one monthly payment, it is likely that your credit may be impaired. Also, with this option, you do not reduce or settle your debt to a lower amount than the original balance; you are only transforming it from unsecured debt to secured debt. While a debt consolidation loan coupled with a debt resolution program provides a [very powerful solution](#), remember that debt consolidation alone does not reduce or settle your debt; it only shifts your debt from one place to another.

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## 4. Continue minimum monthly payments to credit card companies.

Many people struggle to make their minimum monthly payments and this option could take over 30 years to pay back the debt you owe, costs thousands of dollars in interest alone, and could require you to potentially pay back over three-times what you now owe on these balances. This may be the least timely, most costly, and most economically disadvantageous way to get out of your unsecured debt (see below for more information). Keeping high balances on your credit cards may affect your credit in a negative way and could make it more difficult to obtain any other type of loan.

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## 5. THE DEBT RESOLUTION PROGRAM



"I truly believe I came across your company for a reason. You have really coached me about this entire process. I am thankful for your efforts at putting my mind at ease!"

- Bonita



"From our first conversation I felt comfortable talking with you and discussing my hardships. You stepped us though the process answering any and every question."

- Brenda



"This process was easier than I thought. I appreciate the time you took to make me feel like I was your only customer. I would recommend your service to anyone."

- Francis



Debtmerica, LLC is a member of (TASC) The Association of Settlement Companies. This trade association has developed a standardized [industry disclosure](#) for consumers.

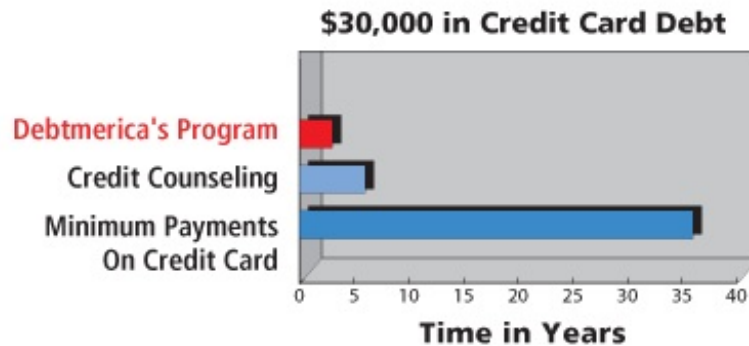


This could be one of the fastest, most effective ways to [settle your debt](#) for less than the original balances owed. Debtmerica's "Debt Resolution Programs" could not only settle your debt by up to 40 – 60% of your original balances, but it also may enable you to become debt-free from your enrolled accounts in as little as 12 - 36 months. Our programs are custom-tailored to provide you with just one low monthly program payment and educate you on how to minimize creditor calls. We feel this option could be one of the fastest ways for you to become debt free while we work hard to minimize your stress burden.. Typically, we negotiate your balances down to about 50% LESS than what you owe. For example, through our debt resolution programs, if you owe \$30,000 to your creditors, you may be able to reduce your debts by \$15,000 or more.

Debtmerica's programs typically charge only 17% of the total debt that you enroll in your program. With settlements as low as 40%, this means that when all is said and done, your savings could be as much as 45 cents on the dollar, including our fees. Typically, we arrange settlements for around 40 - 50 cents on the dollar.

If you are considering all of your debt relief options, and want to get out of debt, in what we feel is a quick, easy, and hassle-free manner, complete our 30 Second Savings Quote to see if debt settlement via a debt resolution program is the best option for you.

[GET QUOTE NOW](#)



BEST PLACES TO WORK

2009



Member  
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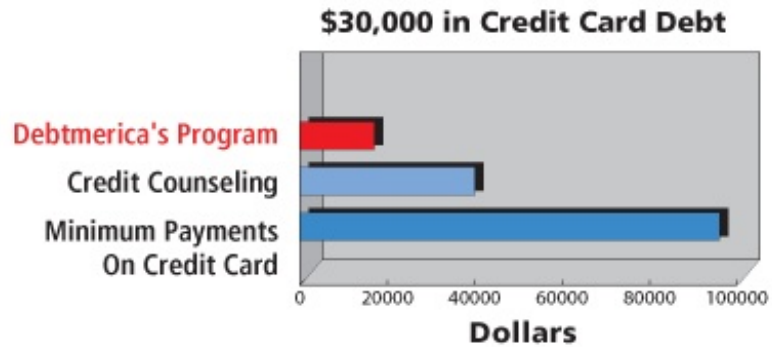


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Your actual results will vary depending on a variety of factors, including your current balances, how much you can afford to save per month, and the amount that your creditors are willing to settle for. We make no guarantee that your debts will be lowered by a specific amount of percentage or that you will be “debt-free” within a specified time period.

The projection assumes the following:

The \$30,000 debt example is composed of four separate unsecured debts owed to different creditors:

	Minimum Payments:	Credit Counseling:	Debtmerica Relief's Program:
<b>Payments:</b>	\$600.00 / month	\$652.27 / month	\$550.00 / month
<b>Term:</b>	36 years	5 years	2.5 years (This term could be adjusted downward based on your current needs and ability to complete the program in a lesser time period)
<b>Interest Rate:</b>	18%	11%	
<b>Total Cost:</b>	\$96,569.09	\$41,846.57 With this program you would save \$54,722.00 over making minimum monthly payments.	\$16,500.00 With Debtmerica Relief's program you would save \$79,818.59 over making minimum monthly payments.

### Debt Consolidation Loan

To be approved, you must have the ability to repay a larger home loan and also have an acceptable credit rating. Even if you do qualify, without debt settlement combined, your situation could likely get worse. Rather than helping you to reduce your debt through debt settlement, a consolidation loan may increase your debt burden. Here are some more facts that you may want to know about debt consolidation loans:

- You must qualify, which may be difficult given the recent mortgage reforms.
- It requires ownership of a home with considerable equity
- Closing costs are usually required upon closing or built into the interest rate
- Missing payments could cause you to lose your home
- You would pay back the entire balance of your credit cards, plus interest
- Payback could be 10-30 years or more depending on debt balance, type of loan, and your ability to pay
- You are paying off unsecured debts in favor of a new secured debt
- The debt consolidation loan reduces the equity available in your property for future use

#### **Continue to Make the Minimum Payments or Don't Pay Anything at All**

- You could pay almost 50% of your original balance to your creditor in interest costs alone over the first 36 months. Your principal balance may barely be touched
- Credit card interest rates are usually 15% or higher and creditors are allowed to raise rates at any time unless otherwise stated in writing
- If your credit card interest rate is 25% or higher, it may be almost impossible to pay off your debt by making the minimum payments
- With a high credit card interest rate, it would most likely take you over 20 years to become debt free - and that's if your balances don't increase
- Until you pay off high balance debts, your ability to be extended credit becomes substantially more difficult.

If you have already stopped making payments to your credit cards or other creditors, you are negatively affecting your credit rating without reducing, settling or managing your debt successfully.

To see if you qualify for debt settlement, please [fill out our 30 second savings quote form](#) for a free, no cost or obligation consultation.

**GET QUOTE NOW** ▶

## **Achievements**

Debtmerica has had one vision since inception - to help Americans nationwide attain financial



independence.

At Debtmerica, we're proud of our [achievements and honors](#). They represent our commitment to our vision and clients.



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[Americans doing a better job at paying their credit card bills, says BillShrink](#)

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[Credit Card Debt – How It Affects Quality Of Life](#)

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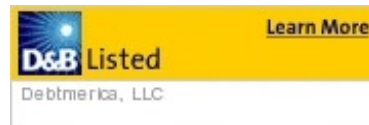
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## **A Secure & Trusted Site**

Debtmerica is committed to providing a safe and secure site that you can trust.



\*Estimates are based on historical results and individual results may vary, including the ability to save sufficient funds to complete your program, the creditors in your individual portfolio, and underwriting guidelines. Statements made are examples of past performance, which are not intended to be a guarantee of any future settlement results. When you contact Debtmerica, LLC we will attempt to understand your situation and determine whether you are qualified for our debt resolution programs. Debtmerica, LLC assists with unsecured debt only and any use of “debt free” only applies to accounts that are successfully enrolled and upon program completion. While our programs work aggressively to reduce your debt balances, creditors are under no contractual obligation to negotiate or accept settlement offers. Debt reduction percentages do not include program fees; guarantee that your debt balances will be lowered by a specific amount or percentage, or that you will be debt free within a specific time period. However, if at the completion of your debt resolution program your total debt reduction equals less than two (2) times the amount of fees paid, we guarantee to refund a portion of those fees. This refund is calculated so that your fees will never equal more than one-half (1/2) of your total debt reduction. This fee guarantee does not apply to consumers referred to debt resolution programs utilizing attorney-based negotiations. We do not assume consumer debt, make monthly payments to creditors or provide tax, bankruptcy, accounting or legal advice and we do not

provide credit repair services. Please contact a tax professional to discuss tax consequences of debt settlement. By providing your contact information, you agree to receive return telephone calls, emails or other communications from Debtmerica, LLC and/or its affiliates and expressly waive any "No Call" preference or registration. Photographs used are not actual clients. Debtmerica, LLC is not affiliated with MSNBC, Fox, CBS, MarketWatch, USA Today, Inc. 5000 or OCBJ and logos used are registered trademarks of their respective owners. Not available in all states. Read and understand all program materials prior to your enrollment.

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