

What is Debt Elimination?

Debt Elimination or Debt Settlement is a reduction in the amount of unsecured debt that you owe to creditors.

Debt Free Angels is a professional negotiation company that works with creditors on our client's behalf to reduce the amount of unsecured debt owed by 60%.

Debt Free Angels will step in between you and the harassing phone calls made by your creditors by sending out a Limited Power of Attorney to speak to your creditors on your behalf, giving you peace of mind.

How does the Debt Settlement work?

When you enroll with Debt Free Angels, a third party escrow account is opened for you where you will be making monthly deposits to accrue the money needed to make a settlement offer with your creditor. Once your account has enough money to make a settlement offer, we contact your creditor to negotiate a repayment. When our settlement department and your creditor reach an agreement, your creditor sends us a letter with the agreed upon settlement amount. We will contact you with the offer, and you must sign off on the agreement in writing. We will never send your creditors any funds without your written approval.

Once the clients signs off on the settlement offer, we make arrangements to have the payment sent to your creditor, and within 30-90 days the payment will reflect on your credit report.

If we are able to settle your debt for less than we anticipated, we will return the remainder of funds in your escrow account to you after your last debt has been settled.

100% Money Back Guarantee!

If we are unable to settle your entire debt for 60% or less, we will return your management fees in full.

How Do I Start The Enrollment Process?

1. Call Debt Free Angels at 210-979-9447 to make an appointment for your free and confidential consultation.
2. Bring all of your bills that you want to enroll, or a recent copy of your credit report, and a voided check. If you do not have a copy of your credit report, we can pull it for you in the office for \$35.00.
3. Come in for your consultation, where we will explain the process, and answer any questions you may have.
4. Ready to enroll? Sign a few documents, and we will take care of the rest!

What should I expect once I enroll?

1. Stop answering creditor phone calls. If you do accidentally answer, give them the Debt Free Angels office phone number, and we'll handle them for you.
2. Send us copies of any information you receive in the mail about the transfer of your debt. The paperwork usually does not follow the debt once it's sold, so we will resend a copy of the Limited Power of Attorney to the company your debt was sold to.
- 3. Relax!**
4. The Debt Free Angels settlement department will contact you once we receive a reasonable settlement offer.
5. Once we settle all of your debts, you are debt free!

How Long Does The Process Take?

A person who has \$30,000 of debt, at the default interest rate of 29.95% who is making minimum payments of \$900 will be paying on the debt for 74 years for a total repayment of \$178,088!

Debt Free Angels Debt Settlement program can be a little as 12months or as long as 60 months, depending on where your monthly payments need to be. We can create your program to fit your needs, whether you would rather pay off your program quickly with a higher monthly payment, or a lower monthly payment in a longer program.

For example: If you owe \$30,000 at a 29.95% interest rate, your monthly payments are approximately \$1350 per month, and with Debt Free Angels program we can cut that monthly payment by at least \$800!

Congratulations an taking control of your financial future!!!

Questions or comments? Call us!

210-979-9447

855-TX-Debt-Free