



Hi, I am a California resident and a former customer of Freedom Debt Relief. I enrolled with FDR in January 2008 and, earlier this year, in March 2009, successfully became debt free thanks to FDR's program. Their settlements resolved several credit card debts that had been overwhelming me for quite some time. The \$1,582 I paid FDR in retainer and service fees was definite worth it – their program saved me almost \$6,900, which was over 58% of my debt.

I am thirty-four years old. I am the father of a sixteen-year-old daughter and a five-year-old son. Back in 2003 and 2004, I had been working full time for a heating and air-conditioning company. In 2004, though, I badly injured my back on the job and, on doctor's orders, was unable to work for much of the next few years. I ultimately ended up filing for worker's compensation, but because my former employer was fighting the claim, the case ended up being dragged out for years. In the meantime, I was injured, couldn't work, and I wasn't receiving any kind of income. I was just left kind of floating out there, trying to make ends meet somehow.

My back injury also ended up damaging other parts of my life. Because my doctor had taken me off work, I could no longer afford to pay the rent on our apartment, and I had to move my family into my parents' house. Even then, we were literally living on our credit cards.

It wasn't as if the injury meant we didn't still have responsibilities to take care of somehow, so we ended up generating some debt in those years, with no hope in sight.

My wife and I bought gas, food, and clothing for the kids with our credit cards. The spending was for basic necessities, nothing more, but it added up faster than we realized. At one point, to try to dig out, I was able to pick up work, but the job wasn't full time. By the end of the day, however, I was literally crawling back to my car, the pain in my back was so bad. I was only able to do the job for a couple months before I had to stop.

Every month I would think to myself, maybe my worker's compensation case might settle this month, and I can finally get my family out of our debt situation, but then another roadblock would come up. The months turned into years. We started missing payments on our credit cards, and were just scraping by. I'd earn a little money here and there, in whatever way I could, to try to pay the debt.

But the interest rates the banks were charging us was making it impossible. I'd pay \$300 to a credit card and only a small part of it was going to pay off the bill. So despite my best efforts, it wasn't like the numbers were getting any smaller. And, if a card was over the limit, the interest rates were through the roof. It was like only a dollar or two of the \$300 payment was actually paying down the card.

By 2006, if I could sum up where I was, it would be "rock bottom". I hit rock bottom. I was distressed financially, emotionally. We had somewhere between \$10,000 and \$12,000 dollars of debt at the time, and I knew we needed to try to do something about it. I tried to call the credit card companies to work with me on the interest rates and they wouldn't. They just wanted their money. I probably could have afforded to make my monthly payments, except for the interest the banks were charging me.

I also tried to get a consolidation loan so I could just make a single payment each month. I called Bank of America and a couple other banks I found online, but no one would give me a loan. I even searched for a credit card with a low introductory interest rate to transfer everything over to for a year, but none of them would ever give me a high enough limit to convert all of our debt.

I started thinking about filing for bankruptcy, but then I found out you had to hire an attorney and I had no way to do it. I couldn't even afford to be bankrupt! It's like a privilege only for those who can *at least* afford to file for it. Then things got even worse. My Dad was diagnosed with cancer, and we watched him die. A week or so later, my wife left me. The debt hanging over us literally cost me my marriage. My wife just got tired of drowning in debt and all the hardships that came with it; one day, she just packed up and left.

So, there I was, I've got all these bills coming in from different directions, no way to pay them, and my Dad dying of cancer. Sometimes I had to turn to my Mom for help, but she was already paying my Dad's hospital bills. It's very taxing on your emotions to have to bum money off your Dad who is dying.

I'd pay off bills and think I was done, and then another one would come out of nowhere. I'd call the banks and I'd explain to them, over and over, that I was going through some serious hardships, that I was waiting on my worker's compensation payment and that I had been injured. I'd tell them that I was watching my Dad die, and had been sued for divorce by my wife. I'd say, "I want to give you money, I just don't know how to get it. Where is it gonna come from? It's like getting blood from a rock." I know it was not their fault, it was my fault, but at the time I saw no other options. I wanted to pay everything all off, but nobody would help me. Eventually, I