



We are former clients and huge fans of Freedom Debt Relief! Our experience with them was a complete success story. Thanks to their program and the constant efforts of their account specialists and customer service people, my family and I were able to get out of a terrible financial quagmire.

Prior to enrolling with FDR, we were typical U.S. consumers in that we were over-extended financially. But we were atypical in our desire to find a way to pay off our debts without resorting to bankruptcy. That was very important to us. We knew that bankruptcy was an option. But we believe strongly that the right thing to do is to pay off what one owes to the best of one's abilities. It was a daunting situation: an incredible amount of debt, lots of different creditors – but we did it, thanks to the wonderful people at Freedom Debt Relief.

Our friends – as I prefer to call them – at Freedom Debt Relief, led us by the hand & gave us hope that a financially sound future (and the piece of mind that comes from having that) was possible.

I found FDR through the phone book and from the first call was comfortable with their friendly and knowledgeable people. On our first call with the company, we dealt with a wonderful, warm, friendly account specialist named Sam Davidson. He understood our mess. Sam's help and advice gave us hope for the future by providing us with knowledge and courage.

My heart felt thanks would not be complete without mentioning an amazing woman by the name of Marcia Hartstein. She is FDR's Vice President of Settlement Negotiation. What an extraordinary process she went through for us. She never before met us and our situation was complex; our household was facing a job loss – we needed to refinance our home in order to live on one income. Time was an issue. Our refinance needed to go through quickly because our impending decrease in income. We were only midway through the program, so we still had a number of accounts to be settled. So I called Freedom Debt Relief and was introduced to Marcia.

Our family's financial coordinator did not think highly of "debt settlement" companies. And our snobby loan officer and the other agents involved in the refinance process were terrible when it came to cooperating and communicating with Freedom Debt Relief.

Marcia was determined not to let their lack of cooperation stop her from getting our situation done right. Marcia & I had a lot of phone calls to explore my loan and the debts yet unsettled. Our loan company would not share the necessary documents with Marcia. I forwarded her the data without fear that it would be used against us in anyway. Marcia "smelled" a problem – and put all her knowledge and skills into digesting the loan contract, the list of creditors, the paid accounts, and figured out the whole mess. The title company was blindly proceeding to pay accounts already settled by Freedom Debt Relief, double paying on some, completely missing to pay on others, & just messing our world

up. We would have walked away with only a few thousand dollars after our emergency refinance. Far short of the monies needed to readjust to our new income.

To clear up this horrible mess – a mess that the loan officer, the title company, and the others failed to see, *but that Marcia saw* – Marcia must have had to move mountains – push every button on her “life experience” keypad, even welcomed an avalanche of stress in order to meet our deadline and get us the true amount of money we were due on the loan.

Originally, we were going to have \$7,000 left at the end of our refinance struggle. But in less than 3 days, Marcia found, eliminated, and proved enough to for us to walk away with over *Fifty Thousand Dollars*.

Yes, I said \$50,000 – after closing.

\$50,000 vs. \$7,000..??!

You know and I know that our monies would never have been recovered from our over-payments if it weren't for Marcia. She held on so tightly, fought so fiercely on our behalf, and all while getting no cooperation from the other so-called “professionals” that were supposed to be doing right by us. I still can't believe what she was able to do. How do you ever thank such a powerhouse of a person? The words “thank you” just sound so inadequate.

Then there was Sarah Doll. Our guardian angel. I would call her with some situation or creditor trying to knock us off track... and she always held fast and resolved whatever it was that was getting in our way. Sarah was so much help. She was like a sister who cared. She would clear up any hardship to make sure we would make our debt free goal. Sarah gave us humor & heart to see tomorrow.

Steve Miller, another account specialist, came into our fight about a year later. He too was a champion. He would deal with our problems as though they were his own. He spoke to me in such a confident & sure manner. Talking to him relieved so much stress because I just knew the process would work. *Steve Miller gave us confidence.* And on many nights, that's what allowed us to sleep well.

There were a few other people involved that I have forgotten their names, but I will never forget the consistent effort and constant progress Freedom Debt Relief personnel showed this customer.

My family & life are healthier & more secure because everyone there did their job beyond the point that normal people do. They all did their work - and their work was impressively executed for people in debt. For people frozen in fear. For people unable to sleep at night because their finances created chaos in their lives. Indeed, the "family" at Freedom Debt Relief are piece-of-mind makers.

We still think of Marcia often. We hope she knows that the piece of mind she brought our family, with our now healthy finances, will be shared by many. We would like it to be known that her efforts & time spent really made a difference to many souls.

Marcia, Sam, Sarah, Steve and all the wonderful people at Freedom Debt Relief were truly great friends. From the very first enrollment call until the very last account settlement, every single person was helpful and supportive. In addition, to resolving our accounts and saving us money, our friends at Freedom Debt Relief provided emotional support and understanding as well as the professional expertise needed to get us financially healthy again.

Yes, their program did everything they said it would do, but more than that, they were friends...friends who were there for us at every single turn. Times were hard and they were always there, giving us support. They were outstanding. They made it possible for us to get out from underneath our situation with honor, saved us money, saved our house, and saved us from bankruptcy.

Sincerely,

Kathleen Grogan
Oregon Resident & Graduate of Freedom
Debt Relief's program, 2007