

9/28/09

To whom it may concern:

My name is Marty Sheehan and I am writing to share how important the debt settlement program has been for my family. My wife and I found out a few years ago that we were going to have a child. So to add to the stress of planning for a family was the stress of financial planning as well. We had accrued a couple thousand dollars in debt but as soon as my daughter arrived and my wife was unable to work, the debt grew tremendously. We found ourselves struggling to make ends meet wondering where diapers and baby food was going to come from as the creditors had no place for compassion, they just wanted their payment. Bankruptcy seemed to be the only solution to free us from this mess; but we were very hesitant due to the side effects that are long term. So I called a debt settlement company that I heard on the radio and from the minute I spoke to them I felt like my best interest was all they cared about. They developed a plan that fit my schedule and enabled us to go day to day without killing ourselves with fear and stress as to how we were going to pay our bills. I was told that it would take between 18-36 months before I was debt free, WOW, compared to 25 years as the alternative. Within the first 6mths we had made our first settlement and it felt like our lives had changed, we were slowly becoming free again.

We are decent people and have morals so not paying back our debt was never a consideration, we just needed some planning and direction, and this came directly from the settlement company. They were, and still are, always available for me no matter my question, fear, concern. All together I believe we have settled approximately \$15K in debt, not to mention months of peace and relief.

I am asking based on personal experience and knowing that there are millions of other people in the same situation or worse, not to regulate the debt settlement business and let them continue to serve people in such an amazing way. They are truly helpful and work very hard to bring financial freedom to families just like mine. These people have been so helpful, cooperative, and understanding there is no way we could have been our way to becoming debt free without the services of this settlement company.

Thanks for your time,

Marty Sheehan