



Mrs. Christina Feltner

State: PA

Rule: Telemarketing Sales Rule - Debt Relief Amendments, R411001

My husband had a debt over 30,000 when we were married. I tried to get a handle on it myself, and soon found I was unable to do so. Credit card balances soared, my credit became affected. We took out a consolidation loan, and still were unable to handle it. More debt kept coming in. There was an additional IRS debt that Credit Solutions was not able to help with of nearly 20,000. When I contacted credit solutions, we were down to one income, as my daughter was just born. It was the best thing I ever did. The plan was so simple. I was told they couldn't help with the IRS, but at any point in time, we could stop the current plan if need be. No pressure. The late fees, interest rates etc stopped, and we were able to start paying things off. 5 years later, we don't owe a penny. I dealt with the IRS on my own, and when the time came to start making payments to them, I simply called Credit Solutions and told them I needed to take a break in my plan. When we were ready to re-start, I called back. Our credit is banged up, but we bought a house. Bankruptcy wouldn't have let us do that. We are debt free. I really don't know anyone else who is! I hope this helps to keep Credit Solutions around, I have recommended them several times. It saved my sanity!