

Maria & John K [REDACTED]

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I am writing this letter to say how much debt settlement has helped myself and my family. We were struggling to make ends meet because I am unemployed and my husband was in between jobs. Creditors were calling us every day and threatening us that if we didn't pay our credit cards we would be sued and our wages would be garnished. When we signed up with Square One everything changed. We were able to afford a monthly payment that would eventually pay back a portion of what we owed to the collection companies. We have been saving every month and the phone calls have finally stopped. We also have enough money to put \$50 in the bank for our son's college fund where as before we couldn't.

We signed up with square one because they were the most honest company we spoke too. They educated me on the industry, the different laws that protect me and how I can learn to save money. I was honestly considering bankruptcy but I did not want to because I would never be able to get a job. If debt settlement programs were not around I would still be in the same spot I was before and I honestly feel like this has been the best thing for me. I have referred ,any friends and family to this because they are all going through very rough times.

Thank you so much to Square One for helping me during this stressful time and I would recommend your company to anybody that is in a situation like I was.

Respectfully,

John and Maria K [REDACTED]