



Erickson

State: IL

Rule: Telemarketing Sales Rule - Debt Relief Amendments, R411001

Credit Solutions gave me an alternative that no other could at a time when I just knew I could not go on paying interest for the rest of my life on loans and credit cards that kept raising the interest at a moment's notice. I was paying health care costs out of pocket to the tune of \$400 to \$500 a month, not covered by insurance, and saw no end in sight for my bills. I had a horrible interest-only home mortgage from a refinance with an irreputable company that went wrong, and my rate was about to adjust. Credit Solutions staff were kind, thorough, helpful, and supportive at a time when anyone else would have said to declare bankruptcy or forget about the medical care not covered by insurance. I made a choice to work with this program and to entrust communications with my creditors to Credit Solutions staff, and within less than a year, I paid off four accounts in full, two which were several thousands of dollars. Now, I have proof that those debts have been settled, in full, and I can notify the credit reporting agencies that this has occurred. I can work toward restoring my credit faster, with relief. I have a paper trail of all promises and proof of payment from all creditors. This was a better way, in my opinion, of handling the situation, rather than declare bankruptcy or use a credit counseling service. Because I completed the program so quickly, I even received a refund of the up-front monthly costs I'd paid Credit Solutions to work for for me. I am satisfied with their work and would use this organization again. I also would recommend this debt payment alternative to others. Thank you, Credit Solutions, for your personal attention and support.