



Subject: Freedom Debt Relief & JR Isom - Outstanding Negotiation, Communication, and Client Focused Skills

FDR, and specifically account specialist JR Isom, is the reason I can now say I am officially free from credit card debt. The FDR program is well-designed and proven to help many people get their lives back on track, and it was sincerely the personal attention JR dedicated himself to providing to my account which made all the difference to me. I finished the program approximately two years sooner than planned thanks to his patience, clear communication, and efficiency.

Certainly, JR has many clients on a daily basis...he must talk to countless creditors, lawyers, partners, etc. However, I can assure you that when I was talking to JR, he was attentive, accurate and knowledgeable - always leaving me feeling as if I were his only client. For ten months (half of my total time in the program), JR directed his efforts toward helping me get through some of the toughest, most time-consuming litigation negotiations. He explained his progress to me every step of the way. I always knew where we stood and what to expect.

JR listened to me carefully, took the time to understand what was most important to me and prioritized my settlements accordingly. We were in this together...I got the money where he needed it to be and he did the rest. I trust JR's keen negotiation skills completely. I knew whatever the settlement was - it was the best that could be done, period.

JR worked extremely hard for me and made my money work for me in the program. JR gave me a voice. He was open to my concerns, feedback and ideas which gave me some ownership as he represented my best interests in his negotiations to creditors and law firms.

JR has made a difference in my life. He made the program work for me.

Thank you so much for your time and consideration.

Respectfully and Sincerely,
Donna Pavese