

Dear Sir or Madam,

February 6th 2010
Revised

I successfully settled all my debt thanks to Freedom Debt Relief. I got into debt in gradual, multi-faceted sort of way. Like a frog in a pot that is slowly heated to a boil; you don't realize the danger until it is too late.

I always felt that I could get out and that it wasn't that bad, but over the course of several years I found myself going deeper...getting worse. Just keeping up with the everyday things, the kind of stuff life throws everyone's way, eventually started to build up. It wasn't until I moved to Portland ~~and returned to school~~ that I realized how things had spun out of control. ^{ps}

I didn't want to take the easy way out and file for bankruptcy. I wanted to re-align my relationship to my finances. I felt it was important to pay-off my all of the debts to the maximum amount I could possibly afford. I looked at this as a chance to financially educate myself and to learn to live within my means. I didn't want this to "just go away," I wanted to make sure that the process I used to settle my debts gave me a better understanding of the financial realities of life.

That was a very important point to me - to legitimately resolve my debts in a way that left me a smarter person when it came to my finances, so this would never happen again. Even if there was an "easier" way, something that allowed me to pay nothing and just walk away...I wasn't interested in that kind of solution. Maybe I couldn't pay back everything, but I was going to pay as much as I could and then never again return to this kind of situation.

A good friend of mine who knew what I was looking for told me that she heard about this company - Freedom Debt Relief - that sounded like something I should checkout. I was a little worried about the legitimacy. You don't always know what these companies are all about, and you don't want to get ripped-off. Besides, the whole point was to find a legitimate solution. You put a lot of trust in a company when you're undertaking something like this, and all I had was a suggestion from a friend (who I trust). But right from the beginning, the people at Freedom Debt Relief were great. They completely explained the entire process - the opening of a bank account into which I would build the funds necessary to settle my credit cards, how they would negotiate with my creditors, and how the monthly drafts into my accounts would work.

Speaking of monthly drafts, I greatly appreciated that whenever I needed to make adjustment in my monthly drafts - because of something unexpected ~~that~~ ^{ps} would happen with family, or school, or once because I had to move - they were always flexible. I made many changes while I was in the program - changing my draft dates, deferring payments, lowering the monthly amounts - and every time they were always understanding and helpful about it. Those adjustments were important in allowing me to make it through some tough times and, ultimately, allowed me to complete the program and settle all my accounts.

And they were more than just helpful; FDR's representatives were always friendly and encouraging; and were knowledgeable in ways that helped me understand the situation, what the plan was, and would help me feel more at ease and less stress-out. Like things were going to work out and be alright. It was great to have people encouraging me and helping me through those times. Going through this kind of thing...things can get really stressful. It was really helpful to have their support in the difficult times. I always felt better knowing that I had FDR on my side. Timely, accurate, helpful, encouraging. ^{ps,} ~~for~~ ^{from} start to finish they were wonderful.

And the monthly newsletters were really helpful. They provided extra information as I made my way through the program that help keep me informed and gave me a better understanding of financial matters. I really enjoyed receiving those every month.

^{ps,} ~~from~~ ^{from} I definite would recommend Freedom Debt Relief's program. It was definitely worth it. It helped me learn how to better manage my money, and regain control of my finances. Now I save and use only a pre-paid, secure card ~~from~~ my bank as my plastic. And things are great. I'm out of debt and got my life in total control, and smarter than before!

Paul Sevigny

Oregon Resident
Completed FDR program in 2009
(FDR saved me \$29,725.90 by resolving
my 6 credit cards for only 55% of the
balance on the cards.)