

**From:** KREGG [mailto: @hotmail.com]  
**Sent:** Wednesday, January 23, 2008 1:34 PM  
**To:** Leah  
**Subject:** K update-thanks

Hi Leah,

I just wanted to thank you again. I first found out about our credit card crisis March 06- when we were purchasing our house. What a shock! As you know, and with your help- we finished the program July 07- (retiring over 80,000 in debt).

We've been working on restoring our credit scores- you won't believe it...our current Experian score is 693 (considered as very good by most) has qualified us to refinance our house at 4.75%. Locked in and set to close in less than two weeks.

I was really ready to end it all just about a year ago...faith in God and your encouragment helped me through. Thanks  
Kregg



**From:** Lisa [mailto:Lisa\_@\_\_\_\_\_.com]  
**Sent:** Wednesday, March 30, 2005 11:21 AM  
**To:** Sam  
**Cc:** Patrick  
**Subject:** RE: Lisa

Hi Sam -

I just put it on the fax. I sent it to the -3888 number. Please let me know if I need to make any changes to the document before sending it to [Company].

I'd like to thank you and your organization ONE MORE TIME for all that you have/will do for me. I am extremely sure at this point, that you did indeed, literally, save my life.

Sincerely grateful,

Lisa

**From:** , John [WHQVO] [mailto:John. @united.com]  
**Sent:** Friday, May 30, 2008 1:20 PM  
**To:** Greg **Subject:** RE: Esther  
**Importance:** High

Greg,

It was a pleasure speaking to you. I appreciate your patience in the handling of my mother's affairs. This was a great relief. Many people have taken advantage of her in the past and it's rewarding to see someone think of her needs first.

*Have a Green Day*

*John*

I find it hard to believe that I went to google to look for help with my debts and out of all the companies that came up - you were the best person I could have come happened upon that day.

You have a very nice pleasing personality with a very caring voice. I could tell that you really cared and you said things that almost instantly made me feel 100% better about the world that was crushing my shoulders. What a load that was.....!!

And when I call with a question, you are very kind and take the time to re-assure me that everything will be OK. Even, if I call and I get your voice mail - you ALWAYS call me back within an hour, if not faster. Most people you leave a message with don't even take the time to call back at all.

Thank you very much for being there during these tough times. And thanks for pointing out what they were actually doing to me, allowing charges to come thru that zoomed past my credit limit and making it impossible for me to ever get out of debt. But, now I have you and [Company] on my side.

Sincerely,  
Allan

To all who have helped us there!

With God as my witness, we want to thank you all for your tremendous attitude and "positivism" that you have demonstrated to my husband and I this past few months.

The declaration yesterday that CREDITOR would now deal , sensibly with Debt Settlement and the law in a "gentle" way was MOST remarkable . I honor your company and your ethical methods demonstrated to help us.

We, a couple in debt and pressure-cooker tactics by these "financial magnates" are in need of wise , sensible and compassionate support . This is what your company provides. A Laurel goes to your staff.

May this next year provide us the opportunity to repay you for your support by fulfilling out obligations well. From my mouth to God's ears and then to the CREDITORS ... AMIN>

Sincere Thanks,  
Annila & Farooq

To the entire staff at [REDACTED] .....

All of you have been so helpful to us .. in your caring concern to get us out of debt! No one was ever rude to us; or made us feel we were people not to be respected due to our foolishness getting ourselves into deep, deep debt.

It's hard to find a way to thank each one of you today...

But hopefully, this special card will show, at least in part, The many warm and grateful thoughts this brings straight from the heart.

We truly can't thank you enough for all you did for us from settling our nerves to telling me it is okay to cry...what ever you did no matter how great or how small, know that you are appreciated.

Most sincerely,

Richard A. Corwell

[REDACTED]

FW THANK YOU!!!!

-----Original Message-----

From: Kim [mailto:]  
Sent: Wednesday, April 09, 2008 10:32 AM  
To: Teresa  
Subject: THANK YOU!!!!

Good Morning Teresa,

I has been a great pleasure working with you. You have been a terrific source of support when I needed help sorting through and reorganizing my finances to finally gain control. I thought the goal of three years was great, but to do it in less than a year I am totally elated. My career does not allow for a lot of free time that it takes to properly care for my personal finances. Through your help, I now have an extremely simple and managable system that takes very little time. I am totally grateful for all the help, support and extra time you spent working around my busy schedule.

Good luck with your future clients and again many thanks.

Kim

Here is my story:

I am a 29 year old single male who works in the mental health industry. I became friends with a co-worker who was a middle aged lady who had 2 kids of her own and adopted her nephew, whose biological mother was incapable of caring for him. She quickly realized she couldn't even come close to supporting that family. I decided to try to step in and support the family and quickly ran up a \$40k dollar credit card debt over a number of years. I was barely managing for quite a while when the lawmakers decided to pass a law which would raise minimum payments by a certain amount of percentage points. They did this under the guise of protecting consumers from creditors and forcing them to repay their debt faster than they would otherwise. This may have been effective for people with low to moderate credit debt. For me, however, it was debilitating. It almost tripled my minimum payments and I could not come close to just paying this minimum amount. I was panicked and had no idea what I would do or what the consequences of me not being able to pay these minimums was. I could not sleep and felt sick constantly. My mind could never focus on anything other than what I could possibly do to stay afloat. I had not told my parents what I had done and was also very embarrassed that I had been so financially foolish. Changing gears a bit, I am a huge Howard Stern fan and had often heard his commercials for a company offering debt relief. I quickly took down the number and figured it was worth a shot even if nothing came of it. I spoke to Al, a man who explained the program very honestly to me and who came up with a monthly payment that I could actually afford. I agreed and at least felt the relief that I was being proactive and I now had invaluable guidance from people who understood my situation. My contact shifted from Al to Shanna and Amanda who quickly became not only my advisors, but online friends who shared both helpful advice as well as regular emails back and forth just talking about our lives. I soon felt that I had two advocates on my side who really cared about me and my situation. I even received a Christmas card from the two of them last Christmas and that absolutely made my day and I will never forget that. I occasionally got large amounts of calls from creditors who were phoning constantly. I never answered any of them, following my advocates advice, but I would collect all of the phone numbers that would pop up on my caller ID and send them to Shanna or Amanda and the calls would soon dissipate drastically. They'd kind of come and go over time, but I can only imagine the harassment had I not had my advocates on the job. Over time, some of the accounts were settled and things got better. More than anything though, I had peace of mind again. My parents were involved now and anytime the calls would get annoying, I'd shoot one of my buddies an email with the numbers and they'd decrease again. Eventually, my dad came into some money and we decided to have him pay off the remainder of the debt and just have me repay him. My father is disabled after a series of car accidents, but is an assertive and shrewd gentleman and very good with money (not sure why I didn't get any of those "financially smart" genes, but we're very different in this arena). He worked with Shanna as well as others to negotiate the best possible deal with all of the creditors and I ended up owing thousands and thousands of dollars less than I would have had I simply re-paid the creditors directly over the decades it would have taken me. Now, after owing \$40K dollars, I will have it all paid off in a little more than a year from now, which will mean I will have paid off the full amount in slightly over 2 years. I've certainly had to be frugal in that time period and pay as much as possible, but to pay off that amount in 2 years is just amazing to me. Now, I can only speak from my own personal experience, but my whole ordeal with Settlement [Company] was nothing but positive. In addition, when my debt is paid, I have no doubt that I will be able to save money very effectively and will have learned a painful, but important financial lesson. Shanna and Amanda and Settlement [Company] made that lesson bearable whereas I am quite sure that my life without them would have been quite bleak and depressing. I thank them sincerely and I appreciate immensely everything Shanna and Amanda did for me. Thanks so much

Shanna-that's my story. Feel free to shorten or adjust it however you'd like. You stay in touch as well and of course tell Amanda I said "hi". Take care!-Nick S.

-----Original Message-----

From: dale [mailto: @hotmail.com]  
Sent: Wednesday, October 03, 2007 8:31 PM  
To: Shannon  
Subject: RE: Praising of Leah

I sent this e-mail to the address you gave me and it came back to me as some error. Maybe you can pass it along to the proper person.

My name is Dale . I just finished my buiness with [Company] by settling my last account. I would just like to take a minute to tell you alittle about my expirience with Leah as my account manager. I believe Leah was my third account manager. The first two I rarly heard from. However, I recieved a call from Leah each month sometimes more offen. She always let me know what she knew about my accounts and called me back when I had questions she couldn't answer. When I called and left a message asking her to call me she did. Do you know what that is like? I mean I had someone who I could call, who would listen to me, and would call me back. As a client this meant everything to me. In my book, Leah treated me very well and I hope this email will give her the recognition she deserves. I had a good expierence with [Company] and I've shared my positive oppinion with others.

I hope others will call you for help.

**From:** MM [mailto: @yahoo.com]  
**Sent:** Friday, November 18, 2005 6:18 AM  
**To:** Sam  
**Subject:** RE: MY ACCOUNT

You know what, Sam? I cannot believe how nice the people at your company are. It's been almost a year now and it brings me to tears...of course I'm always emotional these days. Thank you, truly...from the bottom of my heart. You all are very special to me and I will take with me the comfort in knowing that you all were there to help me through this terrible crisis.

Thanks again....  
Mary

I want to personally Thank You for all you did for me, and for the way I felt as though you never looked down on me for getting into the financial trouble I was in. I think everyone at [COMPANY] is wonderful and caring. But I wanted to send you a personal thank you. I feel as though you made this whole process easier and comfortable (well as comfortable as it could be). I'm grateful to you for saving me the money you were able to save me. I wasn't expecting to get out of debt this quick, I'm glad it is all finally over and the phone calls and letters have stopped. I would not hesitate to recommend this company to any one that would ever ask or even in general conversation state that they were in trouble and didn't know what to do. Since the start of this program my husband and I have made a life style change and are paying by cash or just not attending that certain activity if we don't have the money up front. Not only did your company get me out of debt they also taught me that it is ok if we can't keep up with the same circle of friends if they are true friends they will understand and still want to spend time with us just in less expensive ways. Which most of the have done. We have each other over for dinner and a few drinks instead of going out to dinner and for a few drinks. In around about way we are even helping them save money. I don't know how else I could possible say thank you and express my gratitude to you other than this.

Thanks, Holly Pittsburgh, PA.

I appreciate yaws help... I gotta tell ya that I honestly believe that this wasn't gonna happen and I was worried when I didn't live up to the savings goals we had made on the time schedule. I think you have stuck with me much longer than planned and well after I was paying for the service. I would tell you that I would recommend you to my friends, but I think I have already told everyone I know to contact you. When friends even mention debt...I say [COMPANY], look at it on the internet. I am looking to buy a house in the next year. I know that it is only possible because of your help.

Thanks for Everything,  
Keith

-----Original Message-----

From: s @adelphia.net [mailto:s. @adelphia.net]

Sent: Wednesday, September 13, 2006 2:40 PM

To: Jeremy Chase

Subject:

Thanks Jeremy, I did receive the form at both email addresses, and I have signed, dated and faxed back to your office. I appreciate your help.

I would just like to say at this time, that every time I have called there and spoken to someone, there is such a high courtesy and friendliness level that it makes me feel very confident and relaxed. I know that I am in good hands and I appreciate that very much. This level of professionalism and courtesy began from the very first time I contacted . (I spoke with Jamil who helped me tremendously). So please forward this email of appreciation to your supervisor, CEO or President and let them know that you guys are doing a GREAT JOB!

Sincerely, Susan

**From:** brandy h  
**Sent:** Tuesday, July 29, 2008 11:18 PM  
**To:** Sarah  
**Subject:** Re: Client ID 11

Hi Sarah, I want to thank you for all that you and your company ( ) has done for me and my family. My husband and I were able to finish your program. Your program was able to settle over \$30,000 of our debt to a little over \$6,000. Your company always made me feel that I was in good hands. [Company] took a huge burden of my chest, I was able to sleep better at night knowing that I was being taken care of. Thank you again!

Brandy - busy mom of 4 kids!

To whom it may concern:

I am a client of [Company]. I retained your services because I had accumulated over \$70,000 in unsecured debts. Prior to contacting [Company], I had contacted various credit counseling services, and even consulted with an attorney to discuss bankruptcy.

Due to my high debt, credit counseling services were not really an option. I couldn't even make the necessary minimum monthly payments that were required to enroll in their services. Thus, my only real alternative was to seek bankruptcy.

However, this is where [Company] came in. On my behalf, you negotiated a settlement with my creditors. Although settlements do vary, on the average, my accounts were settled for approximately 40% to 50% of the total debt. And unlike most credit counseling services, your service did not require that I deposit payoff funds into your bank accounts. The money I used to pay the settlements that YOU negotiated was always under my personal control. Thus, I always know when, where, and to whom the money was distributed.

On a personal level, your client services and your negotiators are true professionals. With all of my dealings with your staff at various levels, I have always found them to be courteous, knowledgeable, and responsive, and some even have a good sense of humor on things. I can only say that I am grateful for your services.

Sincerely,  
Brian in Massachusetts

"After completing my debt settlement program, I now feel in control of my finances after two years!" - Paul S.

"My Account Manager was great and very knowledgeable. He told me it wasn't going to be easy but he helped me through it. It feels wonderful to be debt free." - Aliou S.

"Everyone at my debt settlement company was very responsive and was able to negotiate good settlements." - Faye C.

"Debt Settlement was the quickest way to get out of debt!" - Tina C.

"When you have the relief of Debt Settlement, it improves your mental and physical health." - Lorelei H.

"I felt like I wasn't alone and it is a great relief to have someone with me." - Judith G.

"Completing my debt settlement program has made me feel so much better." - Tammie M.

"Everyone that I spoke to at my debt settlement company was helpful and kind. They were never in a hurry or rude and made me feel very comfortable calling in." - Kimberly S.

"The time I called about debt settlement I was at a point where, because of my money and the amount of debt, it was threatening my marriage and my home because I couldn't keep up with my mortgage payments. Debt settlement definitely changed my life and made me see my spending problems a little more clearly." - Sherry D.

"I was happy with the services of the debt settlement company and the amount of the settlements and would have no qualms about recommending debt settlement to anyone else." - William E.

"The customer service representatives were extremely friendly and my Account Manager was more than helpful in settling my debts. Debt settlement helped me get control of my life." - Colleen G.

"Debt settlement is a great program for anybody that is over their credit card limit and only make their monthly payment. That's why I went with debt settlement and they helped us get out of debt in a short amount of time." - Shelly L.

"I would take debt settlement over bankruptcy because it gives you more peace of mind with your finances. You're trying to pay your debt, not run away from it!" - Merlene B.

"They knew how to approach the problem that I had, I know I had a problem, I knew I needed to take care of it but I didn't know how to do it." - Gerald B.

"My debt settlement company helped me get out of a bind and now I'm excited to be debt free!" - Adam D.

"Debt settlement is not a miracle pill but it sure beats filing for bankruptcy." - LuAnn L.

"This program was excellent and settled my debt as soon as possible." - Hsin Ying L.

"I received a mailing from the debt settlement company so I decided to call them. The person I talked to explained everything to me and I decided to try it. It was the best decision I have made, it has changed my life for the better. I'm so grateful that I chose debt settlement instead of bankruptcy." - Douglas L.

"When people get into a situation where they can't take care of their credit card debt, debt settlement is the answer!" - Debra U.

"In an extremely humble and stressful situation, my debt settlement company was sensitive and professional and allowed me to keep my dignity." - Leana S.

"If you're in a situation where you can't satisfy your creditors, this is one of the best companies to deal with for debt settlement." - Rollin E.

"When I felt like I didn't know what to do and was drowning in debt, debt settlement helped me breath and relieved my anxiety of owing my debt." - Noralyn H.

"Debt settlement helped me get control of my life." - Sherry H.

"From the first time I contacted the debt settlement company, I felt a tremendous weight lift off my shoulders." - Wayne G.

"My debt settlement company quickly responded to all of my questions and got me the best settlements possible." Warren P.

"My debt settlement company kept me informed along the way regarding all of my settlements." - Linda F.

"It's nice to have a buffer between me and the credit card companies." - Gayle P.

"My Account Manager was excellent at negotiating the settlements and getting the payoff amounts down to make it easier to pay off." - Abraham H.

"My debt settlement company helped me get control over my finances and my life." - Audrey C.

"I felt like I had my own counselor to help me through the debt settlement process." - Diane F.

"It has been such a relief to not have negative mail and phone calls from my creditors into my house." - Gail G.

"My debt settlement company did what they said they would do. I'm pleased with the amounts of the settlements and glad it's over!" - Greg P.

"My debt settlement company helped me organize my debt and reach good settlements." - Ivan M.

"Going through debt settlement feel like you have someone on your side to help walk you through the process of getting out of debt." - Laura P.

Sandra [REDACTED]

December 3, 2007

### The Management

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Happily, in mid-June I completed the Debt Settlement Program which I began with [REDACTED] in November of 2003. I'm writing to you today to tell you that joining and carrying out that program ranks among the smartest and best actions that I have chosen to take in my life. About twenty years ago as a single mom, I began to become enmeshed in the impossible cycle of credit card debt that after a certain point, is impossible to extricate oneself from without help. Now, because I 'bit the bullet' and made the decision to get help, I am - for the first time in twenty years - free of debt and ready to again begin to move forward financially. I got that help from [REDACTED].

I write too to tell you how pleased I am with the service I received. I began the process scared and sensitive and rather embarrassed, but soon all of these feelings disappeared because the people who talked to me on the phone ALWAYS were thoughtful, polite, and really seemed to care in a personal way about my situation. That's #1 and close behind it in #2 place is the fact that when the [REDACTED] representative said he/she would do something for me it was done immediately just as promised.

There was though, one instance that caused me some serious anguish concerning actions of my account manager that occurred at about the time of the changeover from [REDACTED] but the goodwill that had built up in your favor and the sensitive and very competent work by my new account manager, Jim [REDACTED] made it easier to focus on the positive that the future held rather than on the negative that had already gone by, so after taking a long breath, we continued to move forward. Jim then represented

me until I 'graduated' in June and he did a wonderful job. He was always familiar with my file and with me as a person, he was positive, he explained things very clearly, he was patient and thorough, and he seemed to be truly enthusiastic about his work and getting my bills settled.

I am so glad I made the decision I did four year ago to sign on with [REDACTED]. My credit card debt is no longer my deep dark secret that no one knows about. Now I can talk about it. Most important I will tell people about how happy I am with the good work that was done for me by [REDACTED]

I do hope this letter will be shared with all those very nice people that have been talking with me on the phone over the years. It mattered very much that you were so nice to me. Thank you.

With wishes for happy holidays and many thanks for your good service and your kindnesses,

Sincerely,

*Sandra* [REDACTED]

Sandra [REDACTED]

*A Satisfied Customer*

MS consumer letter to AG

-----Original Message-----

From: goulas\_n [mailto:goulas\_n]  
Sent: Saturday, July 12, 2008 2:47 PM  
To: carolyn@dbcf.state.ms.us  
Cc:  
Subject: Debt settlement

Hi Carolyn,

I was looking for a debt settlement company so I started with Consumer Credit Counseling knowing that they've been around for years and have a good reputation. I was told they couldn't handle debt settlements in Mississippi because they didn't have a Miss. atty on staff. I didn't think much about it and began researching other debt settlement companies.

I found the site for The Association of Settlement Companies (TASC) which governs the actions and ethics of it's accredited members. I went thru the entire list (about 4 times as many members as accredited members) and only noted the accredited members. With a little more research I discovered that [Company] an accredited member, had been presented with an award by TASC for all the work it had done in helping to raise ethical awareness and in providing time to TASC, a relatively new organization.

is located in Texas and as most accredited settlement companies were either in Cal. or Texas, it seemed the perfect choice.

I spoke with Dana who was extremely pleasant and wanted to be helpful but told me her company wasn't allowed to operate in MS and that she understands all debt settlement work here is done by attorneys. I couldn't find an attorney on the MS Gulf Coast who handles debt settlement but they were certainly anxious to recommend Chapter 7 or 13, routes I'm doing my best not to follow.

I called the Attorney General's office to voice my opinion, but the 2 people I spoke to in that office didn't seem to know what I was referring to. So today I started googling thru the state of Miss. web info and what I found on your site leads me to believe they need only apply for a license. However, there was quite a bit of legalise and reference to other laws and codes so I'm not confident in my assumption.

Please let us (I cc:d Dana) know exactly what the situation is and the requirements are. I noticed a letter of caution to MS residents in choosing a credit counseling company, debt consolidator, etc. I've found one that seems more trustworthy than most after spending quite a bit of time researching, but now it seems as though I may have to start over and so far I can't find an attorney or credit service that provides the help I need. So I'm putting a lot of hope in you to at least respond and explain so that I can take some sort of step toward solving my financial problems.

I'm not a deadbeat - I've had excellent credit until the last year or so. Six misc surgeries in 4 years at the same time my son had a 13 month bout with osteomyelitis almost dying twice from yeast and bacteria that got into his IV port and a second year of struggling to tackle paralyzing anxiety have had me trying to support us both on my previous employer's disability benefits. I'm better & he's doing wonderfully but it's really wrecked my finances.

Thank you in advance for your much appreciated help!

Sincerely,  
Goulas  
228-

MS consumer letter to AG

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This message has been scanned for viruses and dangerous content by Cautela Networks, and is believed to be clean.

[Company] helped me get out of debt. Their staff was very wonderful throughout the whole process. I felt as if they understood exactly what I was going through and understood exactly how I felt. When I had a question or problem they would explain the solution to me until I understood completely. They helped me reduce and settle my debt. They reduced the amount that I had to pay back to the credit card companies. I would recommend [Company] to any friends or family that was in financial trouble and didn't know what to do. I personally would like to send a special THANK YOU for all of the help and consideration he showed toward me. Anytime that I contacted [COMPANY] with any issues or concerns that I was having I felt as though they never looked down on me for getting myself into the financial trouble I was in. Again, I would just like to thank everyone at [COMPANY] and tell them how much I appreciate everything they did to get me out of debt. I know I will not let myself get in that situation again.

9.9.2006

Hello My Friends at [REDACTED]

I tried to type this long overdue thank you letter on my computer but it froze up... creating yet another excuse for not contacting your great company to say Thanks! Even if I have to write an old fashioned letter, without spell check, I am finishing my appointed task.

I want someone in charge of your great company to hear me thank the folks that helped Reggie and me come through our financial quagmire.

Our journey was long & painful, 3 yrs now. We were typical in our ignorance, financially, but A-typical in our desire to get out of debt - without committing bank ruptcy. Your people led us by the hand & gave us hope that our future peace of mind was possible - if we followed the methods laid out for us - all those years ago.

Fear was my most common emotion dealing with our journey to become solvent. Your customer service often helped me answer quick questions & awkward questions.

On first involvement, we dealt with a wonderful, warm, friendly ~~Sam~~ Davidson. He understood our mess. He never condemned us but always gave us advice & direction that helped us hope for the future.

~~Sam~~ gave us knowledge and courage to tighten our belts & focus.

Then there was Sarah ~~Davidson~~. Our guardian angel. I would call Sarah with some situation or creditor trying to knock us off track... but she always held fast and got us straightened away. Sarah was such a help - she felt like a 'sister' that cared. She would clear up any hardship to make sure we would make our debt free goal.

Sarah gave us humor and heart to see tomorrow.

Steve [REDACTED] came into our fight for Freedom about a year into the process. He again was a champion. He would deal with our problems as though they were his own. He spoke to me in such a confident & sure manner. I just knew the process would work.

Steve [REDACTED] gave us confidence.

There were a few other people involved that I have forgotten their names but I will never forget the effort

& progress [REDACTED] personnel showed this customer.

My family & life are healthier & more secure because everyone did their "job". They all did their work and their work was impressively executed for people in debt. People frozen in fear. People unable to sleep at night because their finances created chaos in their lives. Indeed the "family" at [REDACTED] are peace makers.

My heart felt thanks would not be complete without mentioning an amazing woman by the name of Marsha [REDACTED]. She, of course, is your vice president of the settlement negotiations. What an extraordinary process she went through for us. Clients she had never before met. Our situation was complex... in that one of our jobs was being eliminated - we needed to refinance our home in order to live on one income. Time was an issue. Our refinance needed to go through quickly because of our impending decrease in income. We still had an inordinant number of accounts to be settled. So I called Marsha.

Our financial coordinator did not think highly of "debt management companies". There was terrible communication between our loan officers, the advisors & [REDACTED] (Completely on the part of our snobby loan officer), Marsha and I had alot of phone calls to explain my loan and to ask for a list of debts yet to be settled. Our loan company would not share the necessary documents with Marsha. I forwarded the data without fear it

would be used against us in any way. Marsha "smelled" a problem - put all her knowledge and skills into digesting the coming contract, the lists of debtors, the paid accounts & figured out the whole mess. The title company was blindly proceeding to pay already paid accounts, doubling some, missing others, & just messing our world up. We would have walked away with a few thousand dollars after our emergency refinance. Far short of the monies needed to readjust our new income.

To clear up this horrible mess, that no one but Marsha saw Marsha must have had to move mountains - pushed every button on her "life experience" keypad, even welcomed an avalanche of stress in order to meet our deadline and get her clients their true money due.

Originally, we were going to have \$7,000,- at the end of our struggle... in less than 3 days. Marsha found, eliminated & proved enough debt for us to walk away from our refinance with over Fifty Thousand Dollars.

Yes I said \$50,000 - after closing.

\$50,000 vs \$7,000??

You know and I know that our monies would never  
have been recovered from our over payments.

How do we thank this power house of a person?

She held on so tightly during our fight,

"Thank you" sounds so pitiful.

Let her know, for us - that we think of her often.

Let her know that the peace of mind she has brought  
this family, with our finances, will be shared by many.

Please, let her know, ~ her efforts & time spent  
really made a difference to many souls.

We wish her well & hope she knows how much good  
she does - when she works at [REDACTED]

Sincerely

Kathleen [REDACTED]

& Reggie [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]