

From: [gregg](mailto:gregg) [mailto:[gregg](mailto:gregg)]

Sent: Thursday, August 07, 2008 3:27 PM

To: Stephanie

Subject: Re:

This has been a very trying time and our choice to go with \_\_\_\_\_ was one that required a great deal of deliberation. We couldn't have made a better choice. Everyone has been considerate, kind, and even compassionate with regards to what we were going through. It's been beneficial having someone to talk with, who really knows what options are available as well as how to maximize the time we have to deal with. Everyone we've dealt with are just real people who want to help. We have been blessed to find \_\_\_\_\_ Thanks Greg G. -Tx.

Regards,



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**From:** Stephanie  
**Sent:** Wednesday, August 06, 2008 3:12 PM  
**To:** Melissa  
**Subject:**

Sent: Tuesday, January 15, 2008 11:29 AM  
To: Stephanie  
Subject: RE: Monthly follow-up  
Thank you. I knew the Lord did not want me to do the bankruptcy and I know it is the enemy that put the thoughts in mind, but I have not doubt I made the right choice. Thank you for the information. God put me with the right folks like you and the right business. Have a wonderful day.

Isoda

Warm Regards,



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**From:** Stephanie  
**Sent:** Thursday, August 07, 2008 10:18 AM

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**From:** , John [<mailto:JM>]  
**Sent:** Thursday, August 07, 2008 7:31 AM  
**To:** Stephanie  
**Subject:** RE: Hi John

Hi Stephanie,  
No problem at all!

Yes, well since my beginning the program back in 2006 , I have reduced and or settled my debts by half at this point! I still have another settlement to complete, and will do so over the next year. I appreciate the advice, guidance, and the caring, that the fine folks at debt regret have shown me .

They really care about what they do, and How they do it !!

Sincerely, John

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I have been a client with [redacted] for almost one year. I am on my way to settling my 5th account. It is a wonderful feeling.

I could not have done this without the assistance of [redacted], the people that work there are AWESOME. They always returns calls promptly and answer any questions I have.

I look forward to the day when I am debt free and would recommend [redacted] to anyone who is any amount of debt.

Debra H  
-Ohio

## Stephanie Ferretti

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**From:** [snoopster](#)  
**Sent:** Thursday, August 07, 2008 5:44 PM  
**To:** Stephanie  
**Subject:** "" Letter"

Hey Stephanie,

Just wanted to drop you a note regarding my experience with \_\_\_\_\_ so far and how I came to your company:

In the late Spring of 2007, I realized that I needed help with my finances, mainly my credit card situation. I started doing some research on the Internet and came across something called debt settlement. I had never heard of it before, so I started looking into it further. I know that I did not ever want to go bankrupt, and saw debt settlement as the most viable option.

The Internet had tons and tons of companies, but since I didn't know anyone who had gone through it, I had to find a company on my own. I had made many calls to different ones that I found. Some seemed helpful, but others, I just didn't trust. Some wanted you to send them money monthly that they would keep, but I didn't think that was safe. What if they went bankrupt or took off? They would have had all of the money that I saved. I spoke with one company that asked me how much money I had already saved? She told me that you needed to have saved enough money *before* you started to work with them. She said the moment she settles your accounts, the money must be ready to be sent to the creditors. That obviously was not a good situation for me.

I even called and emailed commentators on some prominent financial radio and TV shows to get answers, but no one could really help me. By mid summer of 2007, I had a handful of companies that I was checking on with the BBB. I was shocked at how many complaints were listed on some of these settlement companies! I went back to the Internet to see if I could find some more companies and found, \_\_\_\_\_. I went on their web site, then checked their file with BBB; they only had about 3 complaints. I decided to call them and spoke with Brett \_\_\_\_\_ who helped me further understand my situation and what \_\_\_\_\_ could do for me. We had several conversations back and forth. He sent me all the paper work to fill out and I submitted it back to him for review. I was nervous that I would not get approved b/c I thought, maybe I had too much credit card debt. A few days later he called me and said that I approved; I was really happy!!

I was given a debt specialist, Stephanie \_\_\_\_\_, who has been my main point person as well as a good friend. She has talked me through all the various situations that have come up such as: collectors calling you 30 times a day, nasty letters in the mail, etc. Five months into the program, I got a call from my Debt Arbiter Marc \_\_\_\_\_, who told me he had a really great settlement with 3 of my 4 BOA accounts. He said it was for just about 20%!! He helped me to understand how good this was, so I trusted him and took the settlement and just made my last payment to them in June 2008! I also had dealt with another analyst, Lee \_\_\_\_\_, who called me the moment I got my first settlement with BOA to congratulate me!

I couldn't be more pleased with \_\_\_\_\_ I just finished one complete year with them and have settled almost half of my original debt!! I can't believe how quickly the process has been going. I know I still have a long road ahead, but \_\_\_\_\_ has been there with me through it all and will till the very

8/8/2008

end!

Thanks to the whole gang for making my bad financial situation such a great experience!

Best regards,

Rob  
New York, NY

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It's time to go back to school! Get the latest trends and gadgets that make the grade on [AOL Shopping](#).

8/8/2008

August 6, 2008

I just wanted to take a moment and thank you for the wonderful service that your company provided us!

We were in a BAD financial situation, which was only getting worse and with your help we are back on the road to financial freedom. We don't know what we would have done without your services!

To owe just over \$40,000 in debt and to settle for \$8450 WAS A HUGE BURDEN LIFTED OFF OUR SHOULDERS!

Your debt specialists and negotiators have always been there to answer any questions, have been kind and courteous, responsive and extremely knowledgeable! We never felt ashamed with our financial situation, they made us feel like they were really there to help us no matter what (and they lived up to it)!

Thanks again for everything and keep up the hard work!

Sincerely,  
The Lafferty's

**From:** Stephanie  
**Sent:** Thursday, August 07, 2008 9:19 AM  
**To:** Melissa  
**Subject:** Michael Testimonial

**From:** michael [mailto:mm] |  
**Sent:** Thursday, August 07, 2008 8:47 AM  
**To:** Stephanie  
**Subject:** RE:

After a series of unexpected medical expenses I reviewed my assets and came to a quick conclusion that my debt to income ratio was out of balance and would probably never be resolved. Once I contacted and their team of experts reviewed my financial status they were able to offer me another solution and a strategy to solve my debt problems. Without judgment from the staff and with their ongoing support I have begun to settle my accounts and am able to see an end to my financial nightmare. Following their suggestions I have been able to resolve five of my eight debts, have been offered credit by lenders, and in the process actually have improved my credit rating. M2 Dallas, TX



**Subject:** FW: Mike Testimonial  
**From:** Mike  
**Sent:** Thursday, August 07, 2008 1:51 PM  
**To:** Stephanie  
**Subject:** Testimonial

"It is very refreshing to do business with a company that lives up to it's promise. Having a lot of debt that you can no longer pay back is very scary and stressful to say the least. In my time of need you came through for me with great results and compassionate service. I would highly recommend to anyone facing debt challenges. The bottom line is . will help you get the results and closure you want"

Mike S -Tx

Mike

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**From:** Stephanie  
**Sent:** Wednesday, August 06, 2008 2:05 PM  
**To:** Melissa  
**From:** Jonn [mailto:John.W.]  
**Sent:** Friday, July 13, 2007 2:55 PM  
**To:** Serena Stephanie  
**Subject:** A Big Thank You to both of you !!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

Ladies,

I do want to thank both of you for all your help, and real concern of not only my & my wife's future, but it also has been a peace of mind to know that you are taking our best interest at heart. You do not know much this really makes us feel that someone cares. Thank you once again

John & Debi

Regards,



**Stephanie**  
**Customer Relations Analyst**

**Hours of Operation: M-F 9am-6pm CST**

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**From:** Stephanie  
**Sent:** Wednesday, August 06, 2008 2:27 PM  
**To:** Alan  
**Cc:** Maria                      Melissa                      Stephanie                      Lee  
**Subject:** FW: Excellent service provided by                      JANET

**Importance:** High

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**From:** Janet                      [<mailto:janet>]                      ]  
**Sent:** Wednesday, August 06, 2008 2:24 PM  
**To:** Stephanie  
**Subject:** Excellent service provided by

I joined the                      program in July 2008. I signed up the first day and I received a phone call from Malik and he told me that he had just settled one of my accounts which was Bank of America, the biggest debt that I had.

I was shocked beyond words how fast                      had settled my very first obligation, the 2nd day of my program. This took the biggest stress off me and I was so excited I had to tell my whole family.                      has been by far, the best settlement program that I have joined. Prior to

                    , I was with another company who did absolutely nothing for me at all except to put stress and pressure on me.

I have the best team members working on my behalf and I couldn't be happier. I still have quite a bit of debt, but I know that with                      on my side. all my obligations will be gone in a matter of months. Once again, I really am very very happy that I joined                      and will recommend it to everyone who is in my situation I would like to thank Lee                      for his support and eagerness to help me get started, Stephanie                      , my Senior Account Analyst, who gives me support, answers all my questions, and                      is so friendly, and Malik                      who settled my very first account so fast. Thank you again                      for your hard work and support that you have given me.

Sincerely,  
Janet

Philip N and Betty W

August 7, 2008

In December of 2007 I made the phone call that would change my life. A phone call that would ease my burdened heart and mind. In December 2007 I formed a partnership with \_\_\_\_\_ and vowed that I would work diligently with this company so I could retire debt free. I am half way through the program and, with the continued support and assistance from \_\_\_\_\_, have managed to pay off all of my smaller credit card debt. We are now working on the larger ones, and while it is a continuing struggle, knowing that I have this company working for me and for my best interest definitely helps me to sleep better at night.

While no one wants to have to settle debt they never intentionally thought they would incur, it is wonderful to have \_\_\_\_\_ working with and for you – they are always “just a phone call away”. And, professional and friendly? You couldn't ask for more.

Regards,  
  
Betty

December 4, 2007

I was in a very complex situation and had researched a lot of avenues on which to resolve and eliminate my financial problems. When first contacting your company I was scared and skeptical and didn't know if \_\_\_\_\_ was my solution. It didn't take long to find out that I had made the right choice. Everybody that I worked with and encountered throughout my time were professional and kind. At all times I felt comfortable and always informed through out the process. There wasn't a single day throughout the year and a half that I was in the program that I didn't know what was going on and never did I feel uncomfortable or unsure of what was going on. A year and a half ago I was over \$30,000 in Debt and today I am debt free and am living in peace without my debt and know that it would not have happened if it wasn't for the great team at \_\_\_\_\_  
Again thank you all for your help and assistance and putting my life back on track.

Charles M  
Copenhagen, NY