



WEISBERG & MEYERS*

ATTORNEYS FOR CONSUMERS

Debt Settlement



Debt help lawyers for consumers in need

Debt settlement is a legal process of debt reduction in which the creditor and debtor negotiate and agree on a reduced balance for an outstanding amount of unsecured debt. Once settled and paid off, this reduced balance will be regarded as settled in full. Our experienced team of debt help lawyers will negotiate with your creditors or collection agencies on your behalf so YOU don't have to!

Contact us today at 888-595-9111 or visit www.DebtSettlementLink.com

*Weisberg & Meyers practice law as Weisberg & Meyers, LLC, Weisberg & Meyers, PLLC or Weisberg & Meyers, PC, depending on the laws of your state, and is hereinafter in this brochure referred to as Weisberg & Meyers.

Knowledgeable, Effective And Honest Attorneys...



...With Years Of Experience In Protecting Consumers' Rights



Our law firm may be able to settle your unsecured debts including but not limited to:

- Credit cards
- Signature or personal loans
- Cash on demand or lines of credit
- Deficiency loan balances from prior vehicle repossession
- Medical Bills
- Collection accounts, lawsuits and/or judgments

Why debt settlement? You may be able to:

- Reduce or eliminate your debt in a shorter period of time
- Reduce late fees and penalties your debt may have incurred
- Lower your interest rate on all unsecured debts
- Hire an experienced attorney with years of legal knowledge to act as your negotiator
- Lower your monthly payments
- Avoid filing bankruptcy
- Gain greater control over household finances and budget



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Why Hire A Law Firm To Settle Your Debt?

Our Law Firm Vs. Debt Settlement Companies	Our Law Firm	Debt Settlement Companies
You can talk directly to an attorney about your case	✓	✗
Your financial analysis is reviewed by experienced attorneys	✓	✗
Lawyers could stop debt collectors calls and letters	✓	✗
Licensed in-house lawyers are knowledgeable about all the laws that can be used to protect you from creditor or debt collector harassment	✓	✗
Lawyers could sue debt collectors who violate your rights by enforcing the Fair Debt Collection Practices Act, Truth in Lending Act, Fair Credit Reporting Act and other state and federal consumer protection laws;	✓	✗
Affordable representation	✓	✗
Attorneys respond to legal demands from collectors	✓	✗
Creditor and collector negotiations reviewed by licensed attorneys	✓	✗
Creditors are more willing to work with law firms	✓	✗
Court representation and mediation available by lawyers*	✓	✗
In-house bankruptcy department	✓	✗





The Debt Settlement Process

1. Our team of experienced attorneys will help you select the debt settlement plan that is right for you.
2. Once you have agreed to proceed with a recommended debt settlement plan, our debt help lawyers will negotiate with your creditors and collectors.
3. During this process you will begin to accumulate a fund.
4. Your creditors and collectors may continue to pursue collection tactics during this time.
5. Our debt lawyers will enforce your rights under the Fair Debt Collection Practices Act and other federal and state debt and credit laws should creditors or collectors commit any violations!
6. When your creditors agree to a debt settlement plan, you can begin to pay off your debt in monthly installments.

Our debt settlement team will monitor your progress to assist your efforts to bring your financial health back to an optimum level.



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Are You Stressed By Debt? talk to us today



The law firm of Weisberg & Meyers, Attorneys for Consumers, has settled countless debts with creditors and collection agencies on behalf of our clients, examples of SOME BUT NOT ALL are listed below, we've worked with MANY more as well.

Examples of Creditors We've Worked With

American Express ■ Bank of America ■ Capital One ■ Chase Bank
Client Services ■ Discover Card ■ FIA Card Services ■ GE Money
HSBC ■ JP Morgan Chase ■ MBNA America ■ PNC Bank ■ Premier
Bank Card ■ US Bank ■ Wells Fargo National Bank

Examples of Collection Agencies We've Worked With

Alliance One ■ Arrow Financial ■ Asset Acceptance ■ CACH
Capital Management Services, LP ■ Client Services Inc. ■ Cavalry
Portfolio Services ■ First Resolution Management Corporation
Frederick J Hannah and Associates ■ LVNV ■ Nationwide Credit Inc.
NCO Financial Systems ■ Neuheisel Law Firm, P.C. ■ Portfolio
Recovery Associates ■ Suttell & Hammer, PS ■ Pinnacle Credit
West Asset Management

Take The Next Step.

*Find out today if our **experienced** lawyers can help you!*

The Weisberg & Meyers, Attorneys for Consumers team has successfully settled debt for countless clients and can work to negotiate and settle debts on your behalf so you may end up with lower payments and less overall debt.

Call our office at 1-888-595-9111 today to speak directly to one of our debt help lawyers and to receive your free financial review.
Or visit www.DebtSettlementLink.com to complete a free consultation form.

A debt settlement plan custom designed for you means you could be on your way to creating a brighter financial future with reduced overall debt and less stress!



Contact Us



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Successfully Representing Consumers' Rights

Weisberg and Meyers, Attorneys for Consumers, provide a suite of debt, credit help and other consumer financial legal services, including representation under:

- **The Fair Debt Collection Practices Act** – *All debt collector contact including calls and letters must comply with this law.*
- **The Truth In Lending Act** – *Specific information must be disclosed to you in writing by a lender.*
- **The Fair Credit Reporting Act** – *Incorrect information in your credit report can be disputed and removed or corrected.*
- **The Electronic Fund Transfer Act** – *Electronic transactions such as ATM or monthly auto debits are protected by law.*
- **The Telephone Consumer Protection Act** – *Cell phone and “auto-dialer” calls from a debt collector or telemarketer are not allowed under certain circumstances.*
- **The Fair Credit Billing Act** – *Consumer billing mistakes by credit card companies must be acknowledged via written communication.*

Weisberg & Meyers, Attorneys for Consumers, also handles:

- **Debt Disputes** – *The My Smart Debt Program®, provides innovative letter writing services by lawyers, to your creditors, debt collectors and service providers.*
- **Loan Modification** – *Loan assistance for homeowners facing foreclosure, lawyers negotiate to lower mortgage payments.*
- **Other Consumer Protection Laws** – *Legal representation under The Equal Credit Opportunity Act, Consumer Leasing Act, Credit Repair Organizations Act and State Unfair and Deceptive Acts or Practices Statutes.*
- **Ch. 7 & 13 Bankruptcy** – *A debt solution when debt settlement is not an option.*
- **Lemon Law** – *Complaints involving defective vehicles and products, breach of warranty.*
- **Consumer Fraud** – *Protecting the rights of consumers victimized by deceptive practices.*
- **Class Action Lawsuits** – *Suits filed on behalf of a collective group of consumers with a common complaint.*

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Legal Disclaimer

The information contained in this brochure is for general information and advertising purposes only and is not to be considered legal advice nor does it substitute for the advice of an attorney. Also, each client's case is different and past results are not a predictor or guarantee of future success.

Alabama No representation is made that the quality of the legal services to be performed is greater than the quality of legal services performed by other lawyers. Alabama Rules of Professional Conduct Rule 7.2(e) (2002).

Florida The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience. Florida Rules of Professional Conduct Rule 4-7.3(b) (2002).

Florida Rule of Professional Conduct 4-7.10(c) defines a group advertising program operated by an organization wherein the legal services advertisements utilize a common telephone number and potential clients are then referred only to lawyers or law firms participating in the group advertising program to be a lawyer referral service. By all other standards, we and the joint advertising ventures for which we are an agent are not lawyer referral services.

Hawaii The Supreme Court of Hawaii grants Hawaii certification only to lawyers in good standing who have successfully completed a specialty program accredited by the American Bar Association. Hawaii Rules of Professional Conduct Rule 7.4(c) (2002).

Illinois The Supreme Court of Illinois does not recognize certifications of specialties in the practice of law and that the certificate, award or recognition is not a requirement to practice law in Illinois. Illinois Rules of Professional Conduct Rule 7.4(c)(2) (2002).

Iowa The determination of the need for legal services and the choice of a lawyer are extremely important decisions and should not be based solely upon advertisements or self-proclaimed expertise. This disclosure is required by rule of the Supreme Court of Iowa.

Memberships and offices in legal fraternities and legal societies, technical and professional licenses, and memberships in scientific, technical and professional associations and societies of law or field of practice do not mean that a lawyer is a specialist or expert in a field of law, nor do they mean that such a lawyer is necessarily any more expert or competent than any other lawyer.

A description or indication of limitation of practice does not mean that any agency or board has certified such lawyer as a specialist or expert in an indicated field of law practice, nor does it mean that such lawyer is necessarily any more expert or competent than any other lawyer.

All potential clients are urged to make their own independent investigation and evaluation of any lawyer being considered. This notice is required by rule of the Supreme Court of Iowa.

See Iowa Code of Professional Responsibility DR 2-101(A), DR 2-101(C), DR 2-105(A)(3)(c) (1997).

Massachusetts If a Massachusetts lawyer holds himself or herself out as "certified" in a particular service, field or area of law by a non-governmental body, the certifying organization is a private organization, whose standards for certification are not regulated by the Commonwealth of Massachusetts. See Massachusetts Rules of Professional Conduct Rule 7.4(b) (2002).

Mississippi The Mississippi Supreme Court advises that a decision on legal services is important and should not be based solely on advertisements. Free Background information is available upon request to a Mississippi attorney. There is no procedure in Mississippi for approving certifying or designating organizations and authorities. See Mississippi Rules of Professional Conduct Rule 7.4(a), Rule 7.6(a) (2002).

Missouri The choice of a lawyer is an important decision and should not be based solely upon advertisements.

Neither the Supreme Court of Missouri nor the Missouri Bar reviews or approves certifying organizations or specialist designations. Missouri Rules of Professional Conduct Rule 4-7.4 (2002).

Nevada Neither the state bar of Nevada nor any agency of the State Bar has certified any lawyer identified here as a specialist or as an expert. Anyone considering a lawyer should independently investigate the lawyer's credentials and ability. Nevada Rules of Professional Conduct Rule 198 (2002).

New Jersey Any certification as a specialist, or any certification in a field of practice, that does not state that such certification has been granted by the Supreme Court of New Jersey or by an organization that has been approved by the American Bar Association, indicates that the certifying organization has not been approved, or has been denied approval, by the Supreme Court of New Jersey and the American Bar Association. See New Jersey Rules of Professional Conduct Rule 7.4(b) (2002).

New Mexico LAWYER ADVERTISEMENT 16-701

Any certification by an organization other than the New Mexico Board of Legal Specialization does not constitute recognition by the New Mexico Board of Legal Specialization, unless the lawyer is also recognized by the board as a specialist in that area of law.

See New Mexico Rules of Professional Conduct Rule 16-704(D) (2002).

New York prior results do not guarantee a similar outcome.

Rhode Island The Rhode Island Supreme Court licenses all lawyers in the general practice of law. The court does not license or certify any lawyer as an expert or specialist in any field of practice. Rhode Island Rules of Professional Conduct Rule 7.4 (2002).

Tennessee Certifications of Specialization are available to Tennessee lawyers in all areas of practice relating to or included in the areas of Civil Trial, Criminal Trial, Business Bankruptcy, Consumer Bankruptcy, Creditor's Rights, Medical Malpractice, Legal Malpractice, Accounting Malpractice, Elder Law, Estate Planning and Family Law. Listing of related or included practice areas herein does not constitute or imply a representation of certification of specialization. See Tennessee Code of Professional Responsibility DR 2-101(C)(3) (2002); Tennessee Formal Ethics Opinion 2001-F-144(b) (2001).

Texas Unless otherwise indicated, Not Certified by the Texas Board of Legal Specialization.

See Texas Disciplinary Rules of Professional Conduct Rule 7.04(b)(3) (2002).

Washington The Supreme Court of Washington does not recognize certification of specialties in the practice of law and that the certificate, award, or recognition is not a requirement to practice law in the State of Washington. See Washington Rules of Professional Responsibility Rule 7.4(b)(3) (2002).

Wyoming The Wyoming State Bar does not certify any lawyer as a specialist or expert. Anyone considering a lawyer should independently investigate the lawyer's credentials and ability, and not rely upon advertisements or self-proclaimed expertise.

Wyoming Rules of Professional Conduct for Attorneys at Law Rule 7.2(g) (2002).

Weisberg and Meyers has member attorneys admitted to practice in Arizona, Colorado, Florida, Georgia, Illinois, New Jersey, New Mexico, New York, North Carolina, South Carolina, Tennessee, Texas and Washington and also work with a nationwide directory of consumer lawyers and advocates in all other states, including but not limited to through memberships in national consumer law organizations and by providing educational, marketing and technical services to unaffiliated law firms in states where Weisberg and Meyers do not actively practice law. Further, the hiring of a lawyer is an important decision that should not be based solely upon advertisements such as this brochure. Before you decide, ask any lawyer you are considering, including Weisberg and Meyers, to send you free written information about their qualifications and experience.

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