

Debt Resolution Legal Service®

The Law Office of Fox, Kohler & Associates, otherwise known as National Legal Center (NLC), brings relief to consumers struggling with overwhelming unsecured debt. NLC's exclusive Debt Resolution Legal Service® assists clients in resolving their debt at an affordable rate without having to file bankruptcy. Through proven legal strategies, NLC works toward resolving balances for far less than what the client owes, ultimately leading to the client becoming debt-free. While NLC has a very strong track record of achieving clients' goals, results may vary.

Attorney Guidance from the Onset of Service

Although National Legal settles debt, NLC is not a debt-settlement company. NLC is a civil law practice with a concentration in debtor rights and consumer credit protection rights. Under the direct involvement of an attorney licensed to practice law in the client's state of residence, a professional legal team works closely with each client to reach their goal of becoming debt-free. Service includes performing periodic legal reviews of a client's case and providing legal advice and guidance throughout the term of service.

The Three Principles of a Successful Debt Resolution Plan

In order to achieve success, monthly payments must be affordable; the estimated goal to resolve balances must be realistic; and the cost of service must be included. NLC incorporates these three principles into every plan to ensure the greatest opportunity for success.

Personalized Affordable Solutions

Because every case is unique, a personalized debt resolution strategy is designed for each consumer. This approach is best employed to effectively resolve debt based on the client's individual financial situation. While most debt-relief companies provide only a single option to resolve debt with little or no flexibility in their payment schemes, NLC offers a wide range of affordable solutions.

NLC Welcomes New Cases with Legal Accounts

Most companies that help people resolve debt do not accept accounts in litigation. Not only is it unwise for a consumer to accept advice about a legal account from a settlement company's non-attorney representative, it is a violation for anyone other than an attorney to provide legal advice. Therefore, most settlement companies are not qualified to render advice on legal accounts and they do not and should not accept legal accounts.

National Legal welcomes new cases with legal accounts, subject to attorney approval. Because every case is managed by an attorney licensed in the client's state, consumers can expect a lawyer who is well-versed in legal debt resolution, and can render qualified, expert legal advice. If accepted, National Legal will develop the best effective legal strategy to ultimately bring about resolutions to both the debt and the law suit.

Service Even if a Creditor Sues

Creditors have the right to file a debt collection law suit when a borrower defaults on a loan. Because creditors do not receive payments during the debt resolution process until a written settlement is reached, accounts will go into default (if not already so at the beginning of service.) In that accounts are

settled one at a time as savings accrue, it may take years to resolve all balances enrolled in a plan and as such, some creditors may become impatient and initiate a law suit.

Non-attorney debt-relief companies will often play down the possibility of a law suit because they cannot legally render advice regarding legal accounts. Do not believe anyone that says “Law suits are rare” or the more common line, “I don’t see that happening in your case”, or worse yet: “Our service includes protection from law suits”. No reputable debt-relief company, not even NLC, can promise that a client will not be sued.

In formulating the best possible strategy for ensuring successful debt relief for consumers, National Legal plans for the best, but prepares for the worst. During the initial attorney consultation, the attorney performs a review incorporating various legal strategies that may be implemented in anticipation of a potential law suit. Fortunately, not every client is sued, but it’s best to be prepared. Clients find comfort knowing if a law suit is filed, their attorney is equipped to either settle the case or manage the suit until the case can be settled. While our Debt Resolution Legal Service[®] cannot eliminate the risk of suit, NLC strategies may help reduce the risk.

Protecting Clients is the Primary Focus

National Legal Center’s attorneys utilize proprietary legal strategies to resolve debt while protecting its clients. While eliminating debt is the goal, protecting the legal rights of clients throughout the debt resolution process is a top priority.

Total Balance Elimination may be Possible

NLC attorneys primarily resolve debt through settlements; however, attorney strategies may include strategies that could result in full-balance debt relief without settlement payment being made to a creditor, effectively reducing the cost to eliminate debt. While strategies to eliminate a balance without a settlement payment is most effective for individuals whose income is primarily from exempt sources such as Social Security or retirement, NLC can include full-balance debt-relief strategies for most clients.

Eligibility

Credit is not a factor in determining eligibility. Service is available to any qualified individual experiencing a financial hardship needing help with unsecured, problem debt. The firm will assess the consumer’s financial condition and develop a customized plan and appropriate strategy to move forward. Individuals that owe ten-thousand dollars or more of unsecured debt are generally ideal candidates for debt resolution; however, the law firm will consider consumers who owe less, providing our service will demonstrate a positive benefit for the client.

Types of Debt

NLC can assist with virtually all unsecured consumer debt. Whether a debt is owed to an original creditor; a debt buyer; or in collections or litigation, NLC can usually help. Generally, a loan secured by collateral such as a vehicle or real estate does not qualify. Additionally, federal student loans; SBA loans; past due rent; utilities; and loans owed to a friend or family member are not within the scope of service. Exceptions may apply beyond these few limitations, but, as a law firm with years of experience resolving all sorts of financial liabilities, we can assist with a wider range of overdue balances than most debt-relief agencies.

Affordability

National Legal is sensitive to each person's budget and individual needs. Most consumers should be able to afford a monthly payment somewhere between 1.5% to 2% of their total unsecured debt. If an individual cannot afford a payment within the recommended range, NLC will provide a no-cost consultation to consider a lower monthly payment to meet their budget, as long as the person has a sincere desire to remedy their situation. Whether someone is struggling with \$5,000, \$100,000 or even more in unsecured debt, NLC can usually design an affordable, effective solution to address their outstanding debt.

Length of Service

Although National Legal Center's attorneys suggest a goal of three years or less to resolve debt, longer terms with lower payments are available depending on the individual case and the amount of debt owed.