# Law Office of <br> Fox, Kohler \& Associates, PLLC National Legal Center 

## CLIENT REVIEWS

## 2012-2017

A testament to National Legal Center's consistent dedication to serving its clients.

Our top priority is to bring peace of mind to each and every client.
How do we ensure that each client is happy?
It's simple. We ask.
Each time we resolve an account, we ask "How are we doing?"

Settlement data is provided to show the result for a particular client's account and to give context to the client's comment. Each situation is unique and no guarantee of future result is made or implied.
Information contained in this document is not legal advice and does not create any attorney-client relationship.

Results vary case-by-case.
Attorney Marketing Material

National Legal Center<br>Box 835, Candia, NH, 03034<br>P. 800-728-5285 F. 866-526-1602<br>support@NationalLegal.com<br>NationalLegal.com

# 40\% settlement on a $\$ 1024$ Capital One account ~ Gross savings: \$614 



4/11/2017
CAPITAL ONE_MAN
MIDLAND CREDIT MANAGEMENT, INC


Fox, Kohler \& Associates, Pllc<br>National Legal Center

A Multi-State Civil and Federal Law Practice
Settlement Acceptance Form \& Evaluation of Services


## We Have Great News Concerning This Account

We have reached a favorable settlement under the following terms:


HOW HAS OUR SERVICE BEEN? Please Circle One: (4) E!! Excellent $3 \geqslant$ Good $2 \oplus$ Fair $1 \otimes$ Poor You can rely on us to always do our best. We meet the challenges prestented tous ewery day and manage the infinite variables involved in resolving clients' debts. We get excited every time we inform a client of a successful resolution. We are committed to provide excellent, caring support and be there for you every stop of the way. We aspire to exceed all expectations. Please let us know how we're doing so far.,
Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected.


Taking that first stop to reach for help is difficult and apprehensive. We're confident you now realize we're sincere. Seeing result builds confidence \& more trust. When someone is considoring our sorvice, reading a clients' own personal experience providas a sense of comfort. Your foedbsck helps others like you and us. (i)

# Fox, Kohler \& Associates, pllc <br> Nationsl Legal Center <br> A Muiti-Stare Civil and Federvl Law Practice <br> Settlement Acceptance Form \& Evaluation of Scrvices 

7/20/2017
LOAN ME INC.
PHOENIX ASSET GROUP

## We Have Great News Concerning This Account <br> We have reached a favorable settlement under the following terms:

| Amount of Settiement: $\quad \$ 1,250$ | $\boxed{X}$ Lump Sum: One Single Payment |  |
| :--- | :--- | :--- |
| Creditors Current Claim: | $\mathbf{\$ 4 , 5 5 6 . 2 9}$ | $\square$ |

X $\qquad$ : I ACCEPT this settlement. I will pay the settlement from my Reserve Bank Account.
$\qquad$ : I ACCEPT this settlement. I will pay the settlement directly and NOT through my Reserves.
$\qquad$ : 1 ACCEPT this settlement. I will pay $\$$ $\qquad$ directly and the balance from my Reserves.
$\qquad$ : I DO NOT ACCEPT this settlement. I understand the settlement will be cancelled: Reason: $\qquad$
Please Sign Both Forms and Return at Your Earliest Opportunity


I understand that my failure to abide by the terms of the settlement agreement may result in the creditor voiding the settlement. If the settiement agreement ineludes monthly payments, my failure to maintain the payment schedule will result in loss of settlement. I agree that the NLC has fulfilled its nbligation of negotiatiog this account.

HOW HAS OUR SERVICE BEEN? Please Circle One: (4) OHI Excellent 3 Gond 2 Fair 1 (a) Poor
You can rely on us to always do our best. We meet the challengas presented to us avary day and manage the infinite variables involved in resolving clients' dabts. We get exclted every time wa inform a client of a successful resolution. We are committed to provide excellent, caring support and be there for you every step of the way. We asplre to exceed all expectations. Please let us know how we're doing so far.

Thank you for taking the time to write us and share yowr thoughts about our service and staff. Your privacy is abways respected,


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[^1]
# National Legal Center 

The Law Offices of Fox, Kohler \& Associates

Client Services: 1-800-728-5285 + PO Box 835, Candia, NH, 03034 + Fax: 800-521-4629
Providing superior service under the supervision of the attires of National Legal Center
Favorable Result Acceptance Form \& Evaluation of Services


February 4, 2016<br>CHASE_MAIN<br>MIDLAND CREDIT MANAGEMENT, INC

Congratulations! We Have Great News
You are amongst the few clients to benefit from Optimum Favorable Results
Creditors Current Claim: $\quad \$ 1,7000$ Amount of Settlement: NA
Gross Savings: $\quad \$ 1,700$

The account is effectively resolved for one of more the following reasons:
Written to Profit and Loss
Account cannot be found
Creditor discontinued collection activity
(4) Time Barred: Statute of Limitation period has been reached
(Trent creditor has not provided sufficient verification of their legal right to collectable by creditor
Other:

Schedule of Legal Service Fees Due, Pursuant to Agreement

## Please Sign and Return Both Forms at Your Earliest Opportunity Fax: 1-800-521-4629 or Email

## HOW HAS OUR SERVICE BEEN? Please Circle One: (44Ercelient (2 )II) 34 Good (7) 24 Fair © 14 Poor (2)

You can rely on us to always do our best. We meet the challenges presented to us every day and manage the infinite variables involved in resolving clients' debts. We get excited every time we inform a client of a successful resolution. It is our commitment to provide excellent caring support and be there for you every step of the way. We aspire to exceed all expectations. Please let us know how were doing so far.
Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is aheays respected. YOUR COMMENTS PLEASE: We not only finished paying our debits but thureigh your



Collection Firm Creator's Claim: Settlement Ancurt $\$ \mathbf{\$ 0 . 0 0} \quad$ Rat: $0.00 \%$ Savings:

MIDLAND CREDIT MANAGEMENT, INC

Attorney: Brigitte Nixon
Case Manager: Lisa Fuerstenberg

We appreciate the trust you have placed in us to help you resolve your debt

Taking that first step to reach for help is difficult and apprehensive. Were confident you now realize were sincere. Seeing result builds confidence a more trust. When someone is considering our service, reading a client's own persorist experience provides a sense of comfort. Your feedback helps others tile you and us. ©
"It would require volumes of space to express my appreciation." Gary from IL

HOW IS OUR SERVICE SO FAR? Please CIrcle one 4-Excelleng 3-Good 2-Fair 1-Poor
YOUR OPINION MATTERS TO US! Please take a moment to comment on oursenice, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you! YOUR COMMENTS: $\qquad$ IT VAOUID REQUIRE VOLUMES OF SPACE TO ADEQUATELY EXPRESS MY APPRECIATION FOR YOUR SERVICE. GREAT WORK, FOLKS!
$\qquad$ Client's Initials: $\qquad$ $G S D$ State: IL
Your privacy is highly respected. Your personal information is always kept couliudeatial wad will never be disclosed or shared.
CARDIOVASCULAR CONSULTANTS
Collection Firm:
LAW OFFICES OF M.H. COHO
Creditors Claim:
Settlement:
\$233
Scticment Rate: $\quad \mathbf{6 0 \%}$
Savings:
"I am so grateful for your services. I will tell my friends." Zola from MS
HOW HAS OUR SERVICE BEEN? Please Circle One: 4) (1! Excellent $3 \oplus$ Good 2 Fair $1 \otimes$ Poor YOUR COMMENTS PLEASE: I $2 m$ So greatfal w, th your services I will tell my friends ifdthey have issues lite I did with debts.
"My wife and I get very excited when we get a report of another resolution." Don, MO HOW HAS OUR SERVICE BEEN? Please Circle O4E 4 Q!! Excellent) 3 G Good $2 \Theta$ Fair $1 \otimes$ Poor your Comments please: My wife + I also get very excited When we get a report from you of another successful resolution. Thank Yore. clients nitiasc: DJ.E. State Mo
"No one could have done better. Thank you." Gary from IN

Won den fut?

no one could have done


Your staff is very helpful and respectful." Nancy from MA
$35 \%$ settlement on a $\mathbf{\$ 1 4 , 6 9 3}$ Bank of America account ~ Gross savings: \$9,545

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\mathbf{X}
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Client's'Aluthorized/(\%ignature

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\frac{1}{\text { Date }} / 29 / 13
$$

HOW IS OUR SERVICE SO FAR? please Circle One:(4-Excelient 3-Good 2-Fair 1-Poor YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasyre to serve you. Thank you!
$\qquad$ and I an T happy witt the process made ex our credit issues.

Client's Initials: $\qquad$ NM

State: MA
Your privacy is highly respected. Your personal information is always kept confidential and will never be disclosed or shared.
Creditor Name:
BANK OF AMERICA_MAIN
Collection Firm: NORTHLAND GROUP, INC
Creditors Claim: $\quad \$ 14,693.63$
Settlement: $\quad \$ 5,147.77$
Savings: $\quad \$ 9,545.86$
Settlement Rate: $\quad \mathbf{3 5 . 0 3 \%}$
Discount $\quad 64.97 \%$

Exercise your night to become debt free.
"I am very satisfied with all of you \& your work \& help." Waldina from NJ

HOW IS OUR SERVICE SO FAR? Pleas Circle One: (4-Excellent) 3-Good 2-Fair 1-Poor YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on, We appreciate your feedback. It is our pleasure to serve you. Thank you! your connenvs: $f$ However I don't Mar you personally $T$ am Very sofisfid with all or you + your work +help. Than y

$21 \%$ settlement on a $\mathbf{2 3 , 9 4 2}$ Capital One account ~ Gross savings: \$18,872

HOW HAS OUR SERVICE BEEN? Please Circle Ore: 4 \&!! Excellent 3 Good 2 Fair 1 Poor
Thank you for taking the time to write us and share your thoughts about our service and/staff. Your privacy is always tespected.y YOUR COMMENTS PLEASE:
"I am thankful for your service. You gave me confidence to move on." Gary from IL
29\% settlement on a $\mathbf{\$ 1 , 7 1 8}$ Capital One account ~ Gross savings: $\mathbf{\$ 1 , 2 1 8}$
$\mathbf{x}$
Clienr'sAuthorized Sisthture


HOW IS OUR SERVICE SO FAR? Please Cleat oud 4 -Excellent ${ }^{\text {3 -Good 2-Fair 1-Poor }}$ YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment oo. We appreciate your feedback. It is our pleasure to serve you. Thank you: YOUR COMMENTS: I'M THANKFUL THAT YOUR SERVICES EXIST. BEFORE I MET YOU MY NERVES WERE SHOT. YOU GAVE ME CONFIPENCE TO MONE ON. TMANKS. Client's Initials: $G S D$ State: IL


## "They have been on my side trying to me out as much as possible." Tracy from NH

HOW IS OUR SERVICE SO FAR? Please Circle One:(4-Excellen) 3-Good 2-Fair 1-Poor YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you!
 staff $\qquad$ 15 .

40\% settlement on a $\mathbf{2 5 , 0 3 4}$ American Express account $\sim$ Gross savings: $\mathbf{\$ 1 5 , 0 2 0}$ $8|29| 12$

HOW IS OUR SERVICE SO FAR? mene Close On 4-Excellent 3-Good 2-Fair 1-Poor YOUR ORINION MATTERS TO USI Please take a moment to comment on onemorice, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you YOUR COMMENTS: It has been a god experience fa me oven the lat $3^{1 / 2}$ to 4 ya. All my acts paveboen settled. Lisa, the paralegal or my case kos Worked Very hard $\Omega$ dome a grant job. Client's Initials: EF State: NY Your privacy is highly respected. Your personal information is always kept confidential and will never be disclosed or shared.
Creditor Name: AHERICAN EXPRESS_MAIN Collection Fir: AMERIGAN RECOVERY SERVGE ING
Creditors Claim: $\quad \mathbf{\$ 2 5 , 0 3 4 . 5 4}$
Setternent. $\quad \$ 10,013.8$
Savings: $\quad \$ 15,020.72$
a can t thant
Settlement Rate: $\quad \mathbf{4 0} \%$
Distoume $60 \%$
mem (lisa) enema

"Love your team. Kindness is the best medicine." Maria from MI
30\% settlement on a $\mathbf{1 1 , 0 3 3}$ Sam's Club account ~ Gross savings: \$7,727 X
Client's Authorized Signature


HOW IS OUR SERVICE SO FAR? Please Circle On: 4-Excellent 3-Good 2-Pair 1-Poor YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. it is our pleasure to serve you. Thank you:



## "A very outstanding company." Milagros from FL

## Full balance elimination on two accounts for Milagros

## Total debt elimination of a \$3,693 Bank of America account.

## HOW HAS OUR SERVICE BEEN?


You can rely on us to always do our best. We meet the challenges presented to us every day and manage the infinite variables involved in resolving clients' debts. We get excited every time we inform a client of a successful resolution. It is our commitment to provide excellent caring support and be there for you every step of the way. We aspire to exceed all expectations. Please lot us know how were doing so far.
Thank you for taking the time to write wa and share your thoughts about our service and staff. Your privacy is always respected.


Creditor Name:
Collection Firm:
Creditor's Claim:
Settlement Amount:
Savings:

BANK OF AMERICA MAIN
$\$ 3.693$
$\$ 0.00$
\$3,693
100\%

Your Attorney and Casa Manager, together with contributions from dozens of lawyers and support staff, ate pleased to have resolved this account for yod.

$$
\begin{array}{ll}
\text { Attorney: } & \text { N, Betty Gonzalez } \\
\text { Case Manager: } & \text { Misty Dawn Titian }
\end{array}
$$

We appreciate the rust you have placed in us to help you resolve your debt

## Total debt elimination of a \$3,748 Chase account.


#### Abstract

 You can rely on us to always do our best. We meet the challenges presented to us every day and manage the infinite variables involved in resolving clients ${ }^{\dagger}$ debts. We get excited every time we inform a client of a successful resolution. It is cur commitment to provide excellent caring support and be there for you every step of the way. We aspire to exceed all expectations. Please let us know how were doing so far. Thank you for faking the time to write as and share your thoughts about on r service and staff. Your privacy is always respected. YOUR COMM DENTS PLEASE: 

Client's Initials: 

State: FL

Creditor Name: Collection Firm: Creditor's Claim: Sethement Amount Savings; 100\%

Your Attorney and Case Manager, together with contributions from dozens of lawyers and support stat, are pleased to have resolved this account for you. | Attorney: | N. Betty Gonzalez |
| :--- | :--- |
| Cause Manager: | Misty Dower Tillman |

Cause Manager: Misty Dawn Tillman

We appreciate the trust you have placed in ts to help you resolve your debt


Taking that first step to reach for hap is difficult and appretiensive. Were confident you now realize were sincere. Seeing result builds confidence 8 more trust. When someone is considering our service, reading a client's own personal experience provides a sense of comfort. Your feedback halos others the you and us. (i)

## 'You guys are awesome." Steven from GA

HOW HAS OUR SERVICE BEEN? Please Circle One: (4) ©!!! Excellent $\quad 3$ (.) Good $\quad 2$ (:) Fair $1 \otimes$ Poor
You can rely on us to always do our best. Wo moot tho challongos presented to us every day and manage tho infinite variables involved in resolving clients' debts. We got oxcitod every time we inform a client of a successful resolution. We are committed to provide excellent, caring support and be there for you every step of the way. We aspire to exceed all oxpoctations. Please lat us know how were doing so far.

Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected. YOUR COMMENTS PLEASE: $\qquad$ awesome!
$\qquad$

## Dean blient, <br> Another debt has been resolved.



National Legal Center
Box 835, Candia, NH, 03034
P. 800-728-5285 F. 866-526-1602
support@NationalLegal.com
NationalLegal.com

Results vary case-by-case.

## ATTENTION: AMY BURKHOLDER AND CLIENT SUPPORT DEPARTMENT

Date: 30 August 2017
\# of pages: 4 (including cover page)

Fax Number: 1-800-521-4629

From:
$-{ }_{-}^{-}$

Phone:
 $\cdots-\cdots-$ -O- $-\quad-\quad-\quad-\quad-\quad-\quad-\quad-\quad-\quad-\quad-\quad$
Address:


E-mail Address: $\qquad$

Following are the three pages you asked that I sign and date regarding my Citibank account ending in 2366. I hope this is all you need for me to do at this point. Thank you for all the hard work and effort you've put in for me. I truly appreciate it. So glad we're getting close to the end.

Let me know if you need additional information or if you have any questions. Thank you!
Sara
National Legal Client ID: 6244179

HOW HAS OUR SERVICE BEEN? Please Circle One: 4 (9)!! Excellent 3 Goed 2 Fair 1 Peor You can rely on us to always do our best. We meet the challenges presentedtous every day and manage the infinite variables involved in resolving clients' debts. We get excited every time we inform a client of a successful resolution. We are committed to provide excellent, caring support and be there for you every step of the way. We aspire to exceed all expectations. Please let us know how we're doing so far.


Taking that first step to reach for help is difficult and apprehensive. We're confident you now realize we're sincere. Seeing result builds confidence \& more trust. When someone is considering our service, reading a clients' own personal experience provides a sense of comfort. Your feedback helps athers like you and us. (1)

# 20\% settlement on a \$3,989 Chase account ~ Gross savings: \$3,198 

Law Office of
Fox, Kohler \& Associates, PLLC
F
A Mufti-Stare Coil and Federal Eat Practice
Settlement Acceptance Form \& Evaluation of Services
10233/2017
CHASE_MAIN
CHASE RECOVERY

## We Have Great News Concerning This Account

We have reached a favorable settlement under the following terms:

| Amount of Settlement: | $\$ 800$ | $\boxed{X}$ | Lump Sum: One Single Payment |
| :--- | :--- | :--- | :--- |
| Creditors Current Claim: | $\$ 3,989.47$ | $\square$ |  |
|  |  |  | Multi-Pay: Monthly Payments |

X $\qquad$ : I ACCEPT this settlement. I will pay the settlement from my Reserve Bank Account.
$\qquad$ : I ACCEPT this settlement. I will pay the settlement directly and NOT through my Reserves.
$\qquad$ : I ACCEPT this settlement. I will pay \$ $\qquad$ directly and the balance from my Reserves.
$\qquad$ : I DO NOT ACCEPT this settlement. I understand the settlement will be cancelled: Reason: $\qquad$
Please Sign Both Forms and Return at Your Earliest Opportunity
FAy ;1-800-521-4629 - Email: support@nationallegalcom


Client's \$ Maratifre


I uuflerstarid that my failure to abide by the terms of the settlement agreement may result in the creditor voiding the settlement. If the settlement agreement includes monthly payments, my failure to maintain the payment schedule will result in loss of settlement. I agree that the NLC has fulfilled its obligation of negotiating this account.


[^2]NLC can assert special exemptions for seniors like Arthur who face severe hardship and only receive fixed income and have little or no assets.

## \$36,942 Bank of America account balance ~ Gone.

"You've all done a fantastic job on my behalf."

## 


Thank $/ \mathrm{L}$
Client's Initials:
 State: MA

Creditor Name:
Collection FIrm:
Creditor's Claim:
Settlement Amount: Savings:

BANK OF AMERICA_MAIN SUNRISE CREDIT SERVICES
\$36,942.32
$\$ 0.00 \quad$ Rate: $\quad 0.00 \%$
$\$ 36,942.32$
$100 \%$

Your Attomey and Case Manager, together with contributions from dozens of lawyers and support staff, are picased to have resolved this account for you.

| Attorney: | John Farrell |
| :--- | :--- |
| Case Manager: | Amy Burkholder |

We appreciate the trust you have placed in us to help you resolve your debt

## "We love Amy." Newel from KY

Total debt elimination of \$9,444 on several Chase accounts ~ Gross savings: \$9,444

Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is alvaly respected.
YOUR COMMENTS PLEASE: Keep up the good work!
Lie Love Amy?
Lie Love Amy
Client's Initials: $N_{i} \beta \quad$ State: KY

Creditor Name:
Collection Firm:
Creditor's Claim:
Settlement Amount:
Savings:

CHASE_MAIN
CHASE_8393, 1468, 3612, 7359
\$9,4444.07
$\$ 0.00 \quad$ Rate: $0.00 \%$
\$9,444.07
$100 \%$

Your Attorney and Case Manager, together with contributions from dozens of
lawyers and support staff, are pleased to have resolved this account for yous. lawyers and support staff i, are pleased to have resolved this account for you.
Attorney: Joshua R. Hurley

Case Manager: Amy Burkholder

We appreciate the trust you have placed in us to help you resolve your debt

## "We feel there is light at the end of the tunnel now." Anna from NH

HOW HAS OUR SERVICE BEEN? Please Circle One: (4O!! Excelled) 3 G Good 2 Fair $1 \otimes$ Poor YOUR COMMENTS RLAASE: Evengone is so helpful, customer senvice ale the way to our attomen sine. We field there is a fuchs at the eth of the thous how! clients initials: Aw) state: NH
\$1551 medical bill cut in half ~ Gross savings: \$775

Settlement Acceptance Form \& Evaluation of Services


Taking that first stop to raach for halp Is diffcuilt and apprahersive. We're confident you now roslize we're sinoera, Staing zocult builds confliserce 8 mpre trust. Whan someone is considering our sarvice, readlig a cllemts' ewe personal experierce provides a sanse of comfort. Your fagdback halps others like you snd 49 . 2

40\% settlement on a $\mathbf{2 9 , 1 8 8}$ Bank of America account ~ Gross savings: \$17,512 YOUR COMMENTS PLEASE: $\qquad$ to a close. Client's Initials: $\qquad$ State: MN


## "It gives my wife and I peace of mind." Juan from FL

YOUR COMMENTS PLEASE: If gives my wife and di peace of mind that we are resolving our Financial issues with a know legible team. Navigating through this process is less daunting with National leal efeclient's Initials: Sm state: FL

## "You are always courteous on the phone and helpful." Claire from NJ

$15 \%$ settlement on a \$4,755 Chase account ~ Gross savings: \$4,042 your Comments please: of an pleased with four sevres. How
are always curtiond on the phone and helpful


## "I want you to know how much we appreciate the excellent service." Eyda from ME

 Thank you for taking the rime to writ as and share your thoughts about our service and staff. Four privacy is always respected


Putting the law on your side to resolve debt for less.


# $29 \%$ settlement on a $\mathbf{\$ 1 2 , 0 5 9}$ Bank of America account $\sim$ Gross savings: \$8,749 <br> Law Office of 

Fox, Kohler \& Associates, PLLC
National Legal Center
A Multi-State Civil and Federal Law Practice
Settlement Acceptance Form \& Evaluation of Services


HOW HAS OUR SERVICE BEEN? Please Circle One: 4 ©IIExcellent 3 Good 2 Fair 1 © Poor You can rely on us to always do our best. We meet the challenges presented to us every day and manage the infinite variables involved in resolving clients' debts. We get excited every time we inform a client of a successful resolution. We are committed to provide excellent, caring support and be there for you every step of the way. We aspire to exceed all expectations. Please let us know how we're doing so far.

Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected. your comments please: Thank you for your continuing hard
work and support through this process, wish
wehad found you earlier?


[^3]
## "I couldn't have done it without your help." Claudia from OH

HOW HAS OUR SERVICE BEEN? Please Circle One; (4) (O!! Excellent 3 (3) Good $2 \oplus$ Fair 1 Poor YOUR COMMENTS PLEASE:

without your he yo. $\qquad$ State: $\mathbf{O H}$
"Excellent service, kind people, fast response." Tzeitel from TX
 YOUR COMMENTS PLEASE: Excelent semue, kinolpeople, tars

Client's Initials: $\square$
 State: TX

## "I am completely satisfied." Irma from GA


Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respell your comments please: Thank you do much for working so hard to dettle my accounts-

> Client's Initials: I, R

State: GA

## "I love working with you all." Mark from OH

HOW HAS OUR SERVICE BEEN? Please Circle On 4 © © !!! Excellent 3 (© Good 2 Fair $1 *$ Poor YOUR COMMENTS PLEASE: I Love Working With you ally you have helped me so much! Michelle ischwessme!' as welVas the Client's Initials:
 State: $\mathbf{O H}$

## "I am so grateful for your service." Abe from VA

50\% settlement on a $\mathbf{~ 1 , 5 7 1}$ Walmart account ~ Gross savings: \$835


## "You are great." Christopher from MA

Thank you for taking the time to write us and share your thoughts about out service and staff. Your privacy is always respected.


## "Amy is the greatest. When l'm down, she lift's me up." Ingrid from FL



"Every one I have spoken with has been knowledgeable \& eager to please." Milford, NJ

## Milford from NJ

\$1,558 gross savings on Home Depot account in legal status

 honown lodgabio Ee Eager trpleace Client's Initials:mhers State: NJ

Creditor Name:
Collection Firm:
Creditor's Claim:
Settlement Amount:
HOME DEPOT
RUBIN \& ROTHMAN, LLC
$\$ 2,780.58$

Savings:
Discount
\$1;222.22
Settlement Rate
43.96\%
\$1,558.36
56.04\%

Your Attorney and Case Manager, together with contributions from dozens of
lawyers and support staff, are pleased to have resolved this account for you.
Attorney: Garrett Elias
Case Manager: Amy Burkholder

We appreciate the trust you have placed in us to help you resolve your debt

## "The entire staff has made an unfortunate situation easier to deal with." Beverly from MA

$$
\text { HOW HAS OUR SERVICE BEEN? Please Circle One; 4) (b!! Excellent } 3 \text { Good } 2 \text { Fair } \quad 1 \text { Poor }
$$

Thank you for taking the time to write us and share your thoughts ahout our service and staff. Your privacy is always respected.
rOUR COMMENTS PLEASE: The entire start bas made an un fortuante sitontion ensier to dem with. Thanksi

Client's Initials:


## "Thank you for your wonderful service. You are number one." Carlos from GA

HOW IS OUR SERVICE SO FAR? Please Circle One: 4-Execllent 3-Good 2-Fair 1-Poor YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank yon! your comments: Thank you, Thank you for your wonderful service you are number Ones. Client's Initials: $\qquad$ State: GA

HOW IS OUR SERVICE SO FAR? Please Circle One; 4-Excellen 3 -Good 2-Fair 1-Poor YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you!


## "Everything you promise you complete. God bless you." Omar from FL



## "Very nice people doing a great job. " Bernice from TX

## \$1,845 Savings on a Bank of America account

HOW HAS OUR SERVICE BEEN? Please Circle One: 4 © (Excellent) $3 @$ Good $2 \oplus$ Fair $1 \otimes$ Poor YOUR COMMENTS PLEASE:

Client's Initials:

State: GA
"I could not have picked a better company to solve my situation." Gary from GA
HOW DID WE DO? Please Circle On (4-Excellent) 3-Good 2-Fair 1-Poor
YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you!

YOUR COMMENTS: $\qquad$ It has been a pleasure Working with evovene. Evenone has been very nice 1 Could not han picked a bettorCompany fo solve my situritiont was in, Ye have doric an


Your privacy is highly respected. Your persqral informaron is always kept confidential and will never be disclosed or shared.
The Dercantose of settlement was excellent

"I cannot express my gratitude." Carrie from NJ
HOW DID WE DO?
YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you!

YOUR COMMENTS: $\qquad$ U canst
$\qquad$ the corning U haida Dun eypura $\qquad$
Then tu evewor. Es pruall S St ul) An

"I cannot thank you enough for such an excellent service." Ruth from VA

HOW IS OUR SERVICE SO FAR? Please Circle One: (4-Execllen 3 -Good 2-Fair 1-Ppor YOUR OPINION MATTERS TO US! Please take a moment to comment on ourservice, this settlement, out staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank your! your comments: I cannot thence yow ennighe for swed an excellent survive. Tacking to Any in like shang Podlemo witt you

"NLC was absolutely amazingly professional." Anthony from NJ
HOW DID WE DO?
Please CIrcle One; 4-Excellent 3-Good
2-Fair
1-Paor
YOUR OPINIQN MATTERS TO USI Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you, Thank you!

YOUR COMMENTS: $\qquad$ N゙円1 BAMAZINE, PROFESSIONAL, SALLY GORDON IS An Asset To Any company, she grok me CuNPIOENGE \& HOP? THROUGH BAR O YIMES. NHES FM19ZING.!!
"I am so pleased with the progress I am making." Crystal from VA
Total debt elimination of a \$5,199 Macy's account ~ Gross savings: \$5,199
 YOUR COMMENTS PLEASE: I am so pleased with the progress I an making to ret my credit back on sure beaus of yen all. I cant thank you enough for your dedication.


Super efficient + informative + friendly." Robert from MA
$40 \%$ settlement on a $\mathbf{2 8 , 6 5 4}$ Bank of America account ~ Gross savings: \$17,154 HOW HAS OUR SERVICE BEEN? Please Circle One: (4) ! ! ! Excellent 3 ( Good 2 (:) Fair 1 (8) Poor YOUR COMMENTS PLEASE: Shenerefficienty informative $x$ fremd ely!'
$\qquad$


"Service way above expectations." George from NJ
$19 \%$ settlement on a $\mathbf{\$ 5 , 0 9 5}$ Sears account ~ Gross savings: \$4,085
HOW IS OUR SERYICE SO FAR? Please Circle One: 4-Excellent/ 3-Good 2-Fair 1-Poor YOUR OPINION MATTERS TO US: Please take a moment to comment ofrourservice, this settlement, our staff or anything you wish to component on. We appreciate your feedback. It is out pleasure to serve you. Thank you!



Client's Initials: State: NJ


## What getting rid of debt feels like feels like.

## "You have been wonderful these past 4 years." Renee from MA

HOW IS OUR SERVICE SO FAR? Please Circle Oas: 4-Excelient 3-Godd 2-Fair 1-Poor YOUR OPINION MATTERS TO US! Please take a moment to comment orrour-service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you!



## "I didn't know where to turn to. I can breath again." Rhonda from PA

## Total debt elimination of a \$6,248 Citibank account


 stressed and didnit know where to turn. I qpppuiale the help in settling these accounts and now Knowing can broth Client's Initials: $\frac{K B}{40 \&}$ State: PA


While NLC offers special balance elimination services for clients on a fixed income dealing with severe hardship, some clients not on a fixed income benefit from our full balance debt relief strategies like Rhonda from PA.

## "National Legal performed exactly as promised. I'm very grateful." Richard from CA

$45 \%$ settlement on a $\mathbf{\$ 1 6 , 0 0 3}$ Target account ~ Gross savings: \$8,140
HOW HAS OUR SERVICE BEEN? Please Circle One: 4 ©!!! Excellent 3 Good 2 Fair 1 Poor
Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected. your comments please: Thanks to Any. Me Giveal, Misty wad the entire Client Support team! Mr. Gelinas and Natural Legal have performed exactly as promised. In very grateful. Client's Initials: $7+1$ state: CA

"I am grateful for your kindness." Care from NJ


YOUR COMMENTS PLEASE: I am very grateful for the kindness and services ot have received. Mann thanh to boult a especiale Sally and yous Mused Staff. Yhankyou! Client's mitials:A \& state: NJ
"What a pleasant surprise. You do exceed all expectations." Jim from FL

"I have experienced a wonderful group of professional people." Kirsten from NJ HOW HAS OUR SERVICE BEEN? Please Circle One: 4 (@!! Excellent 3 Good 2 Fair $1 \oplus$ Poor

 (f) professional people Everyone has al ways made me feel accepted and willing to hel Thank ci mimstitials: $\qquad$
"Extremely pleased. The light is coming through. Ecstatic." Marianne from MA
HOW IS OUR SERVICE SO FAR? Please Circle One 4-Excellent)3-Good 2-Fair 1-Poor your comments: Extremely Pleased with Service, It has been a hong road but with the sizable debt I had incurred the hight s coming tHrough. Eixstatic
"NLS has proven to be an exemplary advocate for my best interest." Albert from RI
HOW IS OUR SERVICE SO FAR? Please Gree \&es 4-Exeellent )-Good 2-Fair 1-Poor your comments: NLS has proven to be an exemplary



## "We finished ahead of time. Special thanks to Attorney Daugherty." Oscar from TX

## 

 your comments please: Thank you lawioffices of fut, kehuer i Associates for an ereellen join. lib ant andy finished paying our debts bat thresh your fire we finished ahmed if time

## "Everyone has been so helpful and understanding." Caren from NJ

60\% settlement on a \$2,691 Merrick Bank legal account ~ Gross savings: \$1,067

"Thank you so much for your service and caring support". Cornelio from IL
Total debt elimination of a $\mathbf{\$ 1 , 2 5 5}$ Sears account


## "Thank you, Thank you, Thank you." Perla from TX



## "Very easy to work with." Kirsten from NY

Total debt elimination of a \$1,7322 HSBC account HOW HAS OUR SERVICE BEEN? Please Circle One ( $4 \star$ Excellent ()) ill $3 \&$ Good (;) $2 \&$ Fair © $1 \&$ Poor © Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected. your comments please: National legal has been very easy to work
with. Thank your.

Client's Initials:
State: NY


## "I just have such excellent service from your company." Bob from CA

HOW HAS OUR SERVICE BEEN? Please Circle One: 4+ Excellent (2)!! $3+$ Good (2) $2+$ Fair © 14 Poor © Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected. YOUR COMMENTS PLEASE: I JUSTLE A SUCH SXCE゙LCKT sexule from your company AND I will PECOMEND VENY HigHly. Client's Initials: BuGler state: CA.

## "Best customer service ever." Carlos from NJ

HOW HAS OUR SERVICE BEEN? Please Circle One: Ql! Excellent $3 \oplus$ Good $2 \oplus$ Fair $1 \otimes$ Poor Thank you for taking the time to write uspand share your thoughts about our service and staff. Your privacy is always respected. YOUR COMMENTS PLEASE: Gest cosiomen service ever. The stat Silent's Initials: CZ State: NJ

## "Excellent Service: Answers questions quickly." Julianna from PA

## HOW HAS OUR SERVICE BEEN? Please Circle One: 4 (2)!! Excellent 3 (2) Good 2 Fair Fair 1 (:) Poor

Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected.
YOUR COMMENTS PLEASE: $E x c e / l e n t$ SeRVIce; ANsweR
questions quickly
"Everyone is always so nice and helpful." Anne-Maria from NY
$25 \%$ settlement on a $\mathbf{1 8 , 2 9 3}$ Citibank account ~ Gross savings: \$13,720
HOW IS OUR SERVICE SO FAR? Please Circle One:(4)Excellent 3-Good 2-Fair 1-Poor YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you! your comments: Everyone is always so nice ot helpful, I really appreciate all of the help that five galen.

Client's Initials: $\qquad$ Ab State: NY
Your privacy is highly respected. Your personal information is always kept confidential and will never be disclosed or shared.
Creditor Name:

CITIBANK_MAIN
Collection Firm:
CREDIT CONTROL, LC
Creditors Claim: $\quad \$ 18,293.83$
Settlement: $\quad \$ 4,573.46$
Savings:
$\$ 13,720,37$
Settlement Rate: $\quad 25 \%$
Discount: $\quad \mathbf{7 5} \%$
"Your company has been wonderful to work with." Michelle from OH

Thank you for taking the time to write as and share your thoughts about our service ansi staff. Your privacy is always respected.

"All my settlements were great." Anna from NJ
HOW IS OUR SERVICE SO FAR? Please Circle One ( Excellent) 3-Good 2-Fair 1-Poor YOUR OPINION MATXERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you! YOUR COMMENTS: $\qquad$ to commend duo koxeka en a wonderful job phés doing. the alums mates me creel important!
"I am eternally indebted to NLC." Albert from RI
HOW IS OUR SERVICE SO FAR? Pleas Circe le On Excellent 3-Good 2-Fair 1-Poor YOUR OPINION MATTEERS TO US: Please take a moment to comment on our service, this settlement, oar staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you! your comments: I am eternally in debited to NLS aud, in partecukr, to Sally Gordon fore hel que me remove an


## "Staff at National have been wonderful from day 1." Stacy from FL

## HOW HAS OLR SERVICE BEEN? Please Circle Ones (4) Dilltumlent 30 Good 1 Q Fair 10 Poor

 You can rely on us to always do our best. We meet the challenges presented to ut every dey and manage the infinite variables involved is resolving clients' debts. We get excited every time we inform a client of a successtar resolvison. We are committed to provide excellent, caring support and be there for you every step of the way. We aspire to aced all expectations. Please let us know how were doling so far. your comments please: Amy a the staff at National have question it is always answered prgentiz: initiate set sta in.

## "This has given my husband and me the peace of mind we needed." Sandra from NJ

## \$14,150 gross savings on Bank of America account

 Thank you for taking the time to write us que share your thoughts about our service and staff. Your privacy is always respected. YOUR COMMENTS PLEASE: Thank you for all your work. This whole process has given ny husband and me the peace of mind we needed. Client's initials: ism state: Nu


## You do a good job explaining the procedures of your company." Ermon from TX

40\% settlement on a \$5,581 One Main Financial account ~ Gross savings: \$3,348
HOW HAS OUR SERVICE BEEN? Please Circle One: 4 (0!! !Excellent) $3 \oplus$ Good $2 \oplus$ Fair $1 \otimes$ Poor YOUR COMMENTS PLEASE:


"Very understanding and compassionate." Jennie from NY your comment 's please: dan mush satisfied with thin penmice h hey one venn
 do the jot, dx mr em grateful to them client's Initials: fo state: NY

## "Truly professionals with excellent customer service." Carlos from NJ

HOW HAS OUR SERVICE BEEN? Please Circle One: ( $40!!$ Excellent) $3 \oplus$ Good $2 \oplus$ Fair $1 \otimes$ Poor YOUR COMMENTS PLEASE: Truly professionals with excellent eisionear
Service Client's Initials: $\ll$.

State: NJ

## "Very Professional - Timely - Informative - Extremely Satisfied." Sharon from MI

Total balance elimination: \$18,585 Comerica - Gross savings: \$18,585


## "Everyone has been wonderful and a joy to work with." Christine from NH

$\mathbf{2 0 \%}$ settlement on a $\mathbf{~ 1 3 , 5 9 1 ~ P N C ~ B a n k ~ a c c o u n t ~ ~ ~ G r o s s ~ s a v i n g s : ~ \$ 1 0 , 8 7 3 ~}$


## 

Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected. YOUR COMMENTS PLEASE: Everyone On your Staff is very plesant, happy
 the righteliaice with NLC: Cank-ucuSoleryMudhl Client's Initials:

## "Love you guys." Michael from NC

 Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected. YOUR COMMENTS PLEASE: Thank you for ali that you do!
Love you, guys!

Client's Initials: $\qquad$ State: NC

I am truly satisfied with the service I have received." Douglas from NJ
 Thank you for taking the time to write us and share Your thoughts about our service and staff. Your privacy is always respected. YoUR COMMENTS PLEASE: Fam truly satisfied with the Service I have received.

Client's Initials: $\square \mathbf{D}$ State: NJ

## "I am now almost debt free." Linda from NY

 YOUR COMMENTS PLEASE: All of the Staff bs been So hevoul ard I- an now almast debt free!
$\qquad$ State: NY
"Very impressed with the personal attention and knowledge of my accounts." Mike, CT
anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you! YOUR COMMENTS: $\frac{\Delta-k c a l l e}{}$ withe work! Very impressed withe the personal attention and knowledge of my accounts. Client's Initials: State: CT
"Like a friend helping you out. I love these two women." Pam from NH Fax: 1-800-521-4629 or Email
$\qquad$ Client's Signature:


I agree to the terms and conditions herein shied. I authorize payment of legal services from my Dedicated Reserve recount pursuant to the terms of my application for service and engagement amercement,
HOW HAS OUR SERVICE BEEN? Please Circle One 4 \& Excellent (1) III) 34 Good (9) 24 Fair © 1 \& Poor © You can rely on us to always do our best. We meet the challenges presented to us every day and manage the infinite variables involved in resolving clients' debts. Wee get excited every time we inform a client of a successful resolution. It is our commitment to provide excellent caring support and be there for you every step of the way. We aspire t to exceed all expectations. Please let us know how were doing so far.
Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected.

"I am so pleased and excited. I never thought lId see this day." Chris from MD

1HOW HAS OUR SERVICE REEN? Please Circle One: 4 ©111 Excellent 3 Good $2 \oplus$ Fair $1 \otimes$ Poor your cominents please: Tam sp pleased excited. Thever thought Id see this day. II waskut all es my deft yet but I am encowenged to See Sbryestio ap away and fol less than Cine's Initials: Cm a State: MD


Your Attorney and Case Manager, together with contributions from dozens of lawyers and support staff, are pleased to have resoled this account for you.

Attorney: Gilda Jun
Case Manager: Sally Kink Gordon

We appreciate the trust you have placed in us to help you resolve your debt

## "Compassionate, supportive, encouraging and understanding." Henry from NC

## HOW HAS OUR SERVICE BEEN? Please Circle One: 4 ©!!! Excellent 3 © Good $2 \oplus$ Fair $1 \otimes$ Poor

 Thank you for taking the time to write us and share your thoughts about our service and staff. Your privacy is always respected. YOUR COMMENTS PLEASE: Your service was Compassionate, gutporfive, encouraging audundesstanding. I always felt letter after talkuy do yourAnd it was effective !!l client's Initials: Ais State: NC

"Very pleased. Exceed all expectations." Susan from IN
 YOUR COMMENTS PLEASE: d appreciate all the staff et National Legal Center, and a speial thank you to Kim Vereb, and Amy. Burlhhoter when of needed their support.

Client's Initials: S.L.W'. State: IN
W HAS OUR SERVICE BEEN? Please Circle One: 4 © ©!! Excellent $\mathbf{3}$ © Good 2 Fair 1 : Poor YOUR COMMENTS PLEASE: Very please with the service, and staff with their caring support, and exceed all expectations.

Client's Initials:S.h.W. state: IN
"Highly recommend your service." Cia from TN
HOW HAS OUR SERVICE BEEN? Please Circle One. 4 ()|l! Excellent) 3 ( Good 2 Fair 1 Poor YOUR COMMENTS PLEASE: oftiahly Necumanemd upu service to armour sn meed of nos.buildime ototnon Cones Initial: Em State: TN
"Always patient, courteous \& empathetic." Christina from MA HOW HAS OUR SERVICE BEEN? Please Circle One 4 ©!! Excellent) 3 Good 2 Fair $1 \otimes$ Poor volt conmentsplase: Always patient cuukteus - empathetic!

 "The service was superb. Will definitely recommend friends." Douglas from NJ

YOUR OPINION MATTERS TO US! Please take a moment to comment on our service, this settlement, our staff or anything you wish to comment on. We appreciate your feedback. It is our pleasure to serve you. Thank you
$\qquad$ vourcommens: Thank you for all your help. The service
$\qquad$
$\qquad$

## You have always been there when I have a question." Sharon from MI

## 10\% settlement of a \$5,900 Chase Account ~ Gross savings \$5309

 You can rely on us to always do our best. We meet the challenges presented to us every day and manage the infinite variables involved in resolving clients' debts. We get excited every time we inform a client of a successful resolution. We are committed to provide excellent, caring support and be there for you every step of the way. We aspire to exceed all expectations. Please let us know how we're doling so far.

Thank you for taking the time to write us amd share your thoughts about our service and staff. Your privacy is always respected. YOUR COMMENTS PLEASE: fore Labe adurept been the te whens olvave a question or need actives, Thank grid.

Client's Initials:


State: MI



## Disclosures

The information contained in this publication is for illustration purposes only and illustrates past performance and is not an indication of future performance or results. Results vary case-by-case. Cases involving full-balance elimination are unique cases typically involving a client earning only protected income and/or the creditor chose to forgive the balance of the debt through issuing a 1099-C. Debt forgiveness over $\$ 600$ may be taxable. Nothing contained in this document may be construed as legal advice. No attorney-client relationship is formed unless a written agreement has been entered into and duly executed by both parties. Attorneys and legal assistants employed by NLC are subject to change. NLC reserves the right to assign attorney to each case. No part of this publication may be reproduced, distributed, or transmitted in part or in whole without the prior written permission of National Legal Center.


[^0]:    Taking that first step to reach for help is difficult and apprehensive. We're conffdent you now rallee we're sihcore. Seeing resuit bulids confidenca \& more trust. When somaone is considoring our gervice, rading a olients' own parsonal experience prowides a sense of camfort. Your foedbsek helps othors like you and us. (i) Code: - Slobhan McGreal - 7/2012017. Gloty Carado sha2465

[^1]:    Taking that first step to reath for help lis diffictith and apprehansins. We're confident you now realize we're sincere. Seving result builds considence \& more fust. Whan someone is considefing our service, reading a cients' own personat experience provides a sense of comtort. Your feedback helps others eve you and us. (2)
    

[^2]:    Taking that flat atop to reach for holp is difficult and apprehensive. Were confident you now realize were sincere. Seeing result builds canfldonce \& mora trust. When someone is considering our service, reading a clients' own personal experience provides a sense of comfort. Your feedback helps others like you and use. (i)

[^3]:    Taking that first step to roach for help is difficult and approhanciva. Wo'ro oonfidont you now realize we're sincere. Seeing result builds confidence a niue lust.
    

