



YOUR PARTNERS IN DEBT RESOLUTION™



get back to a good place



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## about us

With over 50 years of combined experience in the debt industry, DMB Financial is helping to redefine the dream of financial security. Since the Company's inception in 2003, DMB Financial has been assisting its nationwide clientele with their burdensome unsecured debt through proven debt settlement programs and services. By means of a structured savings plan in conjunction with its debt settlement expertise, the Company offers many consumers a means to get out of debt while helping them to better manage and plan for their financial security.

DMB Financial is a for-profit, private company and is not affiliated with, or influenced by, the credit bureaus or the credit industry. As a result, the Company's services are unbiased and independent, which allows the Company to better serve the consumer.

It is at the core of the Company's Mission Statement that DMB Financial strives to be the preferred financial services company, and is driven to improve the quality of life for its clients.

# skyrocketing credit card balances— medical expenses—personal loans?

## Sound familiar?

Whether you're struggling with day-to-day living expenses or the escalating costs of staying healthy, unchecked and mounting unsecured debt (debt without collateral) can be debilitating. Creditors call, and you may make minimum payments, but it doesn't help—you continue to fall further behind and your debt continues to grow.

## What's the solution? How can you get ahead?

Consider the options:

- Credit counseling
- Debt consolidation
- Home equity loans
- Bankruptcy

Individually, most of these options aren't enough on their own—or trade one problem for another. For example; credit counseling services may be able to reduce your interest rates, but your debt remains intact. Debt consolidation schemes don't free you from your debt, they just consolidate it. Moreover, bankruptcy may destroy your credit for up to 10 years. Explore the options, then consider debt settlement—a viable solution that actually writes off a significant portion of the debt you owe.

## DMB has the solution

With DMB Financial's debt settlement services, you'll receive help from professional counselors and a dedicated partner who will work tirelessly with your creditors to negotiate away a significant amount of the debt you owe. In fact, DMB's typical client sees over 50% of their debt written off and is debt-free in as little as 36 months\*. Additionally, the Company strives to reduce the number of harassing phone calls that clients receive from their creditors.

Only debt settlement offers peace-of-mind and a fresh start. And that's priceless.

*\* Individual results may vary based on ability to save funds, amount of unsecured debt, willingness of creditors to negotiate, and the successful completion of all program terms. DMB's fees not included in savings disclosure. Program does not assume or pay any debts, nor provide legal or tax advice.*

# the debt settlement process

## **Debt Settlement**

Debt settlement is a process in which both debtor and creditor settle on a debt for less than what is owed. If negotiated properly, a debtor's debt can be quickly, and in some cases, significantly reduced.

## **Successful Settlement**

To ensure a successful settlement, monies need to be readily available to pay the settlement amounts as negotiated by DMB Financial on behalf of its client. And because these settlements must be immediately paid in full or as agreed to in a scheduled payment plan, the client's funds are held in a client-owned, F.D.I.C. insured account to assure an expedient transfer.

## **Resolution of Debt**

The successful completion of DMB's Financial Guardian Program will ultimately result in the resolution of unsecured debt owed, and an improved debt-to-income ratio following continued fiscal responsibility. For the many burdened with excessive debt, debt settlement offers peace of mind and a fresh start.


## **Associated Risks**

There are associated risks with this type of program such as the possibility of lawsuits by creditors, a credit score that may be negatively affected, and the debt that is settled will be identified on a client's credit report as "paid as agreed" or "settled for a lesser amount" rather than simply "paid in full."

## **Addressing Concerns**

While these concerns are valid, DMB Financial believes that for some consumers, the risks associated with choosing an alternate path other than debt settlement could potentially have a greater detrimental affect on their long-term financial stability and well-being.

*Note: DMB's debt settlement program does not assume or pay any debts, nor provide legal or tax advice. Individual results may vary based on the ability to save funds, amount of unsecured debt, willingness of creditors to negotiate, and the successful completion of all program terms.*


A woman with long brown hair and sunglasses is lying in a green and yellow striped hammock on a beach. She is looking towards the ocean. The background shows a sandy beach, the ocean, and a wooden structure, possibly a lifeguard stand, in the distance. The overall scene is bright and sunny.

## expert negotiators

Few people realize that debt negotiation and settlement is a viable solution when dealing with their burdensome debt. More importantly, it's an approach that puts you in the driver's seat—leveling the playing field between you and your creditors.

From the perspective of a major credit card bank, they understand that as a customer's account becomes increasingly delinquent, the likelihood of collecting on this account deteriorates as the debt ages. Additionally, should their customer file for protection under the current bankruptcy laws, most liabilities relating to credit card debts may be completely discharged.

The successful negotiation of your debts will require achieving a reasonable compromise with your creditors. Hence, as a DMB client, your DMB debt relief consultant will work with you to develop a personalized program that will help you to allocate as much money as possible each month from which DMB's settlement advisors can use to negotiate a "settlement" with your creditors.



## financial guardian program

DMB's Financial Guardian Program™ is a proven system that offers consumers an opportunity to resolve their oppressive unsecured debt.

### **Speak with Professional Consultants**

The process of seeking outside guidance to assist with one's financial situation can be quite daunting. DMB Financial employs experienced professionals who are ready to help you understand the program in its entirety and answer any questions or concerns you may have.

### **Create a Structured Savings Plan**

DMB's debt relief consultants will work with you to create an affordable structured savings plan that is based upon YOUR budget, and not ours. Then, the accumulated funds from your F.D.I.C. insured account are used towards debt negotiations and settlements.

### **Resolve Your Debt**

DMB Financial's settlement advisors negotiate directly with your creditors to settle your debt for less than what is owed. As a matter of fact, following the completion of your program, DMB's typical client sees over 50% of their unsecured debt written off and is debt free within 36 months.\*

### **Reduce Harassing Phone Calls**

Because DMB's Financial Guardian Program is all about delivering results, DMB will work with your creditors and the collection agencies to help minimize the number of harassing calls you receive.

### **Avoid Bankruptcy**

DMB's Financial Guardian Program can help you avoid bankruptcy and the debt collectors **BEFORE you become delinquent.** And because a bankruptcy status remains on a consumer's credit report for up to ten years, DMB Financial believes that bankruptcy should be avoided if possible, making debt settlement a viable alternative

### **Unparalleled Support**

Throughout the duration of DMB's Financial Guardian Program, clients will have immediate access to their client services representative via our toll free number or Email. We even have extended office hours for those clients who reside on the west coast.

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## frequently asked questions

The following frequently asked questions (FAQs) represent a sampling of the most commonly asked questions we receive. For a more comprehensive list of FAQs, visit our web site at [www.dmbfinance.com](http://www.dmbfinance.com).

### **How can I afford to pay for your services if I'm already in debt?**

By means of an affordable, structured savings plan that is created based upon your budget, and not ours, the funds from YOUR client owned, F.D.I.C. insured account are used towards debt negotiations and settlements.

### **What's the difference between unsecured versus secured debt?**

Simply put, unsecured debt is money owed without collateral. Some examples of unsecured debt might include: credit cards, lines of credit, personal or signature loans, and medical bills.

### **If I enroll in DMB's debt settlement program, when will I begin to see settlements and/or payments towards my outstanding debt?**

Following the accumulation of funds in a client owned, F.D.I.C. insured savings plan, DMB's professional debt settlement specialists will begin negotiations with a client's creditor(s) within a four to eight-month time frame. Individual results may vary based on a client's ability to save funds, the amount of debt, willingness of creditors to negotiate, and the successful completion of all program terms.

### **Who qualifies for a DMB Financial debt settlement program?**

Our clients include professionals, students, the self-employed, singles, married couples, single parents, seniors, and a host of others. Generally, we approve those consumers with \$10,000 or more of unsecured debt and at least two credit cards who are experiencing undue financial hardship.

### **How much does a consultation cost?**

\$0. DMB Financial offers a FREE, NO OBLIGATION consultation. We will analyze your debts and financial condition then provide you with an Application Worksheet, which will assist you with your evaluation and decision-making process. At the end of this process, you'll be able to determine which program provides the best solution for you.