

2010 LEADING PROVIDERS

# Credit & Debt Professionals

OF THE UNITED STATES

## PRELIMINARY RESULTS

**THE PROVIDERS SELECTED MEET OR EXCEED THE CRITERIA BELOW**

Comprehensive Range of Credit / Debt Related Services

Excellent Client References

Minimum of 5 Years of Industry-Related Experience

Serves a Minimum of 200 Customers

Strong Institutional Relationships

### EFA Processing, LP\*\*

7668 Warren Parkway, Suite 315  
Frisco, TX 75034  
888-510-1892 || [www.efaprocessing.com](http://www.efaprocessing.com)  
*EFA Processing uses a proprietary CRM solution as well as strategic partnerships to provide debt negotiation & settlement outsourcing services to companies serving consumers overwhelmed by unsecured debt.*

### DMB Financial, LLC\*\*

152 Conant Street  
Beverly, MA 01915  
866-383-9940 || [www.dmbfinancial.com](http://www.dmbfinancial.com)  
*DMB negotiates debt with credit card companies for significant savings. They've saved nearly 13,000 clients over \$120 million in credit card debt and counting. TASC-certified.*

### CareOne Credit Counseling<sup>SM\*\*</sup>

8930 Stanford Boulevard  
Columbia, MD 21045  
800-CARE123 || [www.careonecredit.com](http://www.careonecredit.com)  
*CareOne Services leverages personalized solutions to help the consumer get out of debt and strengthen his or her financial footing.*

### Freedom Financial Network, LLC

1875. S. Grant Street, Suite 400  
San Mateo, CA 94402  
888-808-4440 ||  
[www.freedomfinancialnetwork.com](http://www.freedomfinancialnetwork.com)  
*Freedom Financial Network has been a leading provider of personal finance products, debt relief, and tax relief services to more than 70,000 customers since 2002.*

### Credit Answers\*\*

6200 Tennyson Parkway, Suite 200  
Plano, TX 75024  
800-977-6625 || [www.creditanswers.com](http://www.creditanswers.com)  
*Credit Answers offers low fee debt settlement with guaranteed results. TASC-Certified for the highest standards in the settlement industry, Credit Answers works to enable a fresh financial start for individuals with debt problems.*

### Rise Above Debt Relief, LLC\*\*

1834 East Baseline Road, Suite 102  
Tempe, AZ 85283  
877-749-2268 || [www.RiseAboveDebt.com](http://www.RiseAboveDebt.com)  
*As seen on NBC and featured on top radio stations across America, Rise Above provides state of the art programs for every consumer's financial situation.*

### Debt Zero Processing

2020 Main Street, Suite 770  
Irvine, CA 92614  
866-356-2755 || [www.debtzeroprocessing.com](http://www.debtzeroprocessing.com)  
*Debt Zero Processing enables industry-leading Debt Settlement Companies by providing topnotch business support, training, and back-end processing that leads to consumer satisfaction...Guaranteed!*

[www.leadingproviders.com](http://www.leadingproviders.com)

415-892-9400

Goldline Research strives to provide objective research on professional services providers. Goldline Research does not provide a ranking of providers, and this list should not be construed as a "Top 10" list. Each of the firms presented above has completed and passed the rigorous Goldline Research certification process which includes an in-depth interview, a review of all state and/or federal licenses and filings, as applicable, and a quantitative analysis of key firm and market data. Each of the firms presented above has helped offset the cost of purchasing this page. Although Goldline Research confirms that at the time of initial publication of this list that each provider meets the general criteria above, no promise is made that they will continue to do so, or that a particular service provider is appropriate for the reader's individual circumstance. Only you can determine this after your own independent inquiries. Any use of the information provided herein is at your own risk. Goldline Research disclaims all liability or responsibility for injury arising from your utilization of the information contained herein. Providers are listed in no particular order and no comparisons are made between the listed providers and any unlisted providers. To learn more about Goldline Research or the certification process, please visit [www.leadingproviders.com](http://www.leadingproviders.com). Goldline Research is not affiliated with Forbes® magazine.

\*\* Second Year Selected