



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 financial services industry, DMB Financial is helping to redefine the dream of financial security for the many who are burdened with excessive debt. 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
- Debt negotiation
- 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 not your debt. Debt consolidation schemes don't eliminate or reduce your debt, they just consolidate it. Bankruptcy may destroy your credit rating for up to 10 years. Explore the options, then consider debt negotiation and settlement—a solution that actually reduces AND eliminates your debt.

## DMB has the solution

With DMB Financial's debt negotiation and settlement services, you'll receive help from professional counselors and a dedicated partner who will work directly with your creditors to reduce your debt. In fact, the typical DMB Financial client realizes a 48% reduction in debt and is debt-free in as little as 36 months\*. Additionally, your debt settlement team will diminish, and in some cases, eliminate the harassing phone calls from debt collectors.

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

*\*Individual results may vary. This illustration may not be achieved in all cases.*

# the debt settlement process

## **Debt Settlement**

Debt settlement is a process in which both debtor and creditor settle or resolve 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 third-party trust account to ensure an expedient transfer.

## **Elimination of Debt**

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

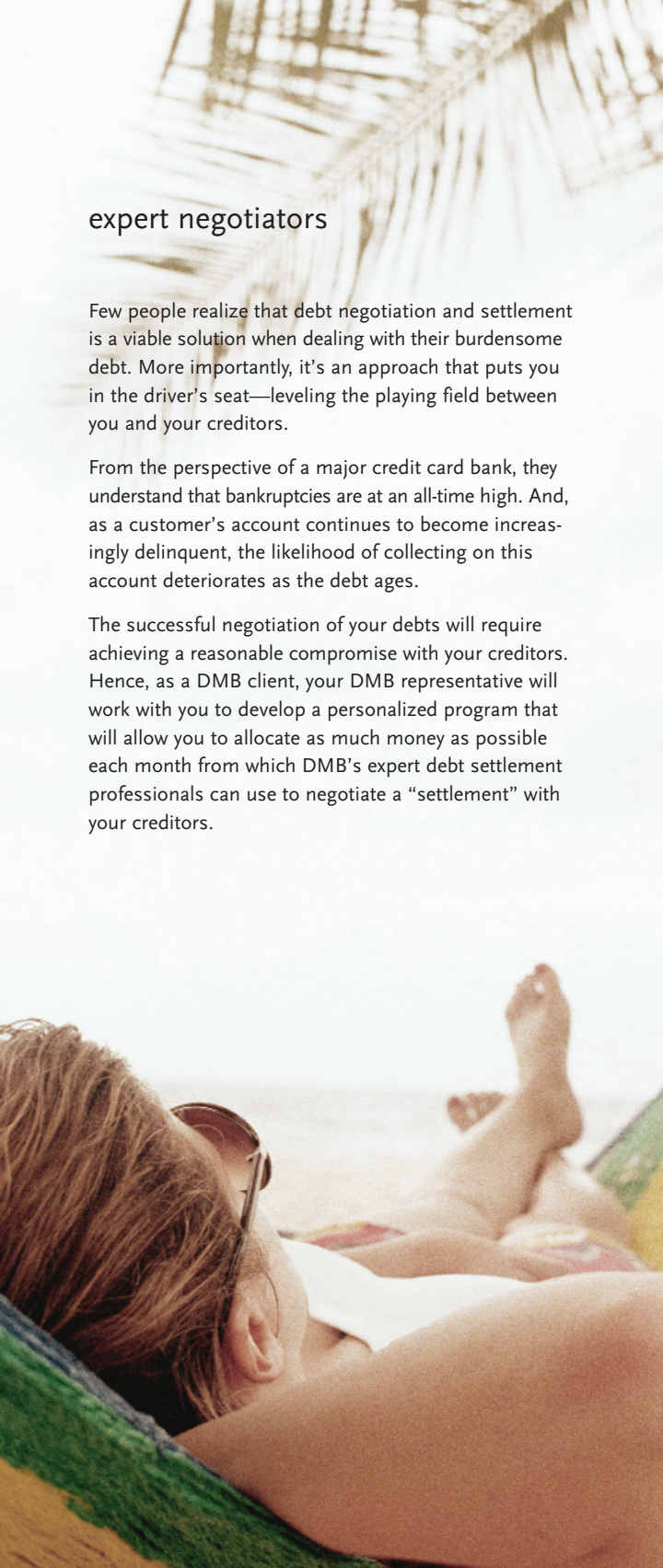
## **Associated Risks**

Additionally, there are associated risks with this type of program such as the possibility of lawsuits by creditors, a credit score that will 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 solution other than debt settlement could potentially have a greater detrimental affect on their long-term financial stability and well-being.

*Note: The typical DMB Financial Client is enrolled in a 36-month debt settlement program and realizes a 48% reduction in debt.*

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 and a bright sky. The overall tone is warm and relaxed.


## 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 bankruptcies are at an all-time high. And, as a customer's account continues to become increasingly delinquent, the likelihood of collecting on this account deteriorates as the debt ages.

The successful negotiation of your debts will require achieving a reasonable compromise with your creditors. Hence, as a DMB client, your DMB representative will work with you to develop a personalized program that will allow you to allocate as much money as possible each month from which DMB's expert debt settlement professionals 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 reduce and eliminate their unsecured debt. This accumulation of unsecured consumer debt may be the result of personal misfortune, tuition, high finance charges and interest rates, unchecked spending habits and/or delinquent or missed payments.

### **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.

### **Prevent Harassing Phone Calls**

DMB Financial will work with your creditors and collection agencies to reduce and/or eliminate the number of harassing calls you receive. While we cannot stop every call, we have a proven track record of significantly reducing and/or eliminating most calls.

### **Reduce Your Debt**

DMB Financial's debt settlement professionals negotiate directly with your creditors to settle your debt for less than what is owed. As a result, the Company's typical client realizes a debt reduction of 48%.

### **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.

## 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?**

DMB Financial's Financial Guardian Program is about eliminating a client's current *unsecured debt*. We design a personalized program around your budget—not ours. As a matter of fact, our typical client realizes a monthly payment that is *lower* than if they paid their monthly minimums and at the end of 36 months, will have completely eliminated their unsecured debt! (Typical program length)

### **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?**

Actual negotiation and settlement are directly related to your payment schedule, number of credit cards, monies owed, and length/term of program. However, the typical DMB client realizes settlements and/or payments within a four-to eight-month time frame.

### **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 candidates 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?**

DMB Financial offers a FREE, NO OBLIGATION consultation. We will analyze your debts and financial condition then provide you with a Program 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.

let us help you get back  
to a good place!

To help you better understand whether or not DMB's debt settlement services are right for you, speak with a DMB debt relief consultant today. With your assistance, our experienced consultants will evaluate your financial profile and create a personalized debt settlement program based upon your needs and budget—not ours.

**This is a FREE, NO OBLIGATION consultation.**  
Don't hesitate, contact us today!

#### **Mission Statement**

*To provide our clients and strategic partners with sound debt settlement products and services. Driven by dedicated people and the will to be successful, DMB Financial strives to be the preferred financial services company, improving the quality of life for its clients.*

DMB Financial, LLC  
152 Conant Street  
Beverly, MA 01915

Toll-Free: 866-865-6959  
Fax: 978-359-4759  
Email: [help@dmbfinance.com](mailto:help@dmbfinance.com)  
[www.dmbfinance.com](http://www.dmbfinance.com)

The information contained within this brochure is not intended to provide a complete and comprehensive guide to all matters relative to debt settlement and must not be construed as legal or financial advice. DMB Financial has made every effort to ensure the accuracy of the information contained within this brochure at the date of its publication.

DMB Financial encourages you to call and learn more about its products and services and to read all of the terms and conditions in its Enrollment Agreement before agreeing to its terms.

DMB's services are not available in all states.

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