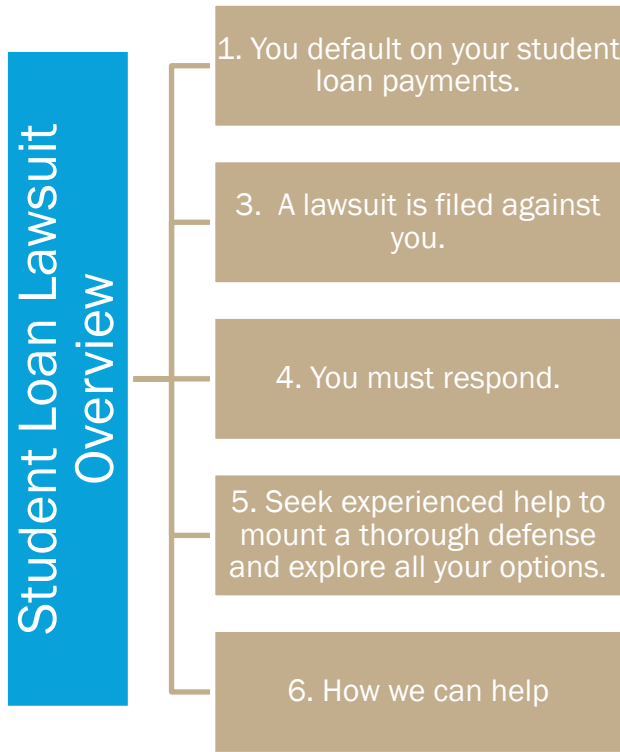


THE STUDENT LOAN REMOVAL GUIDE

THE LEGAL GUIDANCE YOU NEED TO GET YOU OUT OF
STUDENT LOAN DEBT ONCE AND FOR ALL.


THE STUDENT LOAN REMOVAL GUIDE OVERVIEW




STEP 1. YOU DEFAULT ON YOUR STUDENT LOAN PAYMENTS.

- You didn't have the financial resources to pay for college outright so you took advantage of student loan offerings.
- You simply don't have the resources to make your student loan payments.
- You miss several payments and default on your loan


STEP 2. A LAWSUIT IS FILED AGAINST YOU.

- Your delinquent account will be sent to collections.
 - You may receive numerous phone calls and letters regarding your past due payments and collection efforts.
 - If you do not respond, or are unable to make payment arrangements, your lender may file a lawsuit against you.
 - You will be served and notified that you are being sued. This only happens after you have defaulted on your loan and the lender has made good faith attempts to reach you in order to notify you of your delinquent payments.
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STEP 3. ONCE THE LAWSUIT IS FILED YOU HAVE THE OPPORTUNITY TO RESPOND.

- It is important that you do NOT ignore the lawsuit.
 - Be responsive.
 - Open and respond to any certified mail and motions brought against you.
 - You are your best advocate. This is not a situation that will go away on its own. It is important that you are an active participant in your own defense.
 - If you simply ignore the lawsuit you may be faced with a default judgement against you, meaning you lost the case simply because you did not respond.
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STEP 4. SEEK EXPERIENCED HELP TO MOUNT A THOROUGH DEFENSE AND EXPLORE ALL YOUR OPTIONS.

- Call us for your free consultation
 - You have many viable defenses that may apply to your situation:
 1. The statute of limitations may have run out and the lender is no longer legally allowed to collect from you.
 2. The lenders financial information may be incorrect. If payments were not applied or late fees and penalties were applied incorrectly these circumstances could work in your favor.
 3. You never agreed to pay the debt.
 4. The debt has been discharged in bankruptcy.
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HOW WE CAN HELP

- ✓ We can help you plan an effective defense.
- ✓ We can help you respond to any court motions and file necessary paperwork.
- ✓ We can take over collection calls so you don't have to deal with them.
- ✓ We can work with the lender to negotiate a settlement; with the potential to lower your principal debt and term.

We have years of experience helping people deal with student loan lawsuits –

We Can Help.

