

Title:

Debt Relief Promises May Really Be Offering Bankruptcy

Word Count:

644

Summary:

Can I really repair my credit? You can, if you have patience and persistence and watch out for

Keywords:

credit, loan, offer, fee, advance-fee, ads, legitimate, credit card, debt, advance-fee loan, c

Article Body:

Consumer debt is at an all-time high. What's more, a record number of consumers, more than 1.5

"Consolidate your bills into one monthly payment without borrowing"

"STOP credit harassment, foreclosures, repossessions, tax levies and garnishments"

"Keep Your Property"

"Wipe out your debts! Consolidate your bills! How?

By using the protection and assistance provided by federal law. For once, let the law work for

While the ads pitch the promise of debt relief, they rarely say relief may be spelled b-a-n-k-

Advance-Fee Loan Scams

These scams often target consumers with bad credit problems or those with no credit. In exchan

The up-front fee may be as high as several hundred dollars. Resist the temptation to follow up

Recognizing an Advance-Fee Loan Scam

Ads for advance-fee loans often appear in the classified ad section of local and national news

It's not hard to confuse a legitimate credit offer with an advance-fee loan scam. An offer for

Hang up on anyone who calls you on the phone and says they can guarantee you will get a loan i

Protect Yourself

Here are some tips to keep in mind before you respond to ads that promise easy credit, regardl

- * Most legitimate lenders will not "guarantee" that you will get a loan or a credit card b
- * It is an accepted and common practice for reputable lenders to require payment for a cre
- * Never give your credit card account number, bank account information, or Social Security

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