

Title:

Signs of a legitimate Debt Settlement Company

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478

Summary:

According to recent studies, the average American household has nearly 20 debit and credit cards.

Keywords:

Fast debt relief, Texas debt settlement, California debt settlement

Article Body:

According to recent studies, the average American household has nearly 20 debit and credit cards.

Choosing the right debt settlement company for you is an important first step to getting out of debt.

#### KEY FACTORS TO DETERMINE IF A DEBT SETTLEMENT COMPANY IS LEGITIMATE:

1. The company should be prepared to meet your needs in an honest and efficient manner.
2. The company should offer free consultation
3. The company should have available a debt counselor or specialist, who is qualified to help you.
4. The debt counselor or specialist should work with you hand-in-hand in developing a program.
5. A legitimate company will only charge you according to the original balance, not the balance after interest and fees.
6. Please be very cautious if a company claims that as a part of their services, they guarantee to get you out of debt.
7. The company should demonstrate the required business practices and standards required by the state.
8. In order to achieve successful negotiations, the company should have skilled debt negotiators.

However, you should shop around to find a debt settlement company that is honest with proven results.

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