



**HELSTOWSKI &
HELSTOWSKI**
LAW OFFICE

(800) 891-6988

CA | caclf.com

HI | hicreditlaw.com

Debt Settlement - Quick

Expectation To settle with their creditor(s) preferably with a deletion from the credit report.

Time Frame 30 days or less

Cost

- Starting at \$175+ per creditor
- Client pays creditor directly the agreed settlement fee
- Payment plan allowed for our fees.

Debt Settlement - Long Term

Expectation To settle with their creditor(s) preferably with a deletion from the credit report.

Time Frame 36 to 48 months

Cost

- Starting at \$550+ per creditor
- Client pays creditor directly the agreed settlement fee
- Payment plan allowed for our fees.
- We do not charge a % of savings

Dispute and Resolution

Expectation To dispute with their creditor(s) preferably with a deletion from the credit report with settlement as last resort.

Time Frame 60-90 days

Cost

Starting at \$225+ per creditor

Apartment Collections

Expectation To settle or dispute apartment collection(s) preferably with a deletion from the credit report.

Time Frame less than 30 days Settle
60-90 days Dispute

Cost

Settle only \$350+
Dispute \$450+

Judgment / Lien Settlement

Expectation To settle the judgment for less than amount is owed right now and quickly.

Time Frame 45 to 60 days

Cost based on Face Value of Judgment

\$2K or less	\$500	(3 payments)
\$2K - \$5K	\$650	(4 payments)
\$5K - \$8K	\$950	(5 payments)
\$8K - \$11K	\$1,250	(6 payments)
\$11K - \$20K	\$1,500	(8 payments)
\$20K +	\$2,000+	(negotiate payments)

Judgments - Vacate Judgment

Expectation To encourage the Judge to vacate the judgment or settle on more favorable terms.

Time Frame 1 to 3 months

Cost

\$1,500 to enter the case
\$500 per month as long as litigation is ongoing

Debt Lawsuit Defense

Expectation To settle or fight the lawsuit but either way to obtain a final resolution for this lawsuit.

Time Frame

Cost

Settle | Fight Lawsuit

Settle 30 days or less	\$2K or less	\$500	\$1,500	(2 payments)
Fight 6-12 months	\$2K - \$5K	\$650	\$2,000	(4 payments)
	\$5K - \$8K	\$950	\$2,500	(5 payments)
	\$8K - \$11K	\$1,250	\$3,000	(6 payments)
	\$11K - \$20K	\$1,500	\$3,500	(8 payments)
	\$20K +	\$2,000+	\$4,500+	(negotiate payments)



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File Lawsuits (FDCPA / FCRA / TCPA)

Expectation To obtain financial reimbursement plus a correction or deletion to the credit reporting.

Time Frame 9-12 months

Cost

- **\$250 initial fee**
- We collect:
 - Before lawsuit** 45%
 - After lawsuit** 50% + advanced costs

Foreclosure Defense

Expectation To permanently resolve the housing issue via permanent modification, short sale, sale, or deed in lieu of the home.

Guarantee

If we do not stop the foreclosure we will refund all fees minus the filing fee.

Cost

- **Filing of Initial Lawsuit to Stop Foreclosure**
Starting at \$4,000 + Bond + \$750 Monthly
- **After Removal to Federal Court**
Starting at \$1,500 + \$1,500 Monthly