



**HELSTOWSKI &
HELSTOWSKI**
LAW OFFICE

(800) 891-6988
caclf.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 \$150 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 \$450 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 \$175 per creditor

Judgment / Lien Settlement

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

Time Frame 45 days or less

Cost based on Face Value of Judgment

Face Value \$0 - \$3K	\$450 (2 payments)
Face Value \$3K - \$10K	\$750 (3 payments)
Face Value \$10K - \$20K	\$950 (4 payments)
Face Value \$20K +	\$1,500+ (5 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	\$3K or less	\$550	\$1,250 (2 payments)
Fight 6-12 months	\$3K - \$10K	\$750	\$1,750 (3 payments)
	\$10K - \$25K	\$1,250 (8)	\$2,500 (4 payments)
	\$25K +	\$1,750+ (10)	\$3,500+ (5 payments)

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



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Short Sale Processing

Expectation To negotiate with a Lender a short payoff on a mortgage

Time Frame 45 - 60 days

Cost

- \$750 per lender

Loan Modification

Expectation To obtain a loan modification that allows the consumer to stay in their home at an affordable payment.

Time Frame 60-120 days

Lawsuit must be filed.

Cost

- \$3,500 for first lien lender
- \$2,500 for 2nd lien settlement

Student Loans - Government Programs

Expectation To permanently resolve student loan issues one way or another

Time Frame 2 months

Cost

- \$250 Loan Analysis Fee (applied to future work)
- \$750-\$1500 per student loan program

Student Loans - Servicer Lawsuits

Expectation To permanently resolve student loan issues one way or another

Time Frame 6 to 9 months

Cost

- \$1,500 to file lawsuit
- \$500 per month as long as litigation is ongoing

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 \$3,500 + Bond + \$750 Monthly
- **After Removal to Federal Court**
Starting at \$1,500 + \$1,500 Monthly