

in handling the accounts on a monthly basis. As a non-profit organization, AmeriDebt depends on these small contributions to meet our operating costs. Our clients find that their increased cash flow from lower monthly

payments, interest rate reductions and stopped late charges more than covers the cost of the monthly contribution.

Q: How will joining AmeriDebt's Program affect my credit rating?

A1: Do you have a good credit history? If yes, then you should be aware that your credit report may state that you

future creditors will interpret this information, but we believe that it shows you are trying to get help. Your credit report probably states that you've been carrying balances

Will I still receive harassing phone calls?