



RAMOS LAW FIRM

(214) 556-2300
txclf.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 \$500+ 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 starting at **\$300**
Dispute starting at **\$450+**

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

\$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 - Texas Partial Release

Expectation To send the notification of Homestead Affidavit to judgment creditor

Time Frame 45 days

Cost \$450.00

Judgments - Bill of Review / Vacate

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

Time Frame 3 to 6 months

Cost

\$1,500 to file lawsuit
\$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 30 days or less	\$2K or less	\$500	(3 payments)
Fight 6-12 months	\$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)



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Bankruptcy

Expectation To permanently resolve student loan issues one way or another

Time Frame

Chapter 7 - 4-6 months
Chapter 13 - up to 60 months

Cost

Chapter 7 \$3,500 + Costs
Chapter 13 \$3,500 + Costs
BK7 \$500 for a means test
BK13 Min. \$1000 start

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

Short Sale Processing

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

Time Frame 45 - 60 days

Cost

- \$1,000 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

Cost

- \$1,500 for first lien lender
- \$1,000 for 2nd lien settlement

Student Loans

Expectation To permanently resolve student loan issues one way or another

Time Frame 6 months

Cost

\$250 Loan Analysis Fee
\$750-\$1500 per student loan program

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 + \$1000 Monthly
- **After Removal to Federal Court**
Starting at \$1,500 Monthly

Dallas

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