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Debtmerica Management Team

We feel that what separates us the most from our competition is the quality of our people. At Debtmerica, a team of experienced executives and managers compliment and lead our various departments. Please take a moment and familiarize yourself with the management at our firm.

Jesse E. Torres - Managing Partner & Chief Executive Officer



Jesse Torres is both a founder and managing partner of Debtmerica, LLC and has been actively involved in operations since the firm's founding in April 2006. His current duties include overseeing all aspects of marketing, finance, and administration and he is also actively involved in setting Company strategy and risk management. Jesse has extensive experience with online marketing, consumer finance, accounting, and strategic management. His background includes over 10 years of financial services experience, including investment banking for technology-based firms at

Prudential Securities in San Francisco, CA, where he focused on M&A. He is a graduate of the Wharton Business School at the University of Pennsylvania where he received his B.S. in Economics with dual concentrations in finance and entrepreneurial management.

Harry H. Langenberg - Managing Partner & Chief Operating Officer



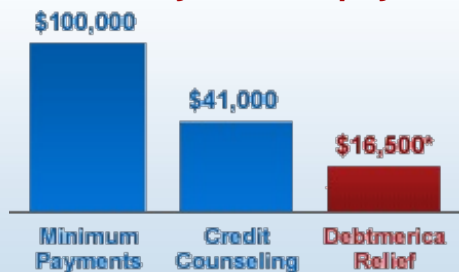
Harry Langenberg is both a founder and managing partner of Debtmerica, LLC and has been actively involved in operations since the firm's founding in April 2006. His current duties include overseeing all aspects of sales, customer relationship management, and business development and he is also actively involved in setting Company strategy and managing growth initiatives. Harry has extensive experience with sales management, business development, customer relationship management systems, and a track record of success with both operational and strategic

Debtmerica Program Benefits:

- IAPDA Certified Agents, [View Example](#)
- Cut Credit Card Debt up to 40-60%*
- One Low Monthly Program Payment
- Debt Free in as Little as 12-36 Months*
- Alternative to Bankruptcy
- Save More vs. Credit Counseling*

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If you owe \$30,000,
you could pay...



Satisfied Clients

management. His background includes over 10 years of financial services experience, including investment banking for technology-based firms at Merrill Lynch & Co. in San Francisco, CA. He is a graduate of both the Wharton Business School and the School of Engineering and Applied Science at the University of Pennsylvania, where he received his B.S. in Economics, concentrating in finance and B.S. of Engineering, concentrating in systems engineering.

Kristen Bemis – General Counsel

Kristen Bemis is currently the General Counsel of Debtmerica, LLC. She is a licensed attorney in both the states of California and Nevada. Since 2004, Kristen has served as an outsourced general securities counsel for small cap public companies. During her time as general securities counsel, she assisted in the preparation and review of Securities and Exchange Commission (“SEC”) filings for her clients. Kristen has also drafted and reviewed various business agreements and advised clients on general corporate governance issues. She has extensive experience in regulatory issues given her significant experience in working directly with SEC staff and having served as a legal intern for the California Department of Corporations while attending law school. Kristen holds a Bachelor of Arts in Political Science and minors in Business and History from the University of San Diego and is also a graduate of the University of the Pacific, McGeorge School of Law.

Carlos Caponera - Director of Marketing

Carlos Caponera is currently the Director of Marketing for Debtmerica, LLC and has been involved with online marketing for over 10 years. His leadership experience includes being involved with a variety of financial products, including those related to retail distribution. As the Director of Marketing for Debtmerica, Carlos is directly responsible for the deployment of all marketing initiatives including search engine marketing, product development, and strategic planning. Prior to joining Debtmerica, Carlos held various marketing and product management positions at Experian where he was part of the team that built out both their international product CreditExpert.co.uk as well as CreditSecure, a credit monitoring product that was created exclusively for American Express. Carlos holds a B.S. and an MBA from the University of California, Irvine.

Jarrod Bassin – Sales Manager

Jarrod Bassin joined Debtmerica, LLC in January of 2008 and is currently the firm’s sales manager. His responsibilities include hiring, training and oversight of the company’s debt consultants, accountability for quality customer experience, and management of processes essential to the efficient delivery of service. Jarrod’s background in financial services management spans 12 years, predominantly in residential, commercial, and construction financing. Jarrod earned his B.S. in Business from Excelsior College and plans to pursue his MBA in early 2010.



"I truly believe I came across your company for a reason. You have really coached me about this entire process. I am thankful for your efforts at putting my mind at ease!"

- Bonita



"From our first conversation I felt comfortable talking with you and discussing my hardships. You stepped us though the process answering any and every question."

- Brenda



"This process was easier than I thought. I appreciate the time you took to make me feel like I was your only customer. I would recommend your service to anyone."

- Francis



Debtmerica, LLC is a member of (TASC) The Association of Settlement Companies. This trade association has developed a standardized [industry disclosure](#) for consumers.



Jennifer Johnson - Director of Training & Business Development

Jennifer currently leads the wholesale training and business development team, where she is focused on growing and maintaining current affiliate relationships as well as cultivating new opportunities. Jennifer has been involved with Debtmerica for several years and brings with her a broad breadth of experience which she utilizes in her relationships with partners. Previous experience includes transactional work in both the real estate and mortgage industries. Jennifer holds a B.A. in Sociology from California State University, Fullerton and is currently pursuing a Master's Certificate in Organizational Leadership.

Yaz Hernandez - Director of Information Technology

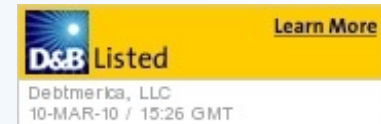
Yaz Hernandez is currently the Director of Information Technology for Debtmerica, LLC. His responsibilities include supporting the technology initiatives for the Company, including managing telecom, local and wide area networks, desktop support, IT security, DRP, and records management. Yaz has been involved with Debtmerica since its founding in April 2006. Previous experience includes retail banking for Wells Fargo and duties as a personnel administration specialist with the U.S. Army. Yaz received a B.A. in Network Communications Management from DeVry University.

Christine Bui - Public Relations Manager

Christine Bui is currently the Public Relations Manager of Debtmerica, LLC. Her current duties include managing the public relations function on both a local and nationwide level, having authored press releases that are distributed to hundreds of news websites each month. Christine is additionally involved with copyright work for Debtmerica and has authored several articles related to the Company's mission and messaging. Prior to joining Debtmerica, she had extensive experience in real estate finance, performing roles as a senior processor and then escrow officer for a nationwide title company. Christine graduated from California State University, Fullerton, where she received a B.A. in Business Administration with an emphasis in Management Information Systems.

Sonia Duenas - Human Resources Manager

Sonia Duenas is currently the Human Resources Manager for Debtmerica, LLC. Her current duties include managing the human resources function, compliance with state and federal employment guidelines, healthcare and benefits management, and payroll related functions. Sonia has had extensive training in human resources and has been awarded certificates of completion for courses taken specific to the successful implementation of human resources policies and procedures. She has been with Debtmerica since its founding and seen the firm grow from a small startup to a nationwide leader in negotiated debt settlement. She has held previous roles in various office management related functions and plans to pursue additional education in accounting.



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Achievements

Debtmerica has had one vision since inception - to help Americans nationwide attain financial independence.

At Debtmerica, we're proud of our [achievements and honors](#). They represent our commitment to our vision and clients.



A Secure & Trusted Site

Debtmerica is committed to providing a safe and secure site that you can trust.



*Estimates are based on historical results and individual results may vary, including the ability to save sufficient funds to complete your program, the creditors in your individual portfolio, and underwriting guidelines. Statements made are examples of past performance, which are not intended to be a guarantee of any future settlement results. When you contact Debtmerica, LLC we will attempt to understand your situation and determine whether you are qualified for our debt resolution programs. Debtmerica, LLC assists with unsecured debt only and any use of "debt free" only applies to accounts that are successfully enrolled and upon program completion. While our programs work aggressively to reduce your debt balances, creditors are under no contractual obligation to negotiate or accept settlement offers. Debt reduction percentages do not include program fees; guarantee that your debt balances will be lowered by a specific amount or percentage, or that you will be debt free within a specific time period. However, if at the completion of your debt resolution program your total debt reduction equals less than two (2) times the amount of fees paid, we guarantee to refund a portion of those fees. This refund is calculated so that your fees will never equal more than one-half (1/2) of your total debt reduction. This fee guarantee does not apply to consumers referred to debt resolution programs utilizing attorney-based negotiations. We do not assume consumer debt, make monthly payments to creditors or provide tax, bankruptcy, accounting or legal advice and we do not provide credit repair services. Please contact a tax professional to discuss tax consequences of debt settlement. By providing your contact information, you agree to receive return telephone calls, emails or other communications from Debtmerica, LLC and/or its affiliates and expressly waive any "No Call" preference or registration. Photographs used are not actual clients. Debtmerica, LLC is not affiliated with MSNBC, Fox, CBS, MarketWatch, USA Today, Inc. 5000 or OCBJ and logos used are registered trademarks of their respective owners. Not available in all states. Read and understand all program materials prior to your enrollment.

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