



A number of people are under debt – but there's help finally. AmericanDebtRelief is negotiating with creditors to reduce the debt burden substantially

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(I-NewsWire) May 18, 2010 - "San Diego, California, May 15, 2010: AmericanDebtRelief is now helping debtors in the United States reduce their current debt by a staggering 60%. This is, of course, a great piece of news considering the fact that so many people in the country are in debt now, and the debt amount is often too much. But this is a great piece of news for the lenders as well. Often the debt burden becomes so overbearing that the debtor simply cannot repay the loan amount and has no other option but to file for bankruptcy. And when this happens, the lender cannot get the money back. Thus the debt consolidation service offered by

AmericanDebtRelief is of great help to all parties.

A number of people took great amounts of loan because the times were good. The economy was on a roll. However, over the last couple of years, the economy has hit hard a number of people, and though there are signs that the recession clouds might finally be lifting, the jobs are still not there and the salaries continue to be low. Naturally, people are unable to repay off their debts and are falling behind in their payments.

Declaring bankruptcy might be an option, but this is not the right way to go, at least for the long term. When somebody files for bankruptcy, it goes into the person's credit report and stays there for as long as 10 years. The economy is sure to turn around in time, and when it does, most people will begin to earn more, but the poor credit rating will remain. So it is best to avoid bankruptcy. Debt settlement is the better option.

AmericanDebtRelief is offering debt consolidation help by re-negotiating with the creditor to arrive at a settlement amount that the debtor can pay off comfortably, considering his or her present income, not the past income. While the outstanding amount to be repaid can go down by up to 60%, on an average, it is usually between 40% and 60%. How much the debt can be reduced depends on individual cases.

It is always best for individuals to seek debt consolidation help because they can never negotiate with the creditor as a company can. And since AmericanDebtRelief represents a lot of clients in the United States and since they are helping the lenders, too, by making them realize their payments, the company has an advantage. The company thus has a better chance of reducing the debt burden on the individual.

There is a debt calculator as well on the website that helps people find out their settlement needs. This can help you, too, when you want to find out your exact position. You simply have to enter your debt amount, interest rate, number of creditors, and number of months in which you want to pay off, and the calculator will give you a clearer picture.

About AmericanDebtRelief.org: This website is giving Americans an opportunity to get out of credit card debt, home mortgage, automobile loans, and other kinds of debt by helping reduce their outstanding amounts. The team provides debtors with honest answers, best solutions and supports them throughout the entire process. To know more about their debt consolidation service, please visit <http://www.americandebtrelease.org>, and you can also send an e-mail to customerservice@americandebtrelease.org."

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A No Loan Debt-Free Plan That Works See Your Savings In 10 Minutes!

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Banks to Forgive Debt

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[Debt Settlement Warning](#)

Avoid Scams - 14 Must Ask Qs For All Debt Settlement Companies.

NewEraDebtSolutions.com



About American Debt Relief Financial Services, LLC:

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