

BHR & Assoc.
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Frequently Asked Questions (FAQ's)

How Does It Work?

After we are authorized by you, we contact your creditors to negotiate a settlement – usually we can reduce the debt by 40-80%.

How Much Does It Cost?

We charge no upfront money. Our fees are a percentage of the savings only, so you are always in a net savings position. If we can't help you there is NO fee.

What If I Don't Like The Settlement?

All settlements are subject to YOUR approval. You will be informed of the written settlement offer from the creditor and given the opportunity to accept or not accept.

How Does BHR Get Paid?

Our fees are due upon acceptance of the settlement. We charge no upfront fees. Our fees are 35% of the savings and are paid by bank wire.

Who Pays The Wire Fee?

BHR pays the wire fee. (about \$12 to \$25)

Does BHR Pay The Creditor?

No, you pay the creditor separately.

How Will This Affect My Credit?

By reducing your outstanding debt, your overall credit score should improve. Any balances paid off should be reported by your creditors as “paid in full”, “zero balance”, etc. If no settlement is reached, you will be no worse off than before.

How Much Time Do I Have To Pay The Creditor?

We try and get you as long as possible to pay the creditor.

How Do I Get Started?

Simply sign and date the forms that were sent to you, and fax them along with your bills to (206) 350-2770 or (206) 309-0748. A Negotiator will contact you shortly and go from there.