

**BHR & Assoc.**  
**5405 Alton Pkwy, Suite 5a-353**  
**Irvine, CA 92604**  
**Toll Free 1-888-771-5354 Fax (206) 350-2770**  
<mailto:poment@charter.net>

Hello and thank you for your inquiry regarding our Debt Negotiating services. Enclosed is some information that should answer any questions you may have.

**WHO WE ARE:** We are **DEBT NEGOTIATORS** and have been in business for over 28 years in California.

**WHAT IT COSTS:** **NO UPFRONT MONEY!** Our fee is a flat percentage of what you save, so you're always in a net savings position.  
**NO RESULTS, NO FEE!**

**WHAT WE DO:** We reduce **PROBLEM DEBT-**  
Credit Cards  
Medical Bills  
Old, past-due payables  
Disputed bills with suppliers  
Lawsuits, judgments, liens (Specialists in out-of-court settlements)

**HOW YOU BENEFIT:** We put money back in your pocket!  
You save 40% to 80% of the total amount owed.  
We free you from the frustrations of dealing with creditors.

**You keep CONTROL-you decide after the settlement is reached whether or not you wish to accept it, after you know exactly how much you saved.**

After you've read everything over, we'll be in touch to answer any questions you may have. Once you're ready, simply sign the enclosed documents and fax to (206) 350-2770, and we'll take it from there.

Thank you,

Your Representative:

Dale F. Howard

<mailto:poment@charter.net>

TOLL FREE 1-888-771-5354 Leave your NAME / PHONE# AND TIME ZONE (mine is Pacific Standard Time) / MENTION A GOOD TIME FOR ME TO CALL YOU BACK.

I check messages throughout the day. I am also instantly notified by email that you have called.