

2010 LEADING PROVIDERS

Credit & Debt Professionals

OF THE
UNITED STATES

**THE PROVIDERS SELECTED
MEET OR EXCEED THE
CRITERIA BELOW**

Comprehensive Range
of Credit / Debt
Related Services

Excellent Client
References

Minimum of 5 Years of
Industry-Related
Experience

Serves a Minimum of
200 Customers

Strong Institutional
Relationships

EFA Processing, LP**

7668 Warren Parkway, Suite 315
Frisco, TX 75034
888-510-1892 || www.efaprocessing.com
EFA Processing uses a proprietary CRM solution as well as strategic partnerships to provide debt negotiation & settlement outsourcing services to companies serving consumers overwhelmed by unsecured debt.

DMB Financial, LLC**

152 Conant Street
Beverly, MA 01915
866-383-9940 || www.dmbfinancial.com
DMB negotiates debt with credit card companies for significant savings. They've saved nearly 13,000 clients over \$120 million in credit card debt and counting. TASC-certified.

CareOne Services, Inc.**

8930 Stanford Boulevard
Columbia, MD 21045
800-CARE123 || www.careonecredit.com
CareOne Services leverages personalized solutions to help the consumer get out of debt and strengthen his or her financial footing.

Freedom Debt Relief

1875. S. Grant Street, Suite 400
San Mateo, CA 94402
888-350-4337 ||
www.freedomdebtrelief.com/goldline
Freedom Debt Relief has been a leading provider of debt relief services to more than 70,000 customers since 2002 - with over \$560 million in consumer debt settled. FDR is an accredited member of TASC, a D&B platinum profile, and IAPDA member.

Credit Answers**

6200 Tennyson Parkway, Suite 200
Plano, TX 75024
800-977-6625 || www.creditanswers.com
Credit Answers offers low fee debt settlement with guaranteed results. TASC-Certified for the highest standards in the settlement industry, Credit Answers works to enable a fresh financial start for individuals with debt problems.

Rise Above Debt Relief, LLC**

1834 East Baseline Road, Suite 102
Tempe, AZ 85283
877-749-2268 || www.RiseAboveDebt.com
Affiliated with the largest FTC & Attorney General compliant BK national law firm, your creditors are contacted immediately to discuss negotiated settlements and work-out programs. Outstanding BBB record, member of USOBA and guaranteed.

Debt Zero Processing

2020 Main Street, Suite 770
Irvine, CA 92614
866-356-2755 || www.debtzeroprocessing.com
Debt Zero Processing enables industry-leading Debt Settlement Companies by providing topnotch business support, training, and back-end processing that leads to consumer satisfaction.

www.leadingproviders.com

415-892-9400

Goldline Research strives to provide objective research on professional services providers. Goldline Research does not provide a ranking of providers, and this list should not be construed as a "Top 10" list. Each of the firms presented above has completed and passed the rigorous Goldline Research certification process which includes an in-depth interview, a review of all state and/or federal licenses and filings, as applicable, and a quantitative analysis of key firm and market data. Each of the firms presented above has helped offset the cost of purchasing this page. Although Goldline Research confirms that at the time of initial publication of this list that each provider meets the general criteria above, no promise is made that they will continue to do so, or that a particular service provider is appropriate for the reader's individual circumstance. Only you can determine this after your own independent inquiries. Any use of the information provided herein is at your own risk. Goldline Research disclaims all liability or responsibility for injury arising from your utilization of the information contained herein. Providers are listed in no particular order and no comparisons are made between the listed providers and any unlisted providers. To learn more about Goldline Research or the certification process, please visit www.leadingproviders.com. Goldline Research is not affiliated with Forbes® magazine.

** Second Year Selected