



THE
KUGEL LAW FIRM
Licensed in New York & New Jersey

NY Clients
Phone | (917) 672-3800
nycreditattorney.com

NJ Clients
Phone | (201) 582-8450
njcreditattorney.com

Debt Settlement - Quick

Expectation To settle with their creditor(s) preferably with a deletion from the credit report.

Time Frame 30 days or less

Cost

- **Starting at \$225+ per creditor**
- Client pays creditor directly the agreed settlement fee
- Payment plan allowed for our fees.

Debt Settlement - Long Term

Expectation To settle with their creditor(s) preferably with a deletion from the credit report.

Time Frame 36 to 48 months

Cost

- **Starting at \$650+ per creditor**
- Client pays creditor directly the agreed settlement fee
- Payment plan allowed for our fees.
- **We do not charge a % of savings**

Dispute and Resolution

Expectation To dispute with their creditor(s) preferably with a deletion from the credit report with settlement as last resort.

Time Frame 60-90 days

Cost

Starting at \$275+ per creditor

Judgment Settlement

Expectation To settle the judgment for less than amount is owed right now and quickly.

Time Frame 45 days or less

Cost based on Face Value of Judgment

| | | |
|---------------|-----------------|----------------------|
| \$2K or less | \$500 | (3 payments) |
| \$2K - \$5K | \$650 | (4 payments) |
| \$5K - \$8K | \$950 | (5 payments) |
| \$8K - \$11K | \$1,250 | (6 payments) |
| \$11K - \$20K | \$1,500 | (8 payments) |
| \$20K + | \$2,000+ | (negotiate payments) |

Judgment - Vacate of Judgment

Expectation To encourage the Judge to vacate the judgment or settle on more favorable terms.

Time Frame 3 to 6 months

Cost

\$2,500+ to file lawsuit

\$500+ per month as long as litigation is ongoing

Debt Lawsuit Defense

Expectation To settle or fight the lawsuit but either way to obtain a final resolution for this lawsuit.

Time Frame

Cost

Settle | Fight Lawsuit

| Time Frame | Cost | Settle | Fight Lawsuit |
|-------------------------------|----------------|---------------------|--------------------------------------|
| Settle 30 days or less | \$2K or less | \$500 | \$1,500 (2 payments) |
| Fight 6-12 months | \$2K - \$5K .. | \$650 | \$2,000 (4 payments) |
| | \$5K - \$8K .. | \$950 | \$2,500 (5 payments) |
| | \$8K - \$11K | \$1,250 | \$3,000 (6 payments) |
| | \$11K - \$20K | \$1,500 (8) | \$3,500 (8 payments) |
| | \$20K + | \$2,000+ (8) | \$4,500+ (negotiate payments) |

File Lawsuits (FDCPA / FCRA / TCPA)

Expectation To obtain financial reimbursement plus a correction or deletion to the credit reporting.

Time Frame 9-12 months

Cost

- **\$250 initial fee**
- We collect:
 - Before lawsuit** 45%
 - After lawsuit** 50% + advanced costs



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Student Loans

Expectation To permanently resolve student loan issues one way or another

Time Frame 6 months

Cost

\$250 Loan Analysis Fee

\$750-\$1500 per student loan program

Student Loans - Servicer Lawsuits

Expectation To permanently resolve student loan issues one way or another

Time Frame 6 to 9 months

Cost

\$2,500 to file lawsuit

\$750 per month as long as litigation is ongoing

Loan Modification

Expectation To obtain a loan modification that allows the consumer to stay in their home at an affordable payment.

Time Frame 60-120 days

Cost

- \$2,500 for first lien lender
- \$1,500 for 2nd lien settlement

Short Sale Processing

Expectation To negotiate with a Lender a short payoff on a mortgage

Time Frame 45 - 60 days

Cost

- \$1,500 per lender