

# Wipe Out Debt Without Bankruptcy!

## In this book you will learn:

- How to get back to solvency without filing bankruptcy.
- How to immediately stop bill collector harassment and get abusive collectors busted.
- How to negotiate with creditors and use leverage you don't know you have to settle your debts.
- How to stop further credit damage and repair damage already done.
- How to settle judgments, secured debts and even tax debt.
- How to simply walk away from your debts if you choose to.



*"This book is perfect; it's on-point, easy and fun to read. It should be required reading for everyone running up balances on credit cards. Knowledge is Power and because this book is correct and easily understood, **it provides power to all.**"*

**—Collection Attorney who chooses anonymity to protect her livelihood**

*"Norman, I was impressed with what I read. You have captured the essence of my message about negotiating."*

**—Barry J. Elms, Strategic Negotiations International**

*"Your approach to getting Debt Relief is a **lifesaver!** It helped me escape from what I viewed as a hopeless situation without causing further damage to my credit."*

**—Dawn— School Teacher, Monmouth County, New Jersey**



**Norman H. Perlmutter, CPA** specializes in assisting individuals and businesses with credit, debt, and tax related problems. Previously, he represented the other side assisting creditors as the owner of a collection agency and as a mediator of financial disputes. He presents seminars on credit and debt related topics, and has been consulted on credit and debt related matters by major companies.

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