



**Berglas & Associates**  
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- WHO WE ARE:*** We are **DEBT NEGOTIATORS** and have been in business for over 25 years.
- 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-**  
Lawsuits  
Judgments  
Liens  
Old, past-due payables  
Disputed bills with suppliers  
Specialists in out-of-court settlements  
Credit Cards, Medical Bills
- 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.