

**How to slash your credit card debt by 55% - 60
and become *debt free* in 2 years or less...
The TRUTH about getting yourself
completely out of credit card debt...
Legally... Ethically... *and fast!***

And why your credit card company would
prefer you remained *ignorant of the facts...*

****Also Revealed****

Nasty little secrets of the debt reduction industry ...
Discover what credit card companies, credit counselors,
debt consolidators, eliminators and debt settlement
companies don't want you to know ...

Friday, 10:25am
July 2, 2004

Dear Friend,

If you're sick of feeling trapped by your credit card debt... If you are struggling to *even make minimum payments...* If you are constantly past due while racking up additional penalty charges... If you are ***afraid to answer the telephone...***

And being **debt free** seems to be distant and unattainable goal for you...

Then please read on...

Because you no longer have to endure sleepless nights wondering how you are ever going to get out of debt...

There is an answer to your problems... and it's an answer the credit card companies and the whole debt settlement "industry" would prefer you never understood.

But you ask...

“Is it really possible to slash my credit card debt by 55% - 60% and become **debt free in 2 years or less?”**

And, “Is it really possible to achieve this legally, ethically... and fast?”

The answer to all of these questions is a **resounding YES!**

We show you precisely how it is done in our special report:

**“How to Slash Your Credit Card Debt by 55% - 60%
and Become Debt Free in 2 Years or Less**

**The TRUTH about getting yourself
completely out of credit card debt...
Legally... Ethically... and fast!”**

And the good news is... you can get your copy of this special report TODAY...

FOR FREE!

Simply fill in your details below and we'll immediately send the report to you.

Sign up for your FREE REPORT...

**"How to Slash Your Credit Card Debt by 55% - 60%
and Become Debt Free in 2 Years or Less...**

**The TRUTH about getting yourself
completely out of credit card debt...
Legally... Ethically... and fast!”**

Please enter your email carefully. Download instructions will be sent to this address.

Enter your name:

Enter your email address:

(You may opt-out at any time)

NOTE: We will never share your information with anyone, for any reason! -- Your privacy is very important to us!

“How to Slash Your Credit Card Debt by 55% - 60% and Become Debt Free in 2 Years or Less” reveals to you the truth about achieving a debt free status!

You will discover some startling facts about how the credit card industry really works... and how they often purposely target those already over their head in debt... and load them up with more debt!

If you are serious about getting out of debt... then this special report is a must read!

You will learn from American's most experienced team of debt reduction specialists. We have put together for you a no-nonsense, practical, step-by-step guidebook on how the debt reduction industry works...

And how you can make the system work for you to get yourself completely and permanently out of debt in two years or less...

**** REVEALED ****

Nasty little secrets of the debt reduction industry...

Our special FREE report, **“How to Slash Your Credit Card Debt by 55% - 60% and Become Debt Free in 2 Years or Less”**, *blows-the-lid-off* the debt reduction industry...

Here's the deal:

We are part of the “debt reduction industry”... we have been in the business of getting people just like you out of debt fast for over 10 years. But we do not like many of the practices that go on...

So we are blowing the whistle...

All Is Revealed In Our Tell-All Special FREE Report...

We do not want you to fall prey to the same traps that enslave others for decades... while they end up paying **up to 4 times their original debt amount** back to the credit card companies...

- Discover all the dirty little secrets credit card companies, consumer counselors, consolidators; eliminators and debt settlement companies **would prefer you never knew!**
- Revealed: How credit is a **well designed** and **carefully laid trap** that makes credit card companies *billions of dollars every year...*

- Why the bank will love you forever if you continue to make minimum payments ... this method ensures you **never get out of debt** for up to 30, 40 or even 50 years! ...*while making the credit card companies rich!*
- **Hardball collection tactics:** How to side-step the **brutal** but effective techniques they use to **scare, embarrass, shame** and *dishonestly extract* money from you...

And more...

The truth is, ignorance will cost you dearly. We reveal why most debt reduction options are really just credit extension... a way to ensure you continue paying hefty interest for years and decades to come.

- What are the **risks and tradeoffs** associated with different debt settlement programs... We detail six options with all their pros and cons...
- Does the **threat of legal action** against you *really have any teeth*... You'd be surprised at the answer...
- Are you **busting a gut to make minimum payments** in order to maintain your good credit rating? *Another sham!* Discover the only real way to level the score and start afresh with a clean slate...

Discover the truth TODAY: Sign up for your FREE copy of "**How to Slash Your Credit Card Debt by 55% - 60% and Become Debt Free in 2 Years or Less**" by [CLICKING HERE](#).

The long-term effects of debt on your health... your wealth... and your happiness!

So how bad is this credit card debt problem anyway?

Check out these facts...

How much credit is being issued each year?

- An estimated **\$657.4 billion in credit card debt** was outstanding at year-end 2003.
[Source: Thompson Media, June, 2004]
- The average household now has **six credit cards** carrying a total of **\$21,000 in available credit**.
[Source: Demos, December 2003]

- "We talk to families all the time with **\$40,000 to \$50,000 of credit card debt** and they'll be paying off credit cards through retirement", says Heather McGhee, a program associate at Demos.
[Source: BankRate.com, Dec 15, 2003]

What is the dollar amount of credit being defaulted on?

- Approximately **\$35 billion dollars each year** of credit card debt goes into default...
[Source: CardWeb.com, January 2004]
- And re-selling defaulted debt to the next, and then the next, and then the next debt collector to take their crack at collecting – and making your life a misery – is big business...
- An estimated **\$43 billion dollars** of charged-off credit card debt was sold in 2003!
[Source: Thompson Media, June 2004]

How many cardholders are defaulting?

- There are in excess of **1 million personal bankruptcies** nationwide every year...
- Approximately **2 million people** are in Consumer Credit Counseling programs... of which **65 - 70% drop out without successfully paying off the debt...**
- About **75% of people who get a debt consolidation loan** find themselves in much deeper financial trouble than they began with...

In total, it is estimated over **44 million Americans have major debt problems...**

What is the IMPACT on your average American household?

In a recent survey Consolidated Credit Services found:

- 63% say debts are making their home *lives unhappy...*
- 58% have their credit cards at or near their maximum credit limit...

- 62% said they do not have a savings account...
- 37% took cash advances from one card to make payments on another credit card...
- 59% said they *only pay the minimum amount due* on credit cards each month...
[Source: Consolidated Credit Services, March 2004]

So just how profitable is your misery to the banks?

Credit card companies make **over \$60 billion in profits every year**, of which around **\$19 billion** comes from *late and over limit charges...*

Is it true that banks are making credit freely available to those who are already overloaded with credit... and cannot afford even their current repayments?

Unfortunately... yes!

- In the 1990s, competition in the credit card industry was so fierce that issuers offered cards to more consumers **without established credit histories**, including college students, and to more *folks with less-than-perfect credit...*
- They also gave good credit customers bigger and bigger credit lines...

The result?

- A massive increase in the *number and size of consumer card lines*. Today, many credit card customers have more available credit than they could ever need or handle.
[Source: BankRate.com, Dec 15, 2003]

Credit card companies are continually putting this candy in front of your face, mailing you offers week after week and month after month. Even if you're the best of people and you toss 99 of those in the trash, there's that hundredth one you accept.

Credit card companies have to bear some responsibility...

There is an excellent credit reporting system in this country... and they know ahead of time if you can handle more debt...

Yet they go ahead and issue balance increases *without your consent...* and continually mail new card offers like they were free passes to the Promised Land!

Did you know...

Banks purposely issue cards freely to many people **they know are not a good credit risk...** yet they go ahead and do it anyway *knowing they'll end up in financial trouble...*

They have your misery built into their business model...

The credit card companies are being very well compensated. They are charging interest rates in the 20% and even 30% range – **essentially loan shark rates** – to make up for the expected losses...

We call it “**The Bad-Debt Trap**”. Your minimum payment barely covers interest. Late or over-limit fees can wipe out your minimum payment. And even though you are paying on your cards every month... the balance can actually keep *INCREASING!*

If you want out of **The Bad-Debt Trap...** sign up right away to receive a FREE copy of our special report, “**How to Slash Your Credit Card Debt by 55% - 60% and Become Debt Free in 2 Years or Less**”...

Simply fill in your details below and we'll immediately send the report to you.

Sign up for your FREE REPORT...

**"How to Slash Your Credit Card Debt by 55% - 60%
and Become Debt Free in 2 Years or Less..."**

**The TRUTH about getting yourself
completely out of credit card debt...
Legally... Ethically... and fast!"**

Please enter your email carefully. Download instructions will be sent to this address.

Enter your name:

Enter your email address:

(You may opt-out at any time)

NOTE: We will never share your information with anyone, for any reason! -- Your privacy is very important to us!

**This is why the banks will love you
forever for making minimum payments...**

If you are \$10,000 in debt... did you know it can take **30 – 40 years to become debt free** by sending in minimum payments each month... and it will cost you **3 to 4 times as much** as you borrowed!

Even signing on for Consumer Credit Counseling programs typically takes *7 to 10 years or more...*

But there is a better way. We show in our FREE special report how you can be **out of debt in 2 years or less**, *at a fraction of the cost...* while avoiding bankruptcy.

It's completely legal, completely ethical... and the credit card companies *don't want you to know about it!*

They *ARE NOT* looking out for your interests... They are only looking to prolong *the interest you pay them* for years and decades to come...

We show you how to OPT-OUT of their vicious debt cycle TODAY!

In our special FREE report:

**“How to Slash Your Credit Card Debt by 55% - 60%
and Become Debt Free in 2 Years or Less**

**The TRUTH about getting yourself
completely out of credit card debt...
Legally... Ethically... and fast!”**

You will learn:

- The **seven warning signals** to tell if you are in trouble... *How well do you score?*
- The six most common dishonest and illegal tactics used by **hardball debt collectors**... And how to side-step their *stressful and unending harassment...*
- **Six options for reducing your debt**... which can help... and which are further traps or outright shams that will land you in **much deeper trouble** than where you started...
- Why settling your debts in *2 years or less*... in the manner described in our special report – is the most **upstanding, moral, and ethical** course of action you can take...

...which is more than can be said for credit card companies who prey on the *financially vulnerable!*

- Why **bankruptcy** should be avoided at all costs – and how it easily can be no matter what your current situation...
- What you should know about your **credit report...** Why a good payment history *DOES NOT* equal an unblemished record...
- Which debt reduction method directly, quickly and dramatically improves your debt/income ratio, a major component of your credit rating... while getting you out of debt fast and for **55% - 60% less** than what you owe today...
No credit card company, credit counselor, debt consolidator or bankruptcy attorney will *freely give you THIS information...*
- **How to restore your good credit standing** once you put an end to the debt nightmare...

Sign up NOW for your FREE copy of this special report. Reading this report will be smartest move you can make to get out of debt – *PERIOD!*

Can you afford *NOT* to have this information?

Sign up now... and we will immediately dispatch your FREE copy to you... you can read our no-nonsense, practical, step-by-step guidebook on your debt reduction options tonight... and start on your road to a debt free future tomorrow.

To Your Debt Free Future,



Richard Nikoley
CEO, Provanta Corporation

How to restore your good credit standing once you put an end to the debt nightmare...
Guaranteed ZERO BALANCE settlement of all of your credit card debts...

If that is your goal, then I urge you to obtain your FREE copy of our special report. It will show you the only real solution to credit card debt that's legal, ethical and fast!

To receive your FREE copy, simply fill in your details below and we'll immediately send

the report to you.

Sign up for your FREE REPORT...

**"How to Slash Your Credit Card Debt by 55% - 60%
and Become Debt Free in 2 Years or Less..."**

**The TRUTH about getting yourself
completely out of credit card debt...
Legally... Ethically... and fast!"**

Please enter your email carefully. Download instructions will be sent to this address.

Enter your name:

Enter your email address:

(You may opt-out at any time)

NOTE: We will never share your information with anyone, for any reason! -- Your privacy is very important to us!

Thank you for your order!

Thank you for your request for our FREE REPORT:

**"How to Slash Your Credit Card Debt by 55% - 60%
and Become *Debt Free* in 2 Years or Less..."**

**The TRUTH about getting yourself
*completely out of credit card debt...***

Legally... Ethically... *and fast!*"

If you have not already, you will receive an email confirmation of your order shortly, including details on **downloading** your product.

Your product is a **digital** product. You will need a copy of the free Adobe Acrobat Reader to open and read your product. If you do not have a copy, you may download a copy from here: [Adobe Acrobat Reader Free Download.](#)

Please be sure to visit www.provantacorp.com and use our FREE debt calculator to see how Provanta's progressive debt settlement program can eliminate your debt in less than two years.

[CONTINUE](#)

Guaranteed ZERO BALANCE settlement of all of your credit card debts...