



This company is a Member of The Association of Settlement Companies and as such has agreed to publicly disclose the following on each of their websites and as part of their contract with consumers. Should you wish to comment on their use or avoidance of this disclosure please email ClientCare@TASCsite.org with your contact information and the nature of the complaint.

DISCLOSURE STATEMENT

[Atlantic Financial Consulting](#) provides consumers with a method of debt resolution known as debt settlement. The goal you have set is to negotiate mutually agreeable settlements between you and your creditor(s) for payment of certain unsecured debt.

BY SIGNING BELOW, YOU ARE STATING THAT YOU UNDERSTAND ALL THE ISSUES BELOW:

1. You are enrolling into a debt settlement program after voluntarily seeking the assistance of [Atlantic Financial Consulting](#).
2. You will be responsible for saving sufficient program funds in your own account.
3. The savings program that you have made to reach your debt settlement goal is detailed in your Client Agreement. Actual settlement amounts, necessary savings and the period required to reach your goal may vary based on creditor policies and actions and other factors.
4. Most creditors and collectors negotiate with Debt Settlement Service Providers; [Atlantic Financial Consulting](#) cannot force the negotiations and cannot force creditors to accept a settlement. If negotiations are not successful, you could be called upon to pay the entire balance.
5. [Atlantic Financial Consulting](#) does not make regular monthly payments to your creditors. You have stated that you are unable to meet the minimum payments required by your creditors. If you do not make required minimum payments to your creditors you may be breaking the terms of your agreements with them and your actions will probably be reported to consumer reporting agencies as late, delinquent, charged-off or past due balances. This may have an adverse effect on your credit report and credit score.
6. Your creditors may continue collection efforts on delinquent accounts. Such collection efforts can include phone calls and letters to you, charging off the account, sending accounts to collection agencies or attorneys, lawsuits and even garnishments of your wages if a judgment has been obtained.
7. Your account balance may continue to grow as your creditor adds accrued interest, late fees, over-limit fees and penalties.
8. The fees paid to [Atlantic Financial Consulting](#) are intended to compensate them for their efforts and will only be refundable to the extent they have not been deemed to have been earned in the manner described in the Client Agreement.
9. Communications with creditors are handled on a case by case basis. In some instances creditors may not be contacted until several months after you enroll. When your creditor settles a debt, a savings of \$600 or more off what you owed may be reported by your creditor to the IRS as Discharge of Indebtedness income and you may have to pay taxes on that amount.
10. You acknowledge that the company is not a law firm and cannot provide legal advice.
11. You understand that you have the responsibility and the right to communicate your comments directly to the company's management using the information provided below:

Company: [Atlantic Financial Consulting](#)

Address: [17304 Preston Rd. Suite 1400 Dallas, TX 75252](#)

Phone Number: [888-491-5916](tel:888-491-5916)

Email: clientcare@debtsa.net

Furthermore, upon request you will receive from the Company the grievance policy and refund procedure. Finally, you have a right to report any concerns directly to TASC via email: Clientcare@tascsite.org

Client's Signature

8/10/2009
Date

Co-Client's Signature

8/10/2009
Date