

Credit Card Debt Relief – How To Make Creditors Settle Your Debt For Less

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Oct. 18, 2010 - [PRLog](#) -- Credit card debt, record setting foreclosures, massive unemployment and trillions of dollars added to the nation's debt has many people trembling in fear so calm down, think for yourself and emerge from this depression in a much better financial position than you were when all this crazy stuff started.

If you have lost your job or are sick of paying 30% interest rates then stop paying the card account immediately! Now, not wanting to hurt your feelings, you just need to go "out behind the barn" for the educational experience of your lifetime. This is going to put a smile on your face bigger than the one Bill Clinton had when he learned the truth from Monica Lewinsky.

Are you ready? Okay, use the search term "the gig is up-money, the Federal Reserve and you" which is a 90 minute video presented at the University Of Colorado School Of Law. This serious video is going to have you grinding your teeth in the beginning but be patient; the smile will come when all the puzzle parts all fall into place.

Now you know how the insanity works so it's just a matter of using your legal rights to demand proof of debt from the banks and their collecting cronies. Use the search term "FTC debt video" to see a government cartoon show about this old 1966 law that describes what legal fairness is when attempting to collect a debt. Phone harassment by collectors is just an opportunity to have your card account marked "paid as agreed" when collectors violate your rights. If you want to go for the big bucks, you will need a digital recorder so you'll have recorded proof of the violations. Search the terms "Man wins \$1.5 million from debt collector" or "woman sues debt collector wins \$8.1 million" to get that smile started on your face.

If you are afraid (chicken) to use a digital recorder and didn't get rich from an insane person dialing for dollars over the phone, there is still a second method of having your card account totally eliminated. When collection notices are sent to you, you must absolutely and positively answer those letters with a demand for "proof of debt" sent back to the collector by registered mail with a return receipt.

Those collection notices essentially say if you don't answer this letter then you owe me money even though I have not performed any service for you, shined your shoes, done your dishes or washed your car and I have not loaned you any money but I want to take yours. How difficult is it to send this clown a letter "demanding" that he prove you owe him a penny?

A few years ago people like that would have been sent to the "nut house" but times have really changed. Now it's considered normal to give bailouts to the very people who caused this economic catastrophe and have them hand millions of dollars in bonuses to their top executives for creating the mess!

So as people are thrown out of their homes in foreclosures and the credit card debt collectors use their scare tactics to coerce money from the population, you can remain calm because you've been out behind the barn and learned some of the real facts of life. You know who the real losers are so be kind to the homeless collector and point him towards the homeless shelter!

Free Debt Advice

<http://www.creditdebtonline.com>

Contact us for free debt advice = 8886916918

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