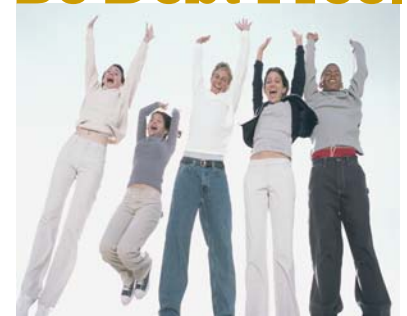




Take the Leap.

Be Debt Free.



Helping You Make the Leap Toward a Debt Free Tomorrow



Imagine.

Your Life.

Debt Free.

Imagine.

Never worrying about credit card bills again.
Imagine being able to save for your daughter's wedding.
Your son's college fund.
The vacation you've always dreamed of taking.

Now imagine a company that will

walk with you

every step of the way.

Imagine how good it would feel to know
you have someone on your side.

New Horizons is here to do just that. We will

help you gain control

of your finances and set you on the path to financial freedom.

Don't waste another minute feeling frustrated over your
financial situation.

Join the thousands of satisfied clients who have
experienced the benefits of *New Horizons*.

Make the call.

Take the Leap.

Be Debt Free.

Helping You Make the Leap Toward a Debt Free Tomorrow

**New Horizons
Debt Settlement**

*Experience
the Difference.*

WE'RE ABOUT EDUCATION

From your first consultation with one of our experienced Enrollment Representatives to accessing your online account, our program focuses on helping you learn how to make smart financial decisions. We'll provide you with several resources to make sure you're successful—including videos that will help you better understand credit scores, budgeting and how credit cards work.

WE'RE ABOUT RESULTS

Our certified debt arbitrators have years of experience, which means you have the best in the business working for you, ensuring you receive the maximum amount of savings.

WE'RE ABOUT CUSTOMER SATISFACTION

Throughout your enrollment a team of customer service representatives will be available to you. We're happy to answer any questions you have to make sure you reach your goal of being debt free.

“Without your help, I would have sunk deeper and deeper in debt. It took a lot of searching before I contacted you. Doing it on my own was stressful and wasn't resolving anything, now

**having my life
back**

feels so good!

Thank you for all your help!”*

- Dawn S.
Pipestone, MN

“I was in over my head, working two full time jobs, and still going to lose everything I had.

You

**turned the
light back on,
and I have
hope again.***

-Jeremy V.
Omaha, NE



*Individual results will vary and are based on ability to save funds and successful completion of all program terms. The above settlement results are an example of past performances of our processing team, do not include service fees, and are not meant to be a guarantee of future settlement results.



*Experience
the Difference.*

Why Choose New Horizons Debt Settlement?

Credit Card debt is stressful, but **New Horizons** is here to help. We can provide you with an **effective** and **honorable solution** to help you reach your goal

“Awarded the U.S.O.B.A. Best Practice Standards”
- BSI Certification



of becoming debt free. Our knowledge and expertise ensures that you receive the information you need to make the best decision for your current circumstance. Our experienced enrollment representatives will provide you with an in-depth evaluation of your financial situation, and work with you to create an individualized monthly savings program that fits your budget.

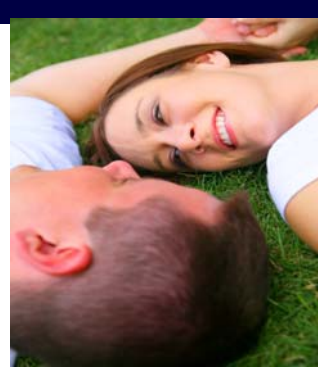
Our program, known as debt settlement, is a process of negotiation that allows you to **pay the creditors less than the balance you owe**. As a leader in the debt settlement industry, **New Horizons** has a commitment to excellence that separates us from any other debt relief program. Our customer service and settlement team was recently **honored as a Leading Provider by Forbes Magazine**. Our proven record of outstanding customer service means that you can count on us to be there as you begin your path toward financial freedom.

New Horizons is appropriate for you, if you have more than \$10,000 of unsecured debt, are struggling to make minimum payments or are considering bankruptcy. Take the first step toward financial freedom. Contact us for a free evaluation of your financial situation.

◇ **Experience You Can Trust.** As Accredited Members of the United States Organization for Bankruptcy Alternatives and awarded the Certification for Best Practice Standards, you can feel confident that you have a company with a proven track-record of excellence working for you.

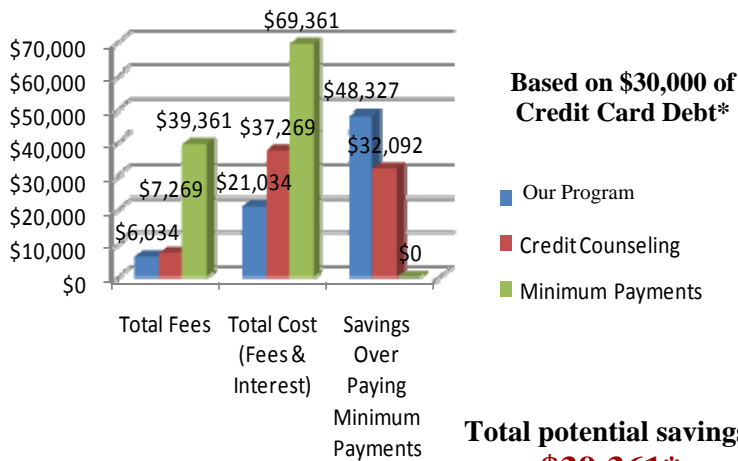
◇ **Results that Matter.** Our experienced IAPDA Certified Debt Arbitrators will negotiate with your creditors to reduce your balances. Get the results you are looking for by having the best in the business negotiate on your behalf.

- ◇ Work With a Company You Can Trust.
- ◇ Receive the Maximum Amount of Savings
- ◇ 24/7 Online Account Access
- ◇ Experienced Debt Specialists Evaluating Your Financial Situation
- ◇ Quarterly Newsletters
- ◇ Access to Our Educational Video Library
- ◇ Individualized Monthly Savings Program that Fits Your Budget
- ◇ FDIC Insured Trust Account



Offering the Most Comprehensive Program In The Industry

Cost & Savings of Each Debt Relief Option



It Just Might Be the
Best Investment
You'll Ever Make.

*Your company
took our debts,
set up a program
and as of this month,
we have saved over
\$68,000!*

*You have certainly
delivered as promised!**

—Warren M.
Pearsall, TX

Monthly Payment & Completion Timeframe

Based on \$30,000 of Credit Card Debt*	Our Program	Credit Counseling	Minimum Payments
Payment	\$500	\$700.00	\$900
Time	3 1/2 yrs	5 years	45 1/2 yrs
Fees	\$6,034	\$7,269	\$39,361
Total Cost (Fees & Interest)	\$21,034	\$37,269	\$69,361
Savings Over Paying Minimum Payments	\$39,361	\$32,092	\$0

- ✓ Reduce Your Debt Quickly
- ✓ Start On a Plan to Stay Debt Free
- ✓ Save Money the Honorable Way



*Individual results will vary and are based on ability to save funds and successful completion of all program terms. Company does not assume or pay consumer debts, and does not provide tax, legal advice or offer credit repair. The projection assumes the \$30,000 debt is composed of four separate debts owed to different creditors. Two \$3000 debts, a \$10,000 debt, and a \$14,000 debt. The amounts provided above are estimates only and should not be taken as exact results. These calculations are examples only and should be used for general comparison purposes only. Minimum Payment projection is based on 15% interest rate. Minimum payment projection found on cnnmoney.com. Credit Counseling Calculation is based on 8% interest, \$35 monthly service fee for 60 months. Debt Settlement projection is based on \$149 set up fee, 8% enrollment fee and \$85 monthly service fee for 42 months.

Compare Your Debt Relief Options

During these challenging economic times, millions of Americans are struggling with credit card debt. Finding an effective solution to resolving this debt can be frustrating. To help you learn more about your options, we've included a breakdown of the benefits and risks of each debt relief option.

There are generally 5 options for people struggling with credit card debt.

1. Debt Settlement
2. Minimum Payments
3. Debt Consolidation
4. Credit Counseling
5. Bankruptcy

New Horizons

Debt Settlement*

A process of negotiation that allows you to pay your creditors less than the balance you owe.

- ✓ Low Monthly Payment
- ✓ No Third-Party Intervention on your credit report
- ✓ Experience debt relief as quickly as 12-48 months
- ✓ Avoid bankruptcy
- ✓ Save thousands of dollars

Bankruptcy-Chapter 13

You're set up on a court approved plan to repay your debts.

- ✓ The court determines your monthly disposable income, which you pledge to a court appointed trustee, who in turn distributes it to your creditors for up to 5 years
- ✓ You're required to pay back a good portion of your debt
- ✓ 65% drop out of Chapter 13 bankruptcy repayment plans because they can't afford the payments

Minimum Payments

You continue paying your creditors the minimum amount due each month.

- ✓ Each month a huge portion of your payment is going towards the creditors fees (interest)
- ✓ Paying down the balance of your debt can take years
- ✓ To see when you'll finish paying your credit card debt, check out CNN Money Debt Reduction Calculator

Unsecured Debt Consolidation Loan

A bank pays off some or all of your debts and in turn you pay back the bank with interest.

- ✓ High Interest Rate
- ✓ Lenders interpret these loans as a sign of being overburdened

Did You Know?

In October of 2005, Congress changed the bankruptcy laws making many consumers seeking bankruptcy relief only eligible for Chapter 13

Effects of Bankruptcy

- ✓ Impacts your credit for 7 years, stays on court records for 20 years
- ✓ Employers have the right to refuse employment to anyone who has filed bankruptcy

Credit Counseling

You send your monthly payment into the credit counseling firm, and they distribute that payment to your creditors, usually for a period of 5 years.

- ✓ Helps reduce your interest rates.
- ✓ If you're concerned with a lower monthly payment, credit counseling offers minimal, if any relief
- ✓ Your enrollment is reported to the credit bureaus, which may affect your ability to get a loan.
- ✓ A high percentage of consumers drop out of credit counseling programs because they are difficult to manage
- ✓ Most credit counseling firms are funded by your creditors, which gives them the incentive to make you pay as much as possible

Bankruptcy-Chapter 7

You ask the court to erase your debts completely.

- ✓ In exchange you must turn over all your non-exempt property (or its equivalent in cash) to a court-appointed trustee, who in turn sells your property to pay back your unsecured creditors

* Individual results will vary. The projection assumes the \$30,000 debt is composed of four separate debts owed to different creditors. Two \$3,000 debts, a \$10,000 debt, and a \$14,000 debt. The amounts provided above are estimates only and should not be taken as exact results. These calculations are examples only and should be used for general comparison purposes only.

What's in your FICO® score



FICO Scores are calculated from a lot of different credit data in your credit report. This data can be grouped into five categories as outlined below. The percentages in the chart reflect how important each of the categories is in determining your FICO score.

These percentages are based on the importance of the five categories for the general population. For particular groups - for example, people who have not been using credit long - the importance of these categories may be somewhat different.*

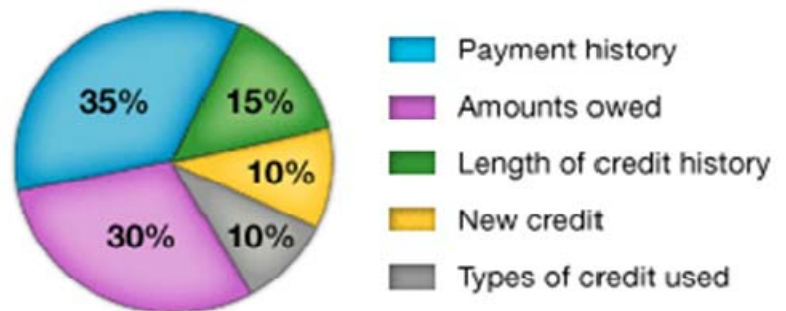
Payment History

- Account payment information on specific types of accounts (credit cards, retail accounts, installment loans, finance company accounts, mortgage, etc.)
- Presence of adverse public records (bankruptcy, judgements, suits, liens, wage attachments, etc.), collection items, and/or delinquency (past due items)
- Severity of delinquency (how long past due)
- Amount past due on delinquent accounts or collection items
- Time since (recency of) past due items (delinquency), adverse public records (if any), or collection items (if any)
- Number of past due items on file
- Number of accounts paid as agreed

*Information provided by www.myfico.com.

Amounts Owed

- Amount owing on accounts
- Amount owing on specific types of accounts
- Lack of a specific type of balance, in some cases
- Number of accounts with balances
- Proportion of credit lines used (proportion of balances to total credit limits on certain types of revolving accounts)
- Proportion of installment loan amounts still owing (proportion of balance to original loan amount on certain types of installment loans)



Length of Credit History

- Time since accounts opened
- Time since accounts opened, by specific type of account
- Time since account activity

New Credit

- Number of recently opened accounts, and proportion of accounts that are recently opened, by type of account
- Number of recent credit inquiries
- Time since recent account opening(s), by type of account
- Time since credit inquiry(s)
- Re-establishment of positive credit history following past payment problems

Types of Credit Used

- Number of (presence, prevalence, and recent information on) various types of accounts (credit cards, retail accounts, installment loans, mortgage, consumer finance accounts, etc.)

Our Formula For Success

Superior Customer Service

Experienced Debt Negotiators

Everyday our clients receive the benefits of choosing **New Horizons Debt Settlement**. Our certified debt arbitrators aggressively negotiate with your creditors to ensure you receive the **maximum amount of savings.**



Below Are Some of Our Recent Results!*

Original Creditor	Amount Owed	Settlement Amount	Savings Amount	% of Settlement
Citi	\$4,750.62	\$1,662.72	\$3,087.90	35.00%
Chase	\$3,315.32	\$1,420.86	\$1,894.46	42.86%
American Express	\$10,220.00	\$5,110.48	\$5,109.52	50.00%
Chase	\$30,437.48	\$6,391.87	\$24,045.61	21.00%
Merchants	\$11,399.15	\$3,200.00	\$8,199.15	28.07%
Bank of America	\$30,003.62	\$3,001.00	\$27,002.62	10.00%
Bank of America	\$8,736.07	\$3,494.43	\$5,241.64	40.00%
Citi	\$4,350.24	\$2,175.12	\$2,175.12	50.00%
Barclays	\$1,352.28	\$540.91	\$811.37	40.00%
Bank of America	\$3,352.79	\$1,010.00	\$2,342.79	30.12%
Bank of America	\$5,223.83	\$1,600.00	\$3,623.83	30.63%
Bank of America	\$8,078.07	\$2,400.00	\$5,678.07	29.71%
Washington Mutual	\$3,196.77	\$1,278.70	\$1,918.07	40.00%
Lowes	\$3,264.11	\$1,305.00	\$1,959.11	39.98%
Bank of America	\$6,050.21	\$1,816.00	\$4,234.21	30.02%
GE Capital	\$6,096.59	\$2,438.63	\$3,657.96	40%
Chase	\$1,516.86	\$500.00	\$1,016.86	32.96%

*"I would recommend this service to anyone who has debt problems. Your company offers a full-proof program that works for the client. **Your staff is #1 in my book!***

*Thank you!**

-Teresa W.
Kuna, ID

*Individual results will vary and are based on ability to save funds and successful completion of all program terms. The above settlement results are an example of past performances of our processing team, do not include service fees, and are not meant to be a guarantee of future settlement results. Company and/or its affiliates does not assume or pay consumer debts, and does not provide tax, legal advice or offer credit repair.



Take the Leap. Be Debt Free.



Don't waste another minute feeling frustrated over credit card debt.

Call Now
for a
Free Consultation

Don't waste another minute feeling frustrated over credit card debt.

Get more out of life.

Take the Leap. Be Debt Free.

"With my debt settlement program

I felt the relief

I needed.

Now I know I am not going to be in debt for the rest of my life.

Thank you

*for everything you do. "**

- Dana H.
Coral Springs, FL



Company does not provide legal, tax or investment advice. If a customer needs legal advice, legal expertise or needs to make court filings, they must seek the advice of a licensed attorney. Individual program results may vary based on creditors, amount owed to creditors, and individual financial situations. Individual results will vary and are based on ability to save funds and successful completion of all program terms. The above settlement results are an example of past performances of our processing team, do not include service fees, and are not meant to be a guarantee of future settlement results.