

Checklist to compare and find the best company on 24 factors

Here's is a checklist on how to compare good and bad debt relief services.

| | Checklist | What should be | What about OVLG | Others |
|----|------------------------|---|--|--------|
| 1 | Fee | As per the industry standard. (Low to moderate) | We charge moderate fees | |
| 2 | Advance fee | It has been banned by the FTC | We don't charge | |
| 3 | Free counseling | You must get it to choose the right solution | Our FCs give it before giving any solution | |
| 4 | Accreditation | Cal Chamber Member CalBar registered BBB accredited | Cal Chamber Member CalBar registered | |
| 5 | Online reviews | More positive feedback and less negative feedback | 350+ live feedback from our clients | |
| 6 | Account access | You must be able to access your money whenever you want | Full account access | |
| 7 | Refund policy | Morally, you must get a refund when satisfied | 100% Refund is given when the result is unsatisfactory | |
| 8 | Experience | No of years in the industry matters since it helps companies to solve all problems. | Has 8 years of industry experience | |
| 9 | Transparency | You have the right to know what's happening in your case. | Full. You can check your account anytime. | |
| 10 | Trust Account | Must be in a FDIC insured bank | BOA (FDIC insured) | |
| 11 | FTC Laws | Must follow the FTC laws | We are a law abiding company | |

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|----|--------------------------|---|---|--|
| 12 | Tenure of program | A FTC compliant company is required to reveal the tenure of the program | We will tell you how long you need to pay for the program | |
| 13 | Law firm | A law firm can give you proper legal expertise | We are registered with CalBar & CalChamber | |
| 14 | Options | The more options, the better. | Waterfall Approach to debt free TM life | |
| 15 | Program cost | As per the FTC, you must be told about the total program cost | We give you the idea beforehand | |
| 16 | Privacy | Confidentiality is imp as your financial details can be misused | We have a strong privacy policy | |
| 17 | Written agreement | Nothing is valid without a written agreement | We give you an agreement online and explain the terms | |
| 18 | Bankruptcy help | It is not mandatory. | We offer bankruptcy help when nothing works | |
| 19 | Truthful claims | There shouldn't be any misrepresentation of facts. | We don't twist facts. | |
| 20 | Tax consequence | You've to pay tax when you save above 600. You must be notified about it. | We notify the tax consequences beforehand | |
| 21 | Customer support | It is mandatory. There should be someone to solve your queries. | Clients come first for us. We give full support 24*7 | |
| 22 | Attorneys | It is a must since they have good negotiation skills and legal knowledge | We have an attorney hub | |
| 23 | Non profit status | They must be registered as IRS 501 (C) 3 organization | We are not a non profit company | |
| 24 | Location | A company without a valid address is likely to be a scam | We do have a proper address | |