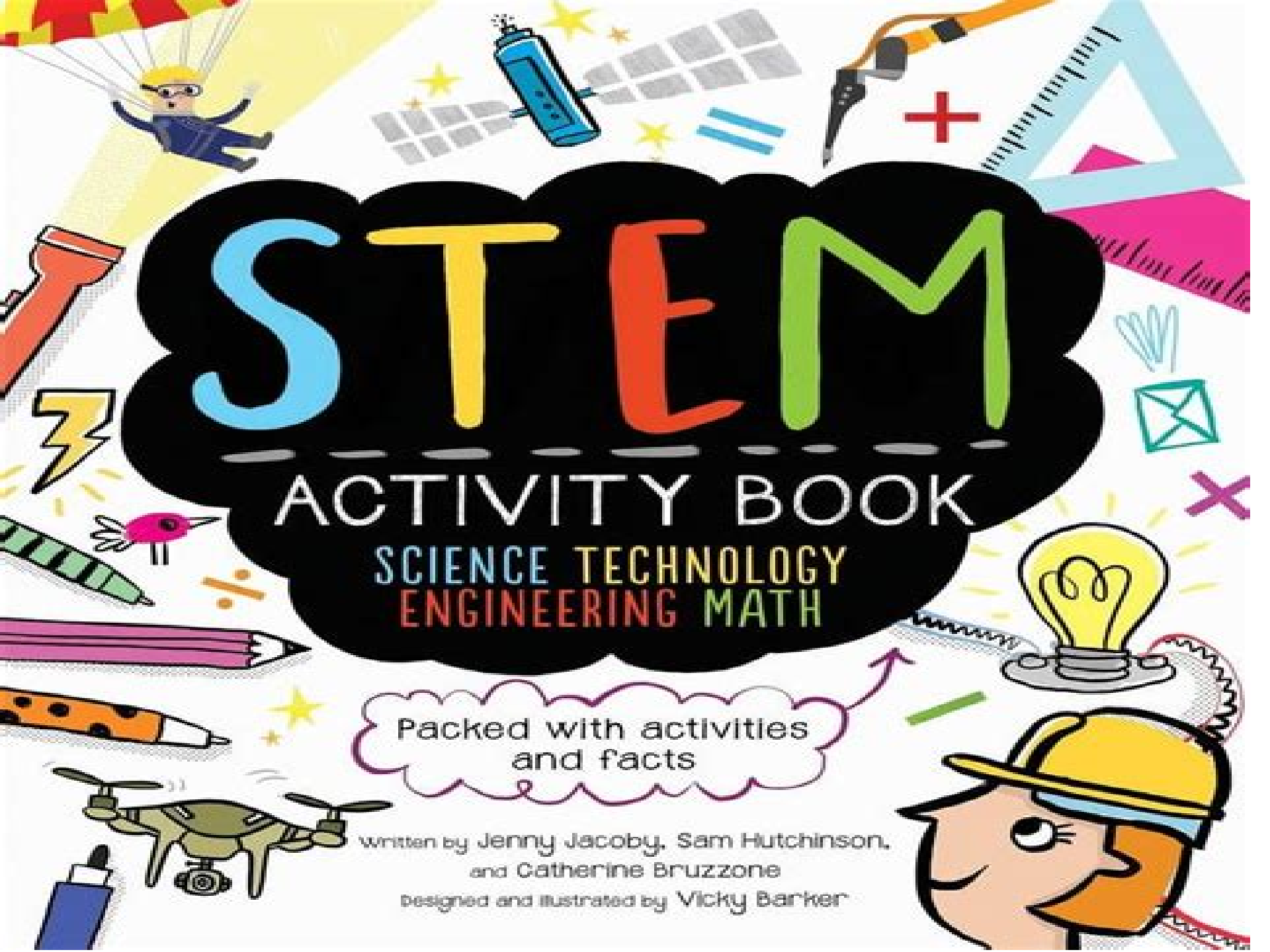


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a debt settlement agreement is a document from a debt collector offering for a client to settle a debt for less than the full amount owed you may need to use this type of agreement if someone defaults on a loan or credit card because they cannot afford to make the payments

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