



Consumer Recovery Network

Learn. Participate. Implement. Succeed.

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ABOUT MICHAEL



Michael has been involved in the credit and debt industry for over 20 years and has participated as an expert panelist in federal consumer protection rule making, collaborated on state law changes governing debt consolidation, has worked as an expert witness in court matters related to the debt relief industry, and is a regular contributor to several personal finance websites.

ABOUT THE COMPANY AND WEBSITE

Michael founded CRN in 2004 with a mission to provide people in need with detailed debt and credit help, and education. The CRN website was born soon after, and with such a large portion of adult Americans currently with debt in collections, the education available through this website is sorely needed.

Consumer Recovery Network began with a grass roots commitment to educate people about their debt relief options and abilities to deal with personal financial setbacks. They built a unique business model for helping people manage their way through debt struggles that has not been duplicated since.

The CRN blog does more than just offer information about debt. They interact with readers daily, through comments, email, and a special feature, the "Ask Michael" portal, where readers can ask Michael Bovee specific questions about their debt and credit concerns. Many reader submissions are selected as questions that are answered through a new blog post. CRN's commitment to its visitors is unmatched in the industry and they truly pride themselves on the success of their readers.

Free, comprehensive phone consultations are available to help match people with the debt solution that best fits their financial situation. If appropriate, debt settlement will be recommended, which is a service CRN provides at one of lowest costs in the country.

CONNECT WITH MICHAEL BOVEE

Email Michael at info@consumerrecoverynetwork.com or call directly, 800-939-8357 ext. 2, to learn more about working together.

52,000+
Monthly Pageviews

37,000+
Monthly Users

00:01:20+
Average Time on Page

42,000+
Avg. Monthly Sessions

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TESTIMONIALS

"I think it is wonderful to have someone like you out there, to help people with these type of circumstances. So many, like myself, don't know what to do or who to turn to. Keep up the good work!!!"

"A friend of mine suggested I contact Consumer Recovery Network to see if they could help. ... The service I received was professional, knowledgeable and informative. My debt problem was addressed immediately."

"After working with CRN for a few weeks, I was fully educated on all of my options and had a full understanding of the Debt Settlement process. The education that I received from CRN helped me to conclude that, unfortunately, a Ch. 7 Bankruptcy would be a better route for me to take, given my circumstances. I appreciate that there is an honest and ethical company out there that is willing to put their clients' needs ahead of their pocket books. I would recommend CRN to anyone struggling to find the right solution to their financial situation."

"After about 6 months of searching, I was lucky enough to find you guys. I signed up because I could see that you guys were completely different. You put your clients first and I can't begin to tell you how much of my life you guys have given back to me."

"There is nothing like this feeling of being debt free. Free from the stress, the worry, the anxiety. All the folks at CRN have given me this freedom, you have given me the ability to enjoy my life again. Thank you again, so much for all that you guys have done for me."

"I have just completed the most satisfying, well guided, painless debt settlement process one could ever imagine thanks to CRN! This company was an absolute pleasure to work with from start to finish. The people at CRN are completely - 100% honest, professional, knowledgeable, and on our side, eager to help consumers resolve the debts that imprison them. There are lots of bad debt settlement companies out there, looking to rip off the consumer just as our creditors do. CRN is NOT one of those companies, rest assured! They are straight forward, up front, and clear with their fees and the process of settling debt. They are very thorough with follow through and communication, so that no stone is left unturned and you are totally informed. I highly, highly recommend this company! Thank you CRN!!!"

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QUESTIONS

Why did you choose to go into debt settlement?

Michael: I got angry over what a friend shared about how a debt collector had called and treated them. I researched what I was sure debt collectors could not say or threaten with, and I was correct. Debt collectors are prohibited from certain practices. I leveraged that bad behavior and negotiated a great settlement outcome for my friend. I quickly became enamored with the subject. This was in 1994, and there was nothing like the awareness we have about consumer protections today. I have continued to work with people and share my experiences about resolving debt since.

What can a consumer do who is struggling with debt?

Michael: Get involved in your own solution! There are only a few options available to resolve overwhelming debt. Don't let anyone sell you on the option that *they* want you to choose just so *they* can get paid. Get informed about your options (all 5 or 6 of them) and then choose the path to getting out of debt that works for your finances and your near-future goals (2 to 3 years).

Is debt settlement the right option for everyone?

Michael: Hardly. And by hardly, I mean not even close. And, by not even close, I mean it's a long shot for the wrong person. When you understand that settling unpaid, or unpayable, debts, is really taken on only as a realistic alternative to chapter 13 bankruptcy, you discover how small a pool of people there are to swim in debt negotiation waters.

What is so unique about your pay structure for settlement services?

Michael: We're half or less the cost of the typical debt settlement company out there, and we get better results. Our fee is based on what we save you. We have incentive to always improve.

Why did you feel the need to participate in state law legislation in 2012?

Michael: The debt relief industry, and more specifically, the debt settlement side of it, became a money grab proposition, dominated by greedy people, preying on people that could least afford to be taken advantage of. Much of the same is what brought me to educating people about debt settlement in the very beginning; I got angry. Then I got productive.

Are there scams in the debt industry that consumers should be aware of?

Michael: There are still too many ways that people can be harmed by service providers in the debt relief industry. Much of the blatant stuff from, say 8 years ago, has largely declined. But there is still every reason to be diligent in doing your homework before you engage with a professional for assistance. And there are still many cautions to take when dealing with accounts you may have with debt collectors. Always proceed with caution.