



# http://IntegrityDebtServices.com

## Onpage optimization report

Report created on: Jan 16, 2011

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## Report Overview

This is your personal onpage optimization report created for the webpage <http://www.integritydebtservices.com/glossary.php>. It will tell you in detail how well your page is optimized for your keywords today and will guide you in changing your webpage, so that you can reach top rankings in Google.

Optimization Rate

33.3%

Note: Optimization Rate shows how well your page meets optimization requirements for your specific niche, in percents.

Of course a 100% optimization rate is an ideal, but it is not a must. Today your optimization rate does not look very good. Do what this report recommends, and you will be able to reach better results in Google for your keywords.

## Keywords

This report provides you with a strategy for improving your page to hit the top position for the following keywords in Google. You can check how well your page is optimized for each of them now:

Keywords			Up
Keyword		Optimization Rate	
1	<a href="#">Debt Settlement</a>	46.1%	
2	<a href="#">Debt Consolidation</a>	38.7%	
3	<a href="#">Debt Relief</a>	15.3%	
Average		33.3%	

Note: All over the report, color markers range from red to green. If the color is red, you will have to make crucial changes on your page. The closer it is to green, the better your page is optimized.

## Page Elements

To have a high-ranking page, you need to optimize each of its HTML elements. These are elements of your page's source code, and they are also called page elements. Any HTML element is part of your page's structure and contains some of the page's content.

Onpage optimization report teaches you how to compose your webpage elements so that Google gives you higher rankings. The main point here is using keywords the best possible way in any important page element.

See what these critical elements are and how far your optimization goes in each of them:

Optimization Rate			Up
Page Elements		Optimization Rate	
<a href="#">Page Title</a>		63.8%	
<a href="#">Meta Description</a>		5.4%	
<a href="#">Meta Keywords</a>		35.4%	
<a href="#">Body</a>		27.6%	
<a href="#">H1 Headings</a>		0%	
<a href="#">Bold Text Blocks</a>		0%	
<a href="#">Anchor Texts</a>		34.4%	
<a href="#">Image Alt Texts</a>		0%	
Entire Page		33.3%	

## Competitors

This onpage optimization strategy was created for you based on knowledge of search engines' logic and on detailed analysis of your high-ranking competition.

Here are your top competitors for your keywords in Google.

Debt Settlement <span style="float: right;">Up</span>		
URL		Optimization Rate
1	<a href="http://www.debtconsolidationcare.com/debt-settlement.html">http://www.debtconsolidationcare.com/debt-settlement.html</a>	50.4%
2	<a href="http://en.wikipedia.org/wiki/Debt_settlement">http://en.wikipedia.org/wiki/Debt_settlement</a>	58.8%
3	<a href="http://www.funnewjersey.com/upload_us...IDATION_DEBT_SETTLEMENT_COMPANIES.HTM">http://www.funnewjersey.com/upload_us...IDATION_DEBT_SETTLEMENT_COMPANIES.HTM</a>	67.8%
4	<a href="http://www.fastdebtsettlements.com/">http://www.fastdebtsettlements.com/</a>	58.7%
5	<a href="http://www.uscaonline.com/">http://www.uscaonline.com/</a>	64.1%
6	<a href="http://www.decreasecreditcarddebt.com/">http://www.decreasecreditcarddebt.com/</a>	70.8%
7	<a href="http://articles.moneycentral.msn.com/...Debt/DebtSettlementACostlyEscape.aspx">http://articles.moneycentral.msn.com/...Debt/DebtSettlementACostlyEscape.aspx</a>	64%
8	<a href="http://www.creditinfocenter.com/debt/settle_debts.shtml">http://www.creditinfocenter.com/debt/settle_debts.shtml</a>	52.9%
9	<a href="http://www.debtsettlement.com/">http://www.debtsettlement.com/</a>	31%
10	<a href="http://www.ovlg.com/">http://www.ovlg.com/</a>	25.5%

Debt Consolidation <span style="float: right;">Up</span>		
URL		Optimization Rate
1	<a href="http://moneycentral.msn.com/content/savinganddebt/managedebt/p36230.asp">http://moneycentral.msn.com/content/savinganddebt/managedebt/p36230.asp</a>	43.3%
2	<a href="http://www.daveramsey.com/article/the-truth-about-debt-consolidation/">http://www.daveramsey.com/article/the-truth-about-debt-consolidation/</a>	54.9%
3	<a href="http://en.wikipedia.org/wiki/Debt_consolidation">http://en.wikipedia.org/wiki/Debt_consolidation</a>	67.3%
4	<a href="http://learndebtconsolidation.com/">http://learndebtconsolidation.com/</a>	61.6%
5	<a href="http://www.myfinancialgoals.org/debt-consolidation-page.htm">http://www.myfinancialgoals.org/debt-consolidation-page.htm</a>	63.7%
6	<a href="http://www.careonecredit.com/debt-consolidation">http://www.careonecredit.com/debt-consolidation</a>	51.7%
7	<a href="http://www.tfgi.com/">http://www.tfgi.com/</a>	69.4%
8	<a href="http://www.debtconsolidationcare.com/">http://www.debtconsolidationcare.com/</a>	60.8%
9	<a href="http://www.mortgageloan.com/debt-consolidation">http://www.mortgageloan.com/debt-consolidation</a>	61.1%
10	<a href="http://www.curadebt.com/">http://www.curadebt.com/</a>	41.9%

Debt Relief <span style="float: right;">Up</span>		
URL		Optimization Rate
1	<a href="http://federaldebtreliefs.com/">http://federaldebtreliefs.com/</a>	53.2%
2	<a href="http://www.debtconsolidationcare.com/debt-relief.html">http://www.debtconsolidationcare.com/debt-relief.html</a>	54.4%
3	<a href="http://www.uscaonline.com/">http://www.uscaonline.com/</a>	45.8%
4	<a href="http://en.wikipedia.org/wiki/Debt_relief">http://en.wikipedia.org/wiki/Debt_relief</a>	54.9%
5	<a href="http://www.assureddebtconsolidation.com/">http://www.assureddebtconsolidation.com/</a>	38.7%
6	<a href="http://www.debtsteps.com/">http://www.debtsteps.com/</a>	73.6%
7	<a href="http://www.debtreliefemergency.com/">http://www.debtreliefemergency.com/</a>	43.5%
8	<a href="http://www.totaldebtrelief.net/">http://www.totaldebtrelief.net/</a>	52.4%
9	<a href="http://www.freedomdebtrelief.com/">http://www.freedomdebtrelief.com/</a>	56.2%
10	<a href="http://www.bills.com/debt_relief/">http://www.bills.com/debt_relief/</a>	75.1%

To achieve high ranking, please [follow the professional recommendations](#) in each report section. Use the data provided in the report to compare your own page with your top 10 competitors at each stage of optimization.



# http://IntegrityDebtServices.com

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## Keywords Overview

Before you start with optimization, there are some details about today's state of your <http://www.integritydebtservices.com/glossary.php>.

As you already know, to get a high ranking you need to figure out a winning way to use your keywords in each and every element of your page.

In other words, you must control some important factors for each separate keyword and in each page element. Here are these factors:

- The total number of words used in a page element: you should know how much text it is better to use. In this report, the total number of words will be called "Words Total".
- How many times a keyword is repeated within a page element, in percents of the total number of words in the HTML element. In this report, and in any other SEO materials, this percentage is called "Keyword Density".
- How close your keyword stands to the beginning of a page element, in percents of the total number of words in the element. In SEO in general, and in this report in particular, this percentage is referred to as "Keyword Prominence".
- How many times a keyword is used in a page element: always try to use as many keywords as possible, but never overstuff page elements with it. Here the number of uses of a keyword will be called "Keyword Count".

The report will also tell you your Score - the importance of a keyword for your webpage, from the point of view of search engines. To search engines, words with the highest score appear to reflect the topic of your page. Therefore, you must have a higher score for your main keywords.

## Summary

Take a look at the factors that influence optimization of your page <http://www.integritydebtservices.com/glossary.php> and see how they compare to the average values among your top-ranking competition, for each of your keywords.

Note: The charts below contain data and recommendations for your chosen keyword phrase, as well as for the words that make up that phrase. Optimizing for the whole keyphrase is more important, but for maximum results consider optimizing for the constituent words as well.

Debt Settlement <span style="float: right;">Up</span>						
HTML Element	Words Total *		Keyword Density *		Optimization Rate *	
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site	
<a href="#">Page Title</a>	8	8	25%	31.4%	86.8%	
<a href="#">Meta Description</a>	4	24	0%	7.9%	5.7%	
<a href="#">Meta Keywords</a>	6	13	33.3%	31.6%	73.1%	
<a href="#">Body</a>	3247	2119	0.1%	2.5%	31.8%	
<a href="#">H1 Headings</a>	0	12	0%	24.9%	0%	
<a href="#">Bold Text Blocks</a>	0	189	0%	4.5%	0%	
<a href="#">Anchor Texts</a>	41	265	4.9%	5.4%	53.4%	
<a href="#">Image Alt Texts</a>	0	22	0%	20.9%	0%	
Entire Page	3306	2652	7.9%	16.1%	46.1%	

Debt <span style="float: right;">Up</span>						
HTML Element	Words Total *		Keyword Density *		Optimization Rate *	
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site	
<a href="#">Page Title</a>	8	8	25%	22.7%	89.4%	
<a href="#">Meta Description</a>	4	24	50%	8.5%	29.2%	
<a href="#">Meta Keywords</a>	6	13	50%	30.9%	61.4%	
<a href="#">Body</a>	3247	2119	1.7%	3.7%	58.5%	
<a href="#">H1 Headings</a>	0	12	0%	21.7%	0%	

<a href="#">H1 Headings</a>	0	12	0%	21.7%	0%
<a href="#">Bold Text Blocks</a>	0	189	0%	5.3%	0%
<a href="#">Anchor Texts</a>	41	265	48.8%	8.1%	18.7%
<a href="#">Image Alt Texts</a>	0	22	0%	13.9%	0%
Entire Page	3306	2652	21.9%	14.4%	44.4%

### Settlement [Up](#)

HTML Element	Words Total <sup>*</sup>		Keyword Density <sup>*</sup>		Optimization Rate <sup>*</sup>
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site
<a href="#">Page Title</a>	8	8	12.5%	16.9%	83%
<a href="#">Meta Description</a>	4	24	0%	4.5%	5.7%
<a href="#">Meta Keywords</a>	6	13	16.7%	15.8%	73.4%
<a href="#">Body</a>	3247	2119	0%	1.8%	31%
<a href="#">H1 Headings</a>	0	12	0%	12.5%	0%
<a href="#">Bold Text Blocks</a>	0	189	0%	2.9%	0%
<a href="#">Anchor Texts</a>	41	265	4.9%	2.9%	37.7%
<a href="#">Image Alt Texts</a>	0	22	0%	10.4%	0%
Entire Page	3306	2652	4.3%	8.5%	42.9%

### Debt Consolidation [Up](#)

HTML Element	Words Total <sup>*</sup>		Keyword Density <sup>*</sup>		Optimization Rate <sup>*</sup>
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site
<a href="#">Page Title</a>	8	7	25%	34.9%	73.7%
<a href="#">Meta Description</a>	4	24	0%	11%	5.9%
<a href="#">Meta Keywords</a>	6	11	0%	39.9%	18.9%
<a href="#">Body</a>	3247	2459	0.1%	2.2%	37%
<a href="#">H1 Headings</a>	0	6	0%	60.8%	0%
<a href="#">Bold Text Blocks</a>	0	57	0%	9.8%	0%
<a href="#">Anchor Texts</a>	41	308	4.9%	3.3%	42%
<a href="#">Image Alt Texts</a>	0	29	0%	4%	0%
Entire Page	3306	2901	3.7%	20.7%	38.7%

### Debt [Up](#)

HTML Element	Words Total <sup>*</sup>		Keyword Density <sup>*</sup>		Optimization Rate <sup>*</sup>
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site
<a href="#">Page Title</a>	8	7	25%	26.7%	88.4%
<a href="#">Meta Description</a>	4	24	50%	13%	32.2%
<a href="#">Meta Keywords</a>	6	11	50%	32.5%	64.9%
<a href="#">Body</a>	3247	2459	1.7%	3.9%	62.1%
<a href="#">H1 Headings</a>	0	6	0%	31.5%	0%
<a href="#">Bold Text Blocks</a>	0	57	0%	7.7%	0%
<a href="#">Anchor Texts</a>	41	308	48.8%	5.4%	15.2%
<a href="#">Image Alt Texts</a>	0	29	0%	4%	0%
Entire Page	3306	2901	21.9%	15.6%	43.6%

### Consolidation [Up](#)

HTML Element	Words Total <sup>*</sup>		Keyword Density <sup>*</sup>		Optimization Rate <sup>*</sup>
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site

	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site
<u>Page Title</u>	8	7	12.5%	17.5%	72.7%
<u>Meta Description</u>	4	24	0%	5.8%	5.9%
<u>Meta Keywords</u>	6	11	0%	21.1%	18.9%
<u>Body</u>	3247	2459	0.1%	1.4%	41.5%
<u>H1 Headings</u>	0	6	0%	30.4%	0%
<u>Bold Text Blocks</u>	0	57	0%	5.6%	0%
<u>Anchor Texts</u>	41	308	4.9%	1.9%	27.6%
<u>Image Alt Texts</u>	0	29	0%	2%	0%
Entire Page	3306	2901	2.2%	10.7%	36.9%

Debt Relief <a href="#">Up</a>					
HTML Element	Words Total *		Keyword Density *		Optimization Rate *
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site
<u>Page Title</u>	8	9	0%	38.6%	30.8%
<u>Meta Description</u>	4	30	0%	10%	4.6%
<u>Meta Keywords</u>	6	15	0%	30.4%	14.1%
<u>Body</u>	3247	1129	0.1%	2.4%	14%
<u>H1 Headings</u>	0	7	0%	28.7%	0%
<u>Bold Text Blocks</u>	0	57	0%	5.7%	0%
<u>Anchor Texts</u>	41	185	0%	7.6%	7.7%
<u>Image Alt Texts</u>	0	23	0%	21.6%	0%
Entire Page	3306	1455	0%	18.1%	15.3%

Debt <a href="#">Up</a>					
HTML Element	Words Total *		Keyword Density *		Optimization Rate *
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site
<u>Page Title</u>	8	9	25%	28.1%	87.3%
<u>Meta Description</u>	4	30	50%	11.3%	30.6%
<u>Meta Keywords</u>	6	15	50%	36.2%	65.3%
<u>Body</u>	3247	1129	1.7%	5.5%	42%
<u>H1 Headings</u>	0	7	0%	20.2%	0%
<u>Bold Text Blocks</u>	0	57	0%	13.3%	0%
<u>Anchor Texts</u>	41	185	48.8%	13.5%	25.5%
<u>Image Alt Texts</u>	0	23	0%	19%	0%
Entire Page	3306	1455	21.9%	18.4%	44%

Relief <a href="#">Up</a>					
HTML Element	Words Total *		Keyword Density *		Optimization Rate *
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site
<u>Page Title</u>	8	9	0%	20%	30.8%
<u>Meta Description</u>	4	30	0%	5.3%	4.6%
<u>Meta Keywords</u>	6	15	0%	15.9%	14.1%
<u>Body</u>	3247	1129	0.1%	1.3%	29.2%
<u>H1 Headings</u>	0	7	0%	15%	0%
<u>Bold Text Blocks</u>	0	57	0%	2.9%	0%

<a href="#">Anchor Texts</a>	41	185	0%	4.1%	7.7%
<a href="#">Image Alt Texts</a>	0	23	0%	11.3%	0%
Entire Page	3306	1455	0%	9.5%	15.3%

## Details

For your convenience, here is the cloudmap of keywords contained within the page:

Up
**Keyword cloudmap (based on a total 704 keywords)**

000 00am 00pm 100 101 10a 1330 2010 341 374 5167 575 606 6278 7001 707 888 950 ability abuse **account** acting action actions active activity additional adequate adjustment adjustments administered administration administrator advantage adversary advertisements **advertising** advice adviser affairs affiliate agencies agency aggregate agreement alabama alaska alert alimony alive allegations allowed america amount answer applicable applications applies appointed approval approved aprox arising arizona arkansas arose arrangement assertion assessment asset **assets** **associates** assume assuming assurance attempt attend **attorney** attorneys authorized authors auto automatic automatically availability average backed **bankruptcy** bank **bankruptcy** based basic basics benefit border briefing bringing budget **business** businesses **calculator** calendar california call called calls capacity car card carolina **case cases** categories caused **chapter** chapters child circumstances cities city **claim claims** client close **code** code's collateral collect collection colorado columbia commenced commencement committee committees common communicating compare competent complaint complete confirmation conflicts connecticut consent considered **consolidation** construed consultant consultation **consumer** **contact** contained contested contingent continue contract contracts contributions control conversion converting conviction corporate corporation cosigner **counseling** counties **court** courts credit **creditor** creditor's **creditors** creditors' crime crimes criminal cross current dakota day dealing death **debt** debtor debtor's debtors **debts** decided decision declaration declared deed deemed defalcation default defendant defense defined definition delaware dental dentist department depending depends describes description **designed** detailed determine determined determines direct director disbursing discharge dischargeability dischargeable discharged **disclaimer** disclosure dismissal disposes disputed distribution distributions district districts document documentation driving drugs **duties** duty eastern education educational eliminated email employees enable engaged ensure entered entitled equitable equity errors **estate** estates evaluate events examiner examples exceptions executory **exempt** exemption exemptions exercises exigent expenses experience explains explanation extended fails false family **faqs** farmer **fdcpa** fed federal fee **fico** fiduciary file **filed** files filing financial fine firm fisherman fixed florida foreclosure foreclosures form formal formation forms fraud free friday full funded future garnishments **general** generally georgia **glossary** government group guaranteed hampshire harm hawaii heard held henry hire hiring hold holding holds **home** homestead house household husband idaho illinois important inactive include included includes including income incurred indiana **individual** individuals influence informal **information** injunction injury insider insolvency instructional insufficient intention interest interests intoxicated involuntary involving iowa island jersey joint judge judges judges's judicial judiciary justice justify kansas keeping kentucky kindly **law** lawsuit lawsuits lawyer lawyers layman's lease leases **legal** letters liabilities liability lien liens lieu lift liquidated liquidates liquidation list listed lists lives living loan loans long louisiana maine making **management** maryland massachusetts matter matters maximum means mechanic mechanism **meet** meeting mexico michigan minnesota mississippi missouri mode modifications moment monday **money** monitoring montana monthly months mortgage mortgages motion municipal municipalities nebraska net nevada nond debtors nondischargeability nondischargeable nonexclusive nonexempt nonpriority nonprofit north **note** oath objection objections obtained offer **officer** offices **official** ohio oklahoma omissions opens opinion opposed order oregon overpayments overseeing oversight owed owes owned page **paid** parties **partner** partnership parts party **pay** paying payment payments pennsylvania people performed performing period permits **person** person's **personal** **pesavi** **petition** petitions phone plaintiff **plan** planning plans pledge pledged **policy** pool portion portner postpetition power powers practice pre prebankruptcy preference preferential preparer prepares perpetition presented presumed presumption pretenses prevails prevents primarily principally prior priority **privacy** private problems procedure proceeding proceedings proceeds process professional professionals **program** prohibited prohibits proof **property** proponent proposes provide providing provisions public publishers purpose pursue putting qualifications questioned questions ranking reaffirmation rearrangement reason reasons rebut receive received receives receiving recover reduce reduction refers regular reinstatement reject related relationship relative release released releases reliable relief reluctant remaining remains rendering **reorganization** repossession representative request required requirements requiring residence resources responsibilities responsible restitution resubmit result results reviewing rhode rule sale sales satisfaction satisfy schedules scheme school section secured security seek select sell sentence seo separate series service serving set **settlement** short shortly showing similar single site small social solely solution sources south special specific specifically spouse standard standing state statement statements states status statutorily statutory stay stops subject submission substantive substitute suffer supervising supervision support tax taxes taxing telephone tennessee terminology **terms** test texas time timely title tools towns trade transfer transfers **trust** trustee trustee's trustees type typically undersecured understanding unit united unliquidated unsecured **unsecured** utah utilities valued verifying vermont victim villages virginia voluntary washington web west wife window wisconsin works **world** worth writing written wyoming year years york

**Note:** The prominence of a keyword in the cloudmap depends on keyword score<sub>^</sub>.

Note: The prominence of a keyword in the cloudmap reflects how important it seems to search engines. So you can see if search engines pay attention to the right keywords on your page.

When Google decides how important your keywords are for your page, this largely depends on keyword density in different page elements. Look at the density for the 20 most frequently-used keywords on your webpage:

Up
**Top 20 Keywords Density Overview**

Keyword	Total	TITLE	MD	MK	BODY	H1	B	A	IMG	Score ▼*	
1	debt	2.5%	25%	50%	50%	1.7%	-	-	48.8%	-	661
2	glossary	0.2%	37.5%	-	-	0.1%	-	-	2.4%	-	323

3	bankruptcy	1.9%	12.5%	-	-	1.8%	-	-	2.4%	-	180
4	consolidation	0.2%	12.5%	-	-	0.1%	-	-	4.9%	-	143
5	settlement	0.2%	12.5%	-	16.7%	0%	-	-	4.9%	-	142
6	terms	0.3%	-	-	-	0.2%	-	-	7.3%	-	66
7	debtor	2.0%	-	-	-	2%	-	-	-	-	65
8	contact	0.2%	-	-	-	0.2%	-	-	4.9%	-	45
9	home	0.2%	-	-	-	0.1%	-	-	4.9%	-	44
10	management	0.2%	-	-	-	0.1%	-	-	4.9%	-	43
11	associates	0.1%	-	-	-	0.1%	-	-	4.9%	-	42
12	chapter	1.1%	-	-	-	1.1%	-	-	-	-	35
13	000	0.9%	-	-	-	0.9%	-	-	-	-	30
14	legal	0.3%	-	-	-	0.3%	-	-	2.4%	-	30
15	property	0.8%	-	-	-	0.8%	-	-	-	-	27
16	debtor's	0.7%	-	-	-	0.7%	-	-	-	-	24
17	attorney	0.1%	-	-	-	0.1%	-	-	2.4%	-	22
18	disclaimer	0.1%	-	-	-	0.1%	-	-	2.4%	-	22
19	creditors	0.7%	-	-	-	0.7%	-	-	-	-	22
20	fdcpa	0.1%	-	-	-	0%	-	-	2.4%	-	21

Check the following table to know exactly what text is used in your page elements and how many words each of them contains:

Page elements <span style="float: right;">Up</span>	
Page element	Content
8 words in <a href="#">Page Title</a>	Bankruptcy Glossary   Debt Settlement Glossary   Debt Consolidation Glossary
4 words in <a href="#">Meta Description</a>	Debt Solution - Debt Reduction
6 words in <a href="#">Meta Keywords</a>	debt settlement, debt solution, debt help
0 words in 0 <a href="#">H1 Headings</a> :	<i>Not found</i>
0 words in 2 <a href="#">Bold Text Blocks</a> :	<i>Not found</i>
41 words in 27 <a href="#">Anchor Texts</a> :	Home   Meet the Attorney   FDCPA   Debt Management   FICO   Debt Calculator   Note World Trust Account   FAQs   Associates   Glossary   Contact Us   Bankruptcy   Debt Management Program   Bankruptcy Terms   Debt Settlement Terms   Debt Consolidation Terms   HOME   ASSOCIATES   PRIVACY POLICY   CONTACT US   LEGAL DISCLAIMER   Pesavi Advertising
0 words in 4 <a href="#">Image Alt Texts</a> :	<i>Not found</i>

Please look closer at the 20 keywords used on your webpage most often. You will know in what page elements and how many times they can be seen, what is the overall keyword density for each keyword and what score it brings.

Top 20 most used 1-word phrases (total number of words: 704) <span style="float: right;">Up</span>					
#	Keyword	HTML Elements *	Keyword	Keyword	Score ▼ *

		-	Count *	Density *	-
1	debt	<u>TITLE MD MK BODY A</u>	81	2.5%	661
2	glossary	<u>TITLE BODY A</u>	7	0.2%	323
3	bankruptcy	<u>TITLE BODY A</u>	62	1.9%	180
4	consolidation	<u>TITLE BODY A</u>	6	0.2%	143
5	settlement	<u>TITLE MK BODY A</u>	5	0.2%	142
6	terms	<u>BODY A</u>	9	0.3%	66
7	debtor	<u>BODY</u>	65	2.0%	65
8	contact	<u>BODY A</u>	7	0.2%	45
9	home	<u>BODY A</u>	6	0.2%	44
10	management	<u>BODY A</u>	5	0.2%	43
11	associates	<u>BODY A</u>	4	0.1%	42
12	chapter	<u>BODY</u>	35	1.1%	35
13	000	<u>BODY</u>	30	0.9%	30
14	legal	<u>BODY A</u>	11	0.3%	30
15	property	<u>BODY</u>	27	0.8%	27
16	debtor's	<u>BODY</u>	24	0.7%	24
17	attorney	<u>BODY A</u>	3	0.1%	22
18	disclaimer	<u>BODY A</u>	3	0.1%	22
19	creditors	<u>BODY</u>	22	0.7%	22
20	fdcpa	<u>BODY A</u>	2	0.1%	21

Top 20 most used multi-word phrases (total number of phrases: 1246)

#	Keyword	HTML Elements *	Keyword Count *	Keyword Density *	Score ▼ *
1	debt settlement	<u>TITLE MK BODY A</u>	4	0.2%	122
2	debt consolidation	<u>TITLE BODY A</u>	3	0.2%	121
3	debt consolidation glossary	<u>TITLE</u>	1	0.1%	100
4	settlement glossary	<u>TITLE</u>	1	0.1%	100
5	bankruptcy glossary	<u>TITLE</u>	1	0.1%	100
6	consolidation glossary	<u>TITLE</u>	1	0.1%	100
7	debt settlement glossary	<u>TITLE</u>	1	0.1%	100
8	debt management	<u>BODY A</u>	4	0.2%	42
9	settlement terms	<u>BODY A</u>	2	0.1%	21
10	debt management program	<u>BODY A</u>	2	0.2%	21
11	trust account	<u>BODY A</u>	2	0.1%	21
12	note world	<u>BODY A</u>	2	0.1%	21
13	pesavi advertising	<u>BODY A</u>	2	0.1%	21
14	consolidation terms	<u>BODY A</u>	2	0.1%	21
15	privacy policy	<u>BODY A</u>	2	0.1%	21
16	debt consolidation terms	<u>BODY A</u>	2	0.2%	21
17	legal disclaimer	<u>BODY A</u>	2	0.1%	21
18	world trust account	<u>BODY A</u>	2	0.2%	21
19	management program	<u>BODY A</u>	2	0.1%	21
20	world trust	<u>BODY A</u>	2	0.1%	21

Now you are ready to start acting on your page. The first page element that you need to optimize is [Page Title](#).

---

\*Notes:

The word forms of your chosen keywords, such as singular and plural forms, verb tenses, etc. are included into the calculations.

Words Total: how many words are used in a page element.

Keyword Density: the number of times a keyword is repeated within a page element, in percents of the total number of words in the element.

Keyword Count: how many times the keyword is used in a page element.

Optimization Rate: how well keyword use in a page element meets optimization requirements, in percents of an ideal standard.

Score: how important your keyword is for your webpage, from the point of view of search engines.

HTML elements, or page elements, are listed here using the following abbreviations:

- TITLE - page's title
- MD - meta description
- MK - meta keywords
- BODY - page's body
- H1 - H1 headings
- B - bold text blocks
- A - anchor texts
- IMG - image alt attributes



# http://IntegrityDebtServices.com

## Onpage optimization report

Report created on: Jan 16, 2011

- [Report Overview](#)
- [Keywords Overview](#)
- ▶ [Page Title](#)
- [Meta Description](#)
- [Meta Keywords](#)
- [Body Text](#)
- [H1 Headings](#)
- [Bold Text](#)
- [Anchor Texts](#)
- [Image Alt Texts](#)
- [Site Load Time](#)
- [Final Words](#)

## Keywords In Page Title

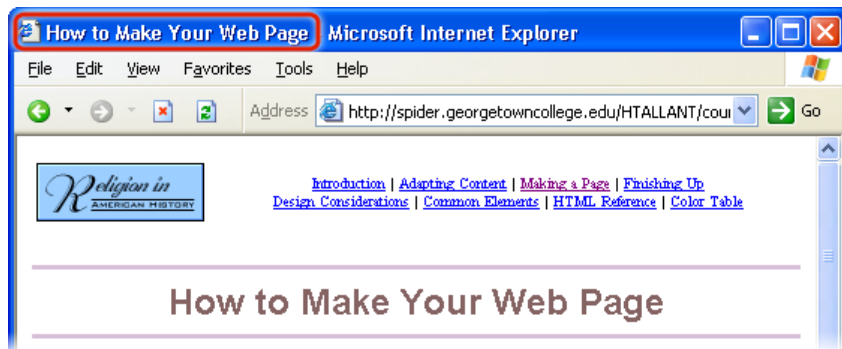
In the source code of your Web page, page title is the text placed in the <title>...</title> tags. Search engines pay certain attention to titles, and show them in their results pages. Also, when a webpage is opened, its title stands in the blue bar at the top of your browser window.

For example, here is a tag: <title>How to Make Your Web Page</title>. And this is what you would see in Google's search results page:

### How to Make Your Web Page

The Easiest Method . . . Use a Word Processor. The easiest way to design a web page is to use an HTML-enabled word processor or an HTML editor. ...  
[spider.georgetowncollege.edu/HTALLANT/courses/his338/tutorial/howtomak.htm](http://spider.georgetowncollege.edu/HTALLANT/courses/his338/tutorial/howtomak.htm) - 14k - [Cached](#) - [Similar pages](#)

And in your browser:



Page Title  
Optimization Rate

**63.8%**

## Summary And Advice

Some factors in your page's title may determine how high your page ranks. Take a look at them and see how you differ from the average value among your competition:

Note: The charts below contain data and recommendations for your chosen keyword phrase, as well as for the words that make up that phrase. Optimizing for the whole keyphrase is more important, but for maximum results consider optimizing for the constituent words as well.

Important Keywords									Up
Keyword	Words Total *		Keyword Density *		Keyword Prominence *		Optimization Rate *		Your Site
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site		
Debt Settlement	8	8	25%	31.4%	75%	85%	86.8%		
Debt	8	8	25%	22.7%	50%	73%	89.4%		
Settlement	8	8	12.5%	16.9%	62%	75%	83%		
Debt Consolidation	8	7	25%	34.9%	37%	87%	73.7%		
Debt	8	7	25%	26.7%	50%	75%	88.4%		
Consolidation	8	7	12.5%	17.5%	25%	70%	72.7%		
Debt Relief	8	9	0%	38.6%	0%	73%	30.8%		
Debt	8	9	25%	28.1%	50%	62%	87.3%		
Relief	8	9	0%	20%	0%	57%	30.8%		
Average	8	8	16.7%	35%	37.3%	81.7%	63.8%		

If you are ready to act on your page, please follow these recommendations:

Recommendations		Up
Words Total: 8 words are used in title. This fits optimization requirements.		Green
<b>Debt Settlement</b>		
Keyword Density: the keyword density in title for the keyword "Debt Settlement" is 25%. This fits optimization requirements.		Yellow-Green
Keyword Prominence: the keyword prominence in the title for the keyword "Debt Settlement" is 75%. This fits optimization requirements.		Green
→ Debt		
Keyword Density: the keyword density in title for the keyword "Debt" is 25%. This fits optimization requirements.		Green
Keyword Prominence: the keyword prominence in the title for the keyword "Debt" is 50%. This fits optimization requirements.		Yellow
→ Settlement		
Keyword Density: the keyword density in title for the keyword "Settlement" is 12.5%. This fits optimization requirements.		Yellow-Green
Keyword Prominence: the keyword prominence in the title for the keyword "Settlement" is 62%. This fits optimization requirements.		Green
<b>Debt Consolidation</b>		
Keyword Density: the keyword density in title for the keyword "Debt Consolidation" is 25%. This fits optimization requirements.		Yellow
Keyword Prominence: the keyword prominence in the title for the keyword "Debt Consolidation" is 37%. This means that your keyword "Debt Consolidation" stands too far from the beginning of the title. Please move your keyword "Debt Consolidation" closer to the beginning. Prominence should be increased close to 87%.		Red
→ Debt		
Keyword Density: the keyword density in title for the keyword "Debt" is 25%. This fits optimization requirements.		Green
Keyword Prominence: the keyword prominence in the title for the keyword "Debt" is 50%. This fits optimization requirements.		Yellow
→ Consolidation		
Keyword Density: the keyword density in title for the keyword "Consolidation" is 12.5%. This fits optimization requirements.		Yellow-Green
Keyword Prominence: the keyword prominence in the title for the keyword "Consolidation" is 25%. This means that your keyword "Consolidation" stands too far from the beginning of the title. Please move your keyword "Consolidation" closer to the beginning. Prominence should be increased close to 70%.		Red
<b>Debt Relief</b>		
Keyword Density: the keyword density in title for the keyword "Debt Relief" is 0%. Compose your page's title so that keyword density for "Debt Relief" is close to 38.6%.		Red
Keyword Prominence: the keyword prominence in the title for the keyword "Debt Relief" is 0%. In your page's title, prominence for the keyword "Debt Relief" should be 73%.		Red
→ Debt		
Keyword Density: the keyword density in title for the keyword "Debt" is 25%. This fits optimization requirements.		Green
Keyword Prominence: the keyword prominence in the title for the keyword "Debt" is 50%. This fits optimization requirements.		Yellow-Green
→ Relief		
Keyword Density: the keyword density in title for the keyword "Relief" is 0%. Compose your page's title so that keyword density for "Relief" is close to 20%.		Red
Keyword Prominence: the keyword prominence in the title for the keyword "Relief" is 0%. In your page's title, prominence for the keyword "Relief" should be 57%.		Red

## Details

Here is the cloudmap of keywords contained in the title tag:

Keyword cloudmap (based on a total 6 keywords)		Up
--	--	----

Keyword cloudmap (based on a total 6 keywords)

[Up](#)

bankruptcy consolidation **debt glossary** relief settlement

Note: The prominence of a keyword in the cloudmap depends on how important this keyword will seem to search engines.

Before working on your own page's title, take a look at your competition:

Analyzed page Page Title

[Up](#)

Bankruptcy Glossary | Debt Settlement Glossary | Debt Consolidation Glossary

Competitors' Page Title

[Up](#)

Debt Settlement

1	Debt Settlement: Watch video on how to pay your debt faster (A on BBB)
2	Debt settlement - Wikipedia, the free encyclopedia
3	BEST DEBT SETTLEMENT COMPANIES - Top 10 Debt settlement and consolidation companies
4	Credit Card Debt Settlement   Click here now for Fast Debt Settlements and avoid Bankruptcy
5	- Debt Settlement Services, Credit Card Debt Relief
6	Debt Settlement   Credit Card Debt Negotiation Service - Home
7	Debt settlement: A costly escape - MSN Money
8	Debt settlement advice   Settling your debts
9	Debt settlement
10	Attorneys for Debt Consolidation Settlement & Bankruptcy - BBB Member

Debt Consolidation

1	Your 3 worst debt consolidation moves - MSN Money
2	The Truth About Debt Consolidation - Debt - daveramsey.com
3	Debt consolidation - Wikipedia, the free encyclopedia
4	Debt Consolidation Loans 101: Get Debt Help, Get Debt Free.
5	Debt Consolidation Non Profit
6	Debt Consolidation
7	Debt Consolidation - Consolidate Debts, Free Debt Help
8	Debt consolidation community - Guaranteed unbiased - A on BBB
9	Debt Consolidation Loan   Consolidate Debt with a Mortgage Loan
10	Debt Settlement, Debt Negotiation Services & Debt Consolidation - CuraDebt, CuraDebt.com

Debt Relief

1	Credit Card Debt Relief Program   Debt Settlement   Debt Negotiation   Debt Consolidation   Federal Consumer Relief
2	Debt relief is possible even if you are deep in debt!! (A on BBB)
3	- Debt Settlement Services, Credit Card Debt Relief
4	Debt relief - Wikipedia, the free encyclopedia
5	Assured Debt Consolidation - Debt Relief Services Nationwide
6	Debt relief steps, your free guide to debt help.

7	Debt Relief   Credit Debt Relief   Credit Card Debt Relief   Debt Relief   Debt Relief Emergency
8	Debt Relief   Debt Settlement Solutions
9	Debt Relief Program - Freedom Debt Relief
10	Debt Relief   Credit Debt Relief   Credit Card Debt Relief

You saw how well your page title is optimized for your keywords. And here is what search engines now actually see in your title:

1-word phrases <span style="float: right;">Up</span>				
#	Keyword	Keyword Prominence *	Keyword Count *	Keyword Density ▼ *
1	glossary	41%	3	37.5%
2	debt	50%	2	25%
3	bankruptcy	100%	1	12.5%
4	consolidation	25%	1	12.5%
5	settlement	62%	1	12.5%
6	relief	0%	0	-
Multi-word phrases <span style="float: right;">Up</span>				
#	Keyword	Keyword Prominence *	Keyword Count *	Keyword Density ▼ *
1	debt consolidation glossary	37%	1	37.5%
2	debt settlement glossary	75%	1	37.5%
3	debt consolidation	37%	1	25%
4	settlement glossary	62%	1	25%
5	bankruptcy glossary	100%	1	25%
6	debt settlement	75%	1	25%
7	consolidation glossary	25%	1	25%
8	debt relief	0%	0	-

As soon as you have your page title well-optimized, it's time to switch to the next element: [meta description](#) .

---

\*Notes:

The word forms of your chosen keywords, such as singular and plural forms, verb tenses, etc. are included into the calculations.

Words Total: how many words are used in the page title.

Keyword Count: how many times the keyword is used in the page title.

Keyword Density: the number of times a keyword is repeated within the page title, in percents of the total number of words in the page title.

Keyword Prominence: how close to the start of the page title a keyword appears, in percents of the total number of words in the page title.

Optimization Rate: how well keyword use in the page title meets optimization requirements, in percents of an ideal standard.



# http://IntegrityDebtServices.com

## Onpage optimization report

Report created on: Jan 16, 2011

- [Report Overview](#)
- [Keywords Overview](#)
- [Page Title](#)

► [Meta Description](#)

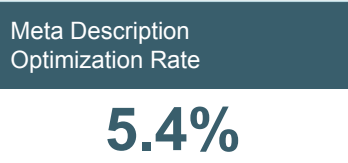
- [Meta Keywords](#)
- [Body Text](#)
- [H1 Headings](#)
- [Bold Text](#)
- [Anchor Texts](#)
- [Image Alt Texts](#)
- [Site Load Time](#)
- [Final Words](#)

## Keywords In Meta Description

Meta description is the text standing within the special meta tag. In your page's HTML code it would look like this: <meta name="description" content="some description text"/>

Search engines look at a page's meta description to find out what your page is about. You also see meta descriptions quite often - if you make a search in Google and look at the results, you will see some text under each link in the results page. Most often, these texts are pages' meta descriptions.

Major search engines including Google, Yahoo! and Bing no longer employ meta descriptions in their ranking algorithms. Still having a good meta description is important because the information you put there is displayed in the search results right below the link to your site. It largely determines whether people will click your link. Using your keywords in meta description gives your site extra prominence, because they are bolded in search results. You will now analyze meta description of your page <http://www.integritydebtservices.com/glossary.php>.



## Summary And Advice

Google looks at different factors in your page's description. See how appealing your meta description is to Google, and how this compares with your competitors.

Note: The charts below contain data and recommendations for your chosen keyword phrase, as well as for the words that make up that phrase. Optimizing for the whole keyphrase is more important, but for maximum results consider optimizing for the constituent words as well.

Important Keywords <span style="float: right;">Up</span>									
Keyword	Words Total *		Keyword Density *		Keyword Prominence *		Optimization Rate *		Your Site
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site		
┌ Debt Settlement	4	24	0%	7.9%	0%	37%	5.7%		
└ Debt	4	24	50%	8.5%	62%	62%	29.2%		
└ Settlement	4	24	0%	4.5%	0%	40%	5.7%		
┌ Debt Consolidation	4	24	0%	11%	0%	79%	5.9%		
└ Debt	4	24	50%	13%	62%	55%	32.2%		
└ Consolidation	4	24	0%	5.8%	0%	71%	5.9%		
┌ Debt Relief	4	30	0%	10%	0%	59%	4.6%		
└ Debt	4	30	50%	11.3%	62%	61%	30.6%		
└ Relief	4	30	0%	5.3%	0%	55%	4.6%		
Average	4	26	0%	9.6%	0%	58.3%	5.4%		

How about changing a couple of things in your meta description? Here is optimization advice for you:

Recommendations <span style="float: right;">Up</span>	
Words Total: 4 words are used in meta description. This number of words is too small. You must add some text to your meta description. The total number of words must be close to 26.	
<b>Debt Settlement</b>	
Keyword Density: the keyword density in meta description for the keyword "Debt Settlement" is 0%. Compose your meta description so that keyword density for "Debt Settlement" is close to 7.9%.	
Keyword Prominence: the keyword prominence in meta description for the keyword "Debt Settlement" is 0%. In your page's meta description, prominence for the keyword "Debt Settlement" should be 37%.	
→ Debt	

Keyword Density: the keyword density in meta description for the keyword "Debt" is 50%. This keyword density is too big. Please use your keyword "Debt" less often to decrease keyword density close to 8.5%.	
Keyword Prominence: the keyword prominence in meta description for the keyword "Debt" is 62%. This fits optimization requirements.	
→ Settlement	
Keyword Density: the keyword density in meta description for the keyword "Settlement" is 0%. Compose your meta description so that keyword density for "Settlement" is close to 4.5%.	
Keyword Prominence: the keyword prominence in meta description for the keyword "Settlement" is 0%. In your page's meta description, prominence for the keyword "Settlement" should be 40%.	
Debt Consolidation	
Keyword Density: the keyword density in meta description for the keyword "Debt Consolidation" is 0%. Compose your meta description so that keyword density for "Debt Consolidation" is close to 11%.	
Keyword Prominence: the keyword prominence in meta description for the keyword "Debt Consolidation" is 0%. In your page's meta description, prominence for the keyword "Debt Consolidation" should be 79%.	
→ Debt	
Keyword Density: the keyword density in meta description for the keyword "Debt" is 50%. This keyword density is too big. Please use your keyword "Debt" less often to decrease keyword density close to 13%.	
Keyword Prominence: the keyword prominence in meta description for the keyword "Debt" is 62%. This fits optimization requirements.	
→ Consolidation	
Keyword Density: the keyword density in meta description for the keyword "Consolidation" is 0%. Compose your meta description so that keyword density for "Consolidation" is close to 5.8%.	
Keyword Prominence: the keyword prominence in meta description for the keyword "Consolidation" is 0%. In your page's meta description, prominence for the keyword "Consolidation" should be 71%.	
Debt Relief	
Keyword Density: the keyword density in meta description for the keyword "Debt Relief" is 0%. Compose your meta description so that keyword density for "Debt Relief" is close to 10%.	
Keyword Prominence: the keyword prominence in meta description for the keyword "Debt Relief" is 0%. In your page's meta description, prominence for the keyword "Debt Relief" should be 59%.	
→ Debt	
Keyword Density: the keyword density in meta description for the keyword "Debt" is 50%. This keyword density is too big. Please use your keyword "Debt" less often to decrease keyword density close to 11.3%.	
Keyword Prominence: the keyword prominence in meta description for the keyword "Debt" is 62%. This fits optimization requirements.	
→ Relief	
Keyword Density: the keyword density in meta description for the keyword "Relief" is 0%. Compose your meta description so that keyword density for "Relief" is close to 5.3%.	
Keyword Prominence: the keyword prominence in meta description for the keyword "Relief" is 0%. In your page's meta description, prominence for the keyword "Relief" should be 55%.	

## Details

Here is a keyword cloud for all keywords in your meta description:

Keyword cloudmap (based on a total 6 keywords)
Up

consolidation **debt reduction** relief settlement solution

Note: The prominence of a keyword in the cloudmap depends on how important this keyword will seem to search engines.

Now compare the full text of your meta description with what your competitors have:

Analyzed page Meta Description
Up

Debt Solution - Debt Reduction

Debt Settlement	
1	Debt settlement is a faster and legal way-out to reduce credit card dues and other bills. Find how to choose the best debt settlement companies.
2	<i>Not found</i>
3	See our list of the top 10 debt settlement companies that really work. We have done reasearch to find the top 10 debt consolidation companies that can help you become debt free. List of the best debt settlement and debt consolidation companies to help with debt relief.
4	Settle you credit card debt fast and avoid bankruptcy. Look here and see your options.
5	Debt Settlement Program with No Upfront Fees. A+ accredited company, fully compliant with the 2010 FTC rulings! Free Consultation. Pay when you settle.
6	Credit Card Debt Relief with NO UPFRONT FEES! 100% FTC compliant Debt Settlement Program.
7	<i>Not found</i>
8	Can I settle my debts myself? Yes, you can settle debts with your own win-win solution - read our FREE TIPS!
9	Debt Settlement.com is a free-to-consumer matching service helping customers find debt settlement or credit counseling programs that meet their specific needs
10	CA Bar attorneys for lowest fee bankruptcy filing under Chapter 7 and 13. Debt consolidation settlement and management. 100% money back. Call 800-530-OVLG
Debt Consolidation	
1	If you're up to your eyeballs, the fantasy of debt consolidation can suck you right in. Watch out for the slippery side of consolidation loans, balance transfers and other 'easy fixes.'
2	Find out why Dave Ramsey says debt consolidation is a dangerous way to try to get out of debt.
3	<i>Not found</i>
4	Debt consolidation loans can change your life -- if you know how to use them. Learn more with this debt free guide.
5	Debt Consolidation help? Talk to an expert about improving your financial situation and getting the real help you need to start living a debt free life.
6	Problems with debt? We understand that every debt consolidation case is unique. Get a free consultation from a caring professional with the experience to help you get out of debt.
7	Debt Consolidation, Help and ReliefGet a free personal debt consolidation help today that can cut debts by up to 50% and be debt free in 12 to 48 months.
8	Get debt consolidation help before your neighbor does! Choose yourself from ranking chart. Largest community of people in debt. Discuss Talk Share
9	Get the current best debt consolidation rate quotes. Learn more about debt help and management and how to consolidate a debt with a mortgage loan (even with bad credit).
10	Debt Settlement, Debt Negotiation Help, Debt Consolidation
Debt Relief	
1	Take control of your debt with our 100% legitimate credit card debt relief program. Federal Consumer Relief is the best option for your debt settlement and negotiation. Compare debt consolidation options and eliminate credit card debt By 70%.
2	Debt relief USA companies help you overcome your debt burden. Check out 5 options which can help you in getting debt relief.
3	Debt Settlement Program with No Upfront Fees. A+ accredited company, fully compliant with the 2010 FTC rulings! Free Consultation. Pay when you settle.
4	<i>Not found</i>
5	Assured Debt Consolidation offers free and confidential debt consolidation services nationwide. Debt reduction programs will help you to lower loan payements and interest rates while rebuilding your credit. Debt consolidation services and free no obligation debt management advice may be obtained online.
6	Debt relief steps are important, and lots of options are out there, get free help with comprehensive reviews of debt solutions so you can choose the right one for you.
7	Get free debt relief help from our nationwide network of debt relief lawyers. Eliminate up to 50% of your debt today.

8	Total Debt Relief helps you find the best debt settlement program for your situation. Find out if you can relieve your debt.
9	Freedom Debt relief is Americas # 1 debt relief provider, having managed over \$1 billion dollars in consumer debt. Call 1-800-893-3123 for a free 10 minute consultation.
10	Debt Relief -Meet your debt relief goals, including: 1) Low Payments, 2) Reduce Debts, or even 3) Get Debt Free Faster with debt relief. Use all of the tools and tips at Bills.com to choose the best debt relief solution for your needs.

This is what search engines see in your meta description tag. Take a look at these tables to analyze the word use. You might want to replace some words in your description:

1-word phrases <span style="float: right;"><a href="#">Up</a></span>				
#	Keyword	Keyword Prominence *	Keyword Count *	Keyword Density <span style="float: right;">▼ *</span>
1	debt	62%	2	50%
2	solution	75%	1	25%
3	reduction	25%	1	25%
4	relief	0%	0	-
5	consolidation	0%	0	-
6	settlement	0%	0	-

Multi-word phrases <span style="float: right;"><a href="#">Up</a></span>				
#	Keyword	Keyword Prominence *	Keyword Count *	Keyword Density <span style="float: right;">▼ *</span>
1	debt solution	0%	1	50%
2	debt reduction	50%	1	50%
3	debt consolidation	0%	0	-
4	debt settlement	0%	0	-
5	debt relief	0%	0	-

As soon as you have your meta description well-optimized, it's time to switch to the next element: [meta keywords tag](#) .

\*Notes:

The word forms of your chosen keywords, such as singular and plural forms, verb tenses, etc. are included into the calculations.

Words Total: how many words are used in the meta description.

Keyword Count: how many times the keyword is used in the meta description.

Keyword Density: the number of times a keyword is repeated within the meta description, in percents of the total number of words in the meta description.

Keyword Prominence: how close to the start of the meta description a keyword appears, in percents of the total number of words in the meta description.

Optimization Rate: how well keyword use in the meta description meets optimization requirements, in percents of an ideal standard.



# http://IntegrityDebtServices.com

## Onpage optimization report

Report created on: Jan 16, 2011

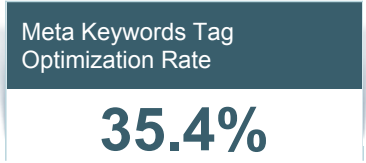
- [Report Overview](#)
- [Keywords Overview](#)
- [Page Title](#)
- [Meta Description](#)
- ▶ [Meta Keywords](#)
- [Body Text](#)
- [H1 Headings](#)
- [Bold Text](#)
- [Anchor Texts](#)
- [Image Alt Texts](#)
- [Site Load Time](#)
- [Final Words](#)

## Meta Keywords

Meta keywords are made for search engines only - so that they easily grasp your page's most important topics. There is a special meta keywords tag, which is supposed to briefly list the topics of your webpage. And it is wise to put your most valuable keywords into it.

Here is an example: <meta name="keywords" content="some keyword 1, some keyword 2, some keyword 3"/>

Using meta keywords is not vital and many sites don't have them at all. In fact meta keywords are discounted by all major search engines, so they won't affect your rankings on Google, Yahoo! or Bing. Still they can give you an edge in some regional or local search engines and it takes very little time to optimize them, so you might consider doing this.



## Summary And Advice

Take a look at different factors that influence optimization of your meta keywords.

Note: The charts below contain data and recommendations for your chosen keyword phrase, as well as for the words that make up that phrase. Optimizing for the whole keyphrase is more important, but for maximum results consider optimizing for the constituent words as well.

Important Keywords <span style="float: right;">Up</span>									
Keyword	Words Total *		Keyword Density *		Keyword Prominence *		Optimization Rate *		
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site		
┌ Debt Settlement	6	13	33.3%	31.6%	100%	65%	73.1%		
└ Debt	6	13	50%	30.9%	55%	53%	61.4%		
└ Settlement	6	13	16.7%	15.8%	83%	56%	73.4%		
┌ Debt Consolidation	6	11	0%	39.9%	0%	58%	18.9%		
└ Debt	6	11	50%	32.5%	55%	61%	64.9%		
└ Consolidation	6	11	0%	21.1%	0%	57%	18.9%		
┌ Debt Relief	6	15	0%	30.4%	0%	76%	14.1%		
└ Debt	6	15	50%	36.2%	55%	55%	65.3%		
└ Relief	6	15	0%	15.9%	0%	67%	14.1%		
Average	6	13	11.1%	34%	33.3%	66.3%	35.4%		

So some things need to be changed on your page. See what you should do now:

Recommendations <span style="float: right;">Up</span>	
Words Total: 6 words are used in meta keywords tag. This number of words is too small. You should add some text to your meta keywords tag. The total number of words should be close to 13.	
<b>Debt Settlement</b>	
Keyword Density: the keyword density in the meta keywords tag for the keyword "Debt Settlement" is 33.3%. This fits optimization requirements.	
Keyword Prominence: the keyword prominence in meta keywords for the keyword "Debt Settlement" is 100%. This means that your keyword "Debt Settlement" stands too close to the beginning of the meta keywords tag. Please move your keyword "Debt Settlement" closer to the end. Prominence should be decreased close to 65%.	
→ Debt	
Keyword Density: the keyword density in the meta keywords tag for the keyword "Debt" is 50%. This keyword density is too big. Please use your keyword "Debt" less often to decrease keyword density close to	

30.9%.	Keyword Prominence: the keyword prominence in meta keywords for the keyword "Debt" is 55%. This fits optimization requirements.	
→ Settlement		
	Keyword Density: the keyword density in the meta keywords tag for the keyword "Settlement" is 16.7%. This fits optimization requirements.	
	Keyword Prominence: the keyword prominence in meta keywords for the keyword "Settlement" is 83%. This means that your keyword "Settlement" stands too close to the beginning of the meta keywords tag. Please move your keyword "Settlement" closer to the end. Prominence should be decreased close to 56%.	
Debt Consolidation		
	Keyword Density: the keyword density in the meta keywords tag for the keyword "Debt Consolidation" is 0%. Compose your meta keywords so that keyword density for "Debt Consolidation" is close to 39.9%.	
	Keyword Prominence: the keyword prominence in meta keywords for the keyword "Debt Consolidation" is 0%. In your page's meta keywords, prominence for the keyword "Debt Consolidation" should be 58%.	
→ Debt		
	Keyword Density: the keyword density in the meta keywords tag for the keyword "Debt" is 50%. This keyword density is too big. Please use your keyword "Debt" less often to decrease keyword density close to 32.5%.	
	Keyword Prominence: the keyword prominence in meta keywords for the keyword "Debt" is 55%. This fits optimization requirements.	
→ Consolidation		
	Keyword Density: the keyword density in the meta keywords tag for the keyword "Consolidation" is 0%. Compose your meta keywords so that keyword density for "Consolidation" is close to 21.1%.	
	Keyword Prominence: the keyword prominence in meta keywords for the keyword "Consolidation" is 0%. In your page's meta keywords, prominence for the keyword "Consolidation" should be 57%.	
Debt Relief		
	Keyword Density: the keyword density in the meta keywords tag for the keyword "Debt Relief" is 0%. Compose your meta keywords so that keyword density for "Debt Relief" is close to 30.4%.	
	Keyword Prominence: the keyword prominence in meta keywords for the keyword "Debt Relief" is 0%. In your page's meta keywords, prominence for the keyword "Debt Relief" should be 76%.	
→ Debt		
	Keyword Density: the keyword density in the meta keywords tag for the keyword "Debt" is 50%. This keyword density is too big. Please use your keyword "Debt" less often to decrease keyword density close to 36.2%.	
	Keyword Prominence: the keyword prominence in meta keywords for the keyword "Debt" is 55%. This fits optimization requirements.	
→ Relief		
	Keyword Density: the keyword density in the meta keywords tag for the keyword "Relief" is 0%. Compose your meta keywords so that keyword density for "Relief" is close to 15.9%.	
	Keyword Prominence: the keyword prominence in meta keywords for the keyword "Relief" is 0%. In your page's meta keywords, prominence for the keyword "Relief" should be 67%.	

## Details

View the cloudmap of the keywords contained in the meta keywords tag

Keyword cloudmap (based on a total 5 keywords)
Up

consolidation **debt** relief settlement solution

Note: The prominence of a keyword in the cloudmap depends on how important this keyword will seem to search engines.

Take a look at your competitors' meta keywords. You might like to see some well-composed meta keyword tags and probably even get some good keyword ideas for the future:

Analyzed page Meta Keywords
Up

debt settlement, debt solution, debt help

Competitors' Meta Keywords
Up

Debt Settlement	
1	debt settlement, credit card debt settlement, debt settlement companies, debt settlement usa
2	<i>Not found</i>
3	debt consolidation, debt settlement companies, debt consolidation services, debt consolidation companies, best debt consolidation companies, top 10 debt settlement services, top 10 debt settlement companies, debt relief,
4	advoid bankruptcy, credit card debt settlement,debt settlement,debt settlements
5	Debt Settlement, credit card, credit cards, debt relief, credit card debt settlement
6	Credit Card Debt Relief, Card Card Debt Settlement, Credit Card Debt Negotiation Service, Debt Settlement, Debt Relief
7	<i>Not found</i>
8	Debts, debt settlement,settling debts,debt consolidation,negotiating debts
9	debt settlement, credit counseling, tax debt relief, credit repair
10	bankruptcy, debt settlement, debt consolidation, law firm, lawyers, attorneys
Debt Consolidation	
1	Your 3 worst debt consolidation moves, MP Dunleavey
2	debt consolidation, debt, the truth about debt consolidation
3	<i>Not found</i>
4	debt consolidation, debt help, debt consolidation loans, debt
5	Debt Consolidation, Debt Consolidation Non Profit
6	debt consolidation, credit card debt consolidation, debt consolidation program
7	debts, consolidate, consolidation, relief, help, consultation, stop, creditors, free, loans
8	debt consolidation, pay off debt, consolidate debt, debt advice
9	debt consolidation, debt consolidation loans, consolidate debt, credit card debt consolidation, online debt consolidation
10	debt settlement, debt negotiation, non-profit debt consolidation, settle debts, negotiate debt, debt relief, debt consolidation, debt consolidation loans, consolidate debt, credit counseling, debt management, bankruptcy, credit cards
Debt Relief	
1	debt relief, debt settlement, credit card debt relief, debt negotiation, debt consolidation, credit relief, debt relief program
2	debt relief, debt relief usa, credit card debt relief
3	Debt Settlement, credit card, credit cards, debt relief, credit card debt settlement
4	<i>Not found</i>
5	debt consolidation, debt management, debt relief, debt management, credit card debt, debt reduction
6	debt,relief,steps,debt help,debt solution
7	debt relief, credit debt relief, credit card debt relief, debt relief, unsecured debt relief, debt relief emergency, debt settlement, debt relief program, consumer debt relief, debt relief help, debt relief companies, debt relief plan, debt relief settlement
8	debt relief, debt settlement, debt solutions, bankruptcy, credit card debt consolidation, bankruptcy alternatives
9	debt relief, debt settlement, debt reduction, debt help, debt consolidation, credit counseling, bankruptcy
10	Debt relief, credit card debt, debt consolidation, debt settlement, credit counseling, debt help

For search engines, your meta keywords tag appears as a following set of words and phrases:

1-word phrases <span style="float: right;">Up</span>				
#	Keyword	Keyword Prominence <sup>*</sup> <sub>-</sub>	Keyword Count <sup>*</sup> <sub>-</sub>	Keyword Density <sup>*</sup> <sub>-</sub> ▼
1	debt	55%	3	50%
2	solution	50%	1	16.7%
3	settlement	83%	1	16.7%
4	relief	0%	0	-
5	consolidation	0%	0	-

Multi-word phrases <span style="float: right;">Up</span>				
#	Keyword	Keyword Prominence <sup>*</sup> <sub>-</sub>	Keyword Count <sup>*</sup> <sub>-</sub>	Keyword Density <sup>*</sup> <sub>-</sub> ▼
1	debt solution	66%	1	33.3%
2	debt settlement	100%	1	33.3%
3	debt consolidation	0%	0	-
4	debt relief	0%	0	-

As soon as you have your meta keywords tag well-optimized, it's time to switch to the next element: [body text](#) .

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**\*Notes:**

The word forms of your chosen keywords, such as singular and plural forms, verb tenses, etc. are included into the calculations.

Words Total: how many words are used in the meta keywords tag.

Keyword Count: how many times the keyword is used in the meta keywords tag.

Keyword Density: the number of times a keyword is repeated within the meta keywords tag, in percents of the total number of words in the meta keywords tag.

Keyword Prominence: how close to the start of the meta keywords tag a keyword appears, in percents of the total number of words in the meta keywords tag.

Optimization Rate: how well keyword use in the meta keywords tag meets optimization requirements, in percents of an ideal standard.



# http://IntegrityDebtServices.com

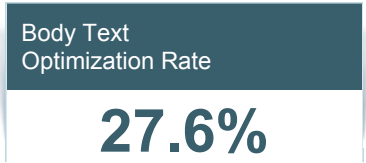
## Onpage optimization report

Report created on: Jan 16, 2011

- [Report Overview](#)
- [Keywords Overview](#)
- [Page Title](#)
- [Meta Description](#)
- [Meta Keywords](#)
- ▶ [Body Text](#)
- [H1 Headings](#)
- [Bold Text](#)
- [Anchor Texts](#)
- [Image Alt Texts](#)
- [Site Load Time](#)
- [Final Words](#)

## Keywords In Body Text

The main content of a webpage is put into the <body>...</body> tags of its source code. The importance of the body tag is huge, because all visible content is placed within it. Text, images, colors, graphics - all goes into this tag. To make your page <http://www.integritydebt.com/glossary.php> rank high, you will need to find the best ways to use your keywords in the body text.



## Summary And Advice

Some features of your page's body text effect your position in Google. You can see these features here and compare them with the average values among top-ranking competition.

Note: The charts below contain data and recommendations for your chosen keyword phrase, as well as for the words that make up that phrase. Optimizing for the whole keyphrase is more important, but for maximum results consider optimizing for the constituent words as well.

Important Keywords									<a href="#">Up</a>
Keyword	Words Total *		Keyword Density *		Keyword Prominence *		Optimization Rate *		
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site		
┌ Debt Settlement	3247	2119	0.1%	2.5%	99%	51%	31.8%		
└ Debt	3247	2119	1.7%	3.7%	49%	55%	58.5%		
└ Settlement	3247	2119	0%	1.8%	99%	48%	31%		
┌ Debt Consolidation	3247	2459	0.1%	2.2%	99%	60%	37%		
└ Debt	3247	2459	1.7%	3.9%	49%	52%	62.1%		
└ Consolidation	3247	2459	0.1%	1.4%	45%	58%	41.5%		
┌ Debt Relief	3247	1129	0.1%	2.4%	2%	54%	14%		
└ Debt	3247	1129	1.7%	5.5%	49%	50%	42%		
└ Relief	3247	1129	0.1%	1.3%	48%	53%	29.2%		
Average	3247	1902	0.1%	2.4%	66.7%	55%	27.6%		

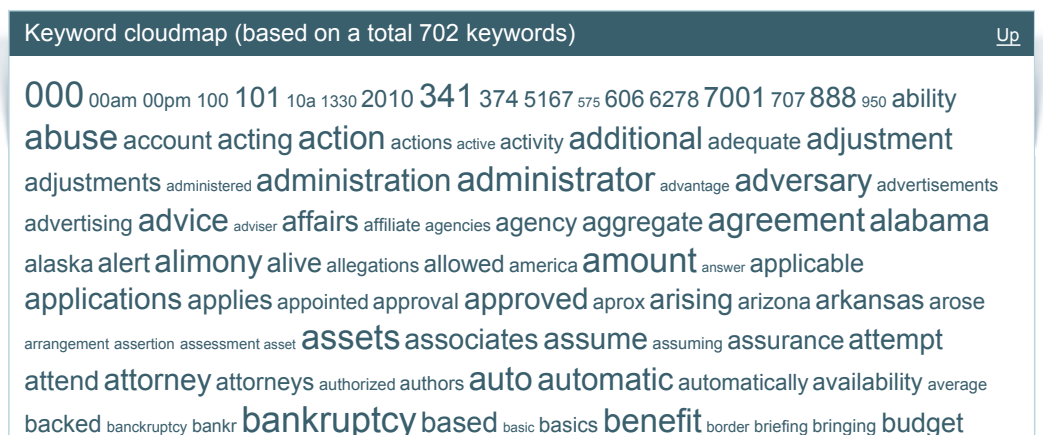
These recommendations will help you write a perfect body text and increase your chances for a top Google ranking:

Recommendations		<a href="#">Up</a>
Words Total: 3247 words are used in body. This number of words is too big. You must use less text in the body of your page. The total number of words must be close to 1902.		
<b>Debt Settlement</b>		
Keyword Density: the keyword density in body text for the keyword "Debt Settlement" is 0.1%. This keyword density is too small. Please use your keyword "Debt Settlement" more often to increase keyword density close to 2.5%.		
Keyword Prominence: the keyword prominence in body text for the keyword "Debt Settlement" is 99%. This means that your keyword "Debt Settlement" stands too close to the beginning of the document's body. Please move your keyword "Debt Settlement" closer to the end. Prominence must be decreased close to 51%.		
→ Debt		
Keyword Density: the keyword density in body text for the keyword "Debt" is 1.7%. This keyword density is too small. Please use your keyword "Debt" more often to increase keyword density close to 3.7%.		
Keyword Prominence: the keyword prominence in body text for the keyword "Debt" is 49%. This fits optimization requirements.		

→ Settlement	<p>Keyword Density: the keyword density in body text for the keyword "Settlement" is 0%. This keyword density is too small. Please use your keyword "Settlement" more often to increase keyword density close to 1.8%.</p> <p>Keyword Prominence: the keyword prominence in body text for the keyword "Settlement" is 99%. This means that your keyword "Settlement" stands too close to the beginning of the document's body. Please move your keyword "Settlement" closer to the end. Prominence must be decreased close to 48%.</p>
<b>Debt Consolidation</b>	
<p>Keyword Density: the keyword density in body text for the keyword "Debt Consolidation" is 0.1%. This keyword density is too small. Please use your keyword "Debt Consolidation" more often to increase keyword density close to 2.2%.</p> <p>Keyword Prominence: the keyword prominence in body text for the keyword "Debt Consolidation" is 99%. This means that your keyword "Debt Consolidation" stands too close to the beginning of the document's body. Please move your keyword "Debt Consolidation" closer to the end. Prominence should be decreased close to 60%.</p>	
→ Debt	<p>Keyword Density: the keyword density in body text for the keyword "Debt" is 1.7%. This keyword density is too small. Please use your keyword "Debt" more often to increase keyword density close to 3.9%.</p> <p>Keyword Prominence: the keyword prominence in body text for the keyword "Debt" is 49%. This fits optimization requirements.</p>
→ Consolidation	<p>Keyword Density: the keyword density in body text for the keyword "Consolidation" is 0.1%. This keyword density is too small. Please use your keyword "Consolidation" more often to increase keyword density close to 1.4%.</p> <p>Keyword Prominence: the keyword prominence in body text for the keyword "Consolidation" is 45%. This fits optimization requirements.</p>
<b>Debt Relief</b>	
<p>Keyword Density: the keyword density in body text for the keyword "Debt Relief" is 0.1%. This keyword density is too small. Please use your keyword "Debt Relief" more often to increase keyword density close to 2.4%.</p> <p>Keyword Prominence: the keyword prominence in body text for the keyword "Debt Relief" is 2%. This means that your keyword "Debt Relief" stands too far from the beginning of the document's body. Please move your keyword "Debt Relief" closer to the beginning. Prominence must be increased close to 54%.</p>	
→ Debt	<p>Keyword Density: the keyword density in body text for the keyword "Debt" is 1.7%. This keyword density is too small. Please use your keyword "Debt" more often to increase keyword density close to 5.5%.</p> <p>Keyword Prominence: the keyword prominence in body text for the keyword "Debt" is 49%. This fits optimization requirements.</p>
→ Relief	<p>Keyword Density: the keyword density in body text for the keyword "Relief" is 0.1%. This keyword density is too small. Please use your keyword "Relief" more often to increase keyword density close to 1.3%.</p> <p>Keyword Prominence: the keyword prominence in body text for the keyword "Relief" is 48%. This fits optimization requirements.</p>

## Details

This keyword cloud shows you all keywords from your page's body text:



**business businesses** calculator calendar california **call** called calls capacity car card **carolina**  
**case cases** categories caused **chapter chapters** child circumstances cities **city**  
**claim claims** client close **code** code's collateral collect collection colorado columbia  
commenced commencement committee committees common communicating compare  
competent **complaint** complete confirmation conflicts connecticut consent considered  
**consolidation** construed consultant **consultation** consumer **contact** contained  
contested contingent **continue contract** contracts contributions **control** conversion converting  
conviction corporate **corporation** cosigner **counseling** counties **court** courts credit creditor  
**creditor's creditors creditors'** crime crimes criminal cross current dakota day  
**dealing** death **debt debtor debtor's debtors debts** decided decision declaration  
declared deed deemed defalcation **default** defendant defense defined definition delaware dental  
dentist department depending depends describes description **designed** detailed determine  
determined determines direct **director** disbursing **discharge** dischargeability  
**dischargeable** discharged disclaimer disclosure dismissal disposes disputed  
distribution distributions **district districts** document documentation driving drugs **duties** duty  
eastern education educational eliminated email employees enable engaged ensure entered **entitled**  
equitable equity errors **estate** estates evaluate events examiner **examples** exceptions  
executory exempt exemption exemptions exercises exigent **expenses** experience  
explains explanation extended fails false family faqs farmer fdcpa fed **federal fee fico fiduciary** file  
**filed files filing financial** fine firm fisherman fixed florida foreclosure foreclosures form  
formal formation forms fraud free friday full funded future garnishments **general**  
generally georgia **glossary** government group guaranteed hampshire harm hawaii heard held henry  
hire hiring hold holding holds home homestead house household husband idaho illinois important  
inactive include included includes including income incurred indiana **individual**  
**individuals** influence informal **information** injunction injury insider insolvency instructional  
insufficient intention **interest interests** intoxicated involuntary involving iowa island jersey joint judge  
judges judges's judicial judiciary justice justify kansas keeping kentucky kindly **law** lawsuit  
lawsuits lawyer lawyers layman's lease leases **legal** letters liabilities liability lien liens  
lieu lift liquidated liquidates **liquidation** list listed lists lives living loan loans long louisiana maine making  
**management** maryland massachusetts matter matters maximum means mechanic  
mechanism meet **meeting** mexico michigan minnesota mississippi missouri mode modifications moment  
monday **money monitoring** montana **monthly** months mortgage mortgages motion  
municipal municipalities nebraska net nevada nondebtors nondischargeability nondischargeable  
nonexclusive nonexempt nonpriority nonprofit **north** note oath objection objections obtained offer  
**officer** offices **official** ohio oklahoma omissions opens opinion opposed order oregon  
overpayments overseeing oversight owed owes owned page paid parties  
**partner partnership** parts party pay paying payment payments pennsylvania  
people performed performing period permits **person** person's personal pesavi **petition**  
petitions phone plaintiff **plan** planning plans pledge pledged policy pool portion portner  
postpetition power powers practice pre **prebankruptcy** preference preferential prepared preparer  
prepares prepetition presented presumed presumption pretenses prevails prevents  
primarily primary principally prior **priority** privacy private problems procedure proceeding proceedings  
**proceeds** process professional professionals program prohibited prohibits proof **property** proponent proposes  
provide providing provisions public publishers **purpose** pursue putting qualifications questioned  
questions ranking reaffirmation rearrangement reason reasons rebut receive received receives receiving  
recover reduce refers regular reinstatement reject related relationship relative release  
released releases reliable relief reluctant remaining remains rendering reorganization repossession  
representative request required requirements requiring residence resources responsibilities  
**responsible** restitution resubmit result results reviewing rhode rule sale sales satisfaction satisfy

schedules scheme school section secured security seek select sell sentence seo  
 separate series service servicing set settlement short shortly showing similar single site small  
social solely sources south special specific specifically spouse standard standing state  
 statement statements states status statutorily statutory stay stops subject  
 submission substantive substitute suffer supervising supervision support tax taxes taxing  
telephone tennessee terminology terms test texas time timely title tools towns trade transfer  
 transfers trust trustee trustee's trustees type typically undersecured understanding unit united  
 unliquidated unsecured unsecured utah utilities valued verifying vermont victim villages  
 virginia voluntary washington web west wife window wisconsin works world worth writing written  
 wyoming year years york

Note: The prominence of a keyword in the cloudmap depends on how important this keyword will seem to search engines.

And this is the whole body text that you have:

## Analyzed page Body

Up

Home Meet the Attorney FDCPA Debt Management FICO Debt Calculator Note World Trust Account FAQs Associates  
 Glossary Contact Us Bankruptcy Debt Management Program Bankruptcy Terms Debt Settlement Terms Debt Consolidation  
 Terms Full Name: City: State: Select one: Alabama Alaska Arizona Arkansas California Colorado Connecticut  
 Delaware District of Columbia Florida Georgia Hawaii Idaho Illinois Indiana Iowa Kansas Kentucky Louisiana Maine Maryland  
 Massachusetts Michigan Minnesota Mississippi Missouri Montana Nebraska Nevada New Hampshire New Jersey New  
 Mexico New York North Carolina North Dakota Ohio Oklahoma Oregon Pennsylvania Rhode Island South Carolina South  
 Dakota Tennessee Texas Utah Vermont Virginia Washington West Virginia Wisconsin Wyoming Phone: Email: Affiliate  
 ID: Aprox. Debt. Below \$10,000 \$10,000 - \$15,000 \$15,000 - \$20,000 \$20,000 - \$25,000 \$25,000 - \$30,000 \$30,000 -  
 \$35,000 \$35,000 - \$40,000 \$40,000 - \$45,000 \$45,000 - \$50,000 \$50,000 - \$55,000 \$55,000 - \$60,000 \$60,000 - \$65,000  
 \$65,000 - \$70,000 \$70,000 - \$75,000 \$75,000 or more SUBMISSION ALERT We have not received all of the required  
 information to have a Law Firm representative contact you concerning your submission. Kindly resubmit your information and  
 a Law Firm Consultant will contact within one business day. If you are in need for immediate service please call 888.374.5167  
 The Law Offices is available Monday through Friday from 9:00AM to 6:00PM eastern standard time. Thank You! Close this  
 window Glossary Most debtors who file a bankruptcy petition, and many of their creditors, know very little about the  
 bankruptcy process. Bankruptcy Basics is designed to provide debtors, creditors, judiciary employees, and the general public  
 with a basic explanation of bankruptcy and how it works. This glossary on bankruptcy terminology explains, in layman's terms,  
 many of the legal terms that are used in cases filed under the Bankruptcy Code. A adversary proceeding A lawsuit arising in  
 or related to a bankruptcy case that is commenced by filing a complaint with the court. A nonexclusive list of adversary  
 proceedings is set forth in Fed. R. Bankr. P. 7001. assume An agreement to continue performing duties under a contract or  
 lease. automatic stay An injunction that automatically stops lawsuits, foreclosures, garnishments, and all collection activity  
 against the debtor the moment a bankruptcy petition is filed. B bankruptcy A legal procedure for dealing with debt problems of  
 individuals and businesses; specifically, a case filed under one of the chapters of title 11 of the United States Code (the  
 Bankruptcy Code). bankruptcy administrator An officer of the judiciary serving in the judicial districts of Alabama and North  
 Carolina who, like the U.S. trustee, is responsible for supervising the administration of bankruptcy cases, estates, and  
 trustees; monitoring plans and disclosure statements; monitoring creditors' committees; monitoring fee applications; and  
 performing other statutory duties. Compare U.S. trustee. Bankruptcy Code The informal name for title 11 of the United States  
 Code (11 U.S.C. 101-1330), the federal bankruptcy law. bankruptcy court The bankruptcy judges in regular active service in  
 each district; a unit of the district court. bankruptcy estate All legal or equitable interests of the debtor in property at the time of  
 the bankruptcy filing. (The estate includes all property in which the debtor has an interest, even if it is owned or held by  
 another person.) bankruptcy judge A judicial officer of the United States district court who is the court official with decision-  
 making power over federal bankruptcy cases. bankruptcy petition The document filed by the debtor (in a voluntary case) or by  
 creditors (in an involuntary case) by which opens the bankruptcy case. (There are official forms for bankruptcy petitions.) C  
 chapter 7 The chapter of the Bankruptcy Code providing for "liquidation," (i.e., the sale of a debtor's nonexempt property and  
 the distribution of the proceeds to creditors.) chapter 9 The chapter of the Bankruptcy Code providing for reorganization of  
 municipalities (which includes cities and towns, as well as villages, counties, taxing districts, municipal utilities, and school  
 districts). chapter 11 The chapter of the Bankruptcy Code providing (generally) for reorganization, usually involving a  
 corporation or partnership. (A chapter 11 debtor usually proposes a plan of reorganization to keep its business alive and pay  
 creditors over time. People in business or individuals can also seek relief in chapter 11.) chapter 12 The chapter of the  
 Bankruptcy Code providing for adjustment of debts of a "family farmer," or a "family fisherman" as those terms are defined in  
 the Bankruptcy Code. chapter 13 The chapter of the Bankruptcy Code providing for adjustment of debts of an individual with  
 regular income. (Chapter 13 allows a debtor to keep property and pay debts over time, usually three to five years.) chapter 15  
 The chapter of the Bankruptcy Code dealing with cases of cross-border insolvency. claim A creditor's assertion of a right to  
 payment from the debtor or the debtor's property. confirmation Bankruptcy judges's approval of a plan of reorganization or  
 liquidation in chapter 11, or payment plan in chapter 12 or 13. consumer debtor A debtor whose debts are primarily consumer  
 debts. consumer debts Debts incurred for personal, as opposed to business, needs. contested matter Those matters, other  
 than objections to claims, that are disputed but are not within the definition of adversary proceeding contained in Rule 7001.  
 contingent claim A claim that may be owed by the debtor under certain circumstances, e.g., where the debtor is a cosigner on  
 another person's loan and that person fails to pay. creditor One to whom the debtor owes money or who claims to be owed  
 money by the debtor. credit counseling Generally refers to two events in individual bankruptcy cases: (1) the "individual or  
 group briefing" from a nonprofit budget and credit counseling agency that individual debtors must attend prior to filing under  
 any chapter of the Bankruptcy Code; and (2) the "instructional course in personal financial management" in chapters 7 and 13  
 that an individual debtor must complete before a discharge is entered. There are exceptions to both requirements for certain  
 categories of debtors, exigent circumstances, or if the U.S. trustee or bankruptcy administrator have determined that there are  
 insufficient approved credit counseling agencies available to provide the necessary counseling. creditors' meeting see 341  
 meeting current monthly income The average monthly income received by the debtor over the six calendar months before  
 commencement of the bankruptcy case, including regular contributions to household expenses from nondebtors and income  
 from the debtor's spouse if the petition is a joint petition, but not including social security income and certain other payments  
 made because the debtor is the victim of certain crimes. 11 U.S.C. 101(10A). D debtor A person who has filed a petition for  
 relief under the Bankruptcy Code. debtor education see credit counseling defendant An individual (or business) against whom  
 a lawsuit is filed. discharge A release of a debtor from personal liability for certain dischargeable debts set forth in the  
 Bankruptcy Code. (A discharge releases a debtor from personal liability for certain debts known as dischargeable debts and  
 prevents the creditors owed those debts from taking any action against the debtor to collect the debts. The discharge also  
 prohibits creditors from communicating with the debtor regarding the debt, including telephone calls, letters, and personal  
 contact.) dischargeable debt A debt for which the Bankruptcy Code allows the debtor's personal liability to be eliminated.  
 disclosure statement A written document prepared by the chapter 11 debtor or other plan proponent that is designed to

provide "adequate information" to creditors to enable them to evaluate the chapter 11 plan of reorganization. E equity The value of a debtor's interest in property that remains after liens and other creditors' interests are considered. (Example: If a house valued at \$100,000 is subject to a \$80,000 mortgage, there is \$20,000 of equity.) executory contract or lease Generally includes contracts or leases under which both parties to the agreement have duties remaining to be performed. (If a contract or lease is executory, a debtor may assume it or reject it.) exemptions, exempt property Certain property owned by an individual debtor that the Bankruptcy Code or applicable state law permits the debtor to keep from unsecured creditors. For example, in some states the debtor may be able to exempt all or a portion of the equity in the debtor's primary residence (homestead exemption), or some or all "tools of the trade" used by the debtor to make a living (i.e., auto tools for an auto mechanic or dental tools for a dentist). The availability and amount of property the debtor may exempt depends on the state the debtor lives in. I insider (of individual debtor) Any relative of the debtor or of a general partner of the debtor; partnership in which the debtor is a general partner; general partner of the debtor; or a corporation of which the debtor is a director, officer, or person in control. insider (of corporate debtor) A director, officer, or person in control of the debtor; a partnership in which the debtor is a general partner; a general partner of the debtor; or a relative of a general partner, director, officer, or person in control of the debtor. J joint administration A court-approved mechanism under which two or more cases can be administered together. (Assuming no conflicts of interest, these separate businesses or individuals can pool their resources, hire the same professionals, etc.) joint petition One bankruptcy petition filed by a husband and wife together. L lien The right to take and hold or sell the property of a debtor as security or payment for a debt or duty. liquidation A sale of a debtor's property with the proceeds to be used for the benefit of creditors. liquidated claim A creditor's claim for a fixed amount of money. M means test Section 707(b)(2) of the Bankruptcy Code applies a "means test" to determine whether an individual debtor's chapter 7 filing is presumed to be an abuse of the Bankruptcy Code requiring dismissal or conversion of the case (generally to chapter 13). Abuse is presumed if the debtor's aggregate current monthly income (see definition above) over 5 years, net of certain statutorily allowed expenses is more than (i) \$10,950, or (ii) 25% of the debtor's nonpriority unsecured debt, as long as that amount is at least \$6,575. The debtor may rebut a presumption of abuse only by a showing of special circumstances that justify additional expenses or adjustments of current monthly income. motion to lift the automatic stay A request by a creditor to allow the creditor to take action against the debtor or the debtor's property that would otherwise be prohibited by the automatic stay. N no-asset case A chapter 7 case where there are no assets available to satisfy any portion of the creditors' unsecured claims. nondischargeable debt A debt that cannot be eliminated in bankruptcy. Examples include a home mortgage, debts for alimony or child support, certain taxes, debts for most government funded or guaranteed educational loans or benefit overpayments, debts arising from death or personal injury caused by driving while intoxicated or under the influence of drugs, and debts for restitution or a criminal fine included in a sentence on the debtor's conviction of a crime. Some debts, such as debts for money or property obtained by false pretenses and debts for fraud or defalcation while acting in a fiduciary capacity may be declared nondischargeable only if a creditor timely files and prevails in a nondischargeability action. O objection to dischargeability A trustee's or creditor's objection to the debtor being released from personal liability for certain dischargeable debts. Common reasons include allegations that the debt to be discharged was incurred by false pretenses or that debt arose because of the debtor's fraud while acting as a fiduciary. objection to exemptions A trustee's or creditor's objection to the debtor's attempt to claim certain property as exempt from liquidation by the trustee to creditors. P party in interest A party who has standing to be heard by the court in a matter to be decided in the bankruptcy case. The debtor, the U.S. trustee or bankruptcy administrator, the case trustee and creditors are parties in interest for most matters. petition preparer A business not authorized to practice law that prepares bankruptcy petitions. plan A debtor's detailed description of how the debtor proposes to pay creditors' claims over a fixed period of time. plaintiff A person or business that files a formal complaint with the court. postpetition transfer A transfer of the debtor's property made after the commencement of the case. prebankruptcy planning The arrangement (or rearrangement) of a debtor's property to allow the debtor to take maximum advantage of exemptions. (Prebankruptcy planning typically includes converting nonexempt assets into exempt assets.) preference or preferential debt payment A debt payment made to a creditor in the 90-day period before a debtor files bankruptcy (or within one year if the creditor was an insider) that gives the creditor more than the creditor would receive in the debtor's chapter 7 case. presumption of abuse see means test priority The Bankruptcy Code's statutory ranking of unsecured claims that determines the order in which unsecured claims will be paid if there is not enough money to pay all unsecured claims in full. For example, under the Bankruptcy Code's priority scheme, money owed to the case trustee or for prepetition alimony and/or child support must be paid in full before any general unsecured debt (i.e. trade debt or credit card debt) is paid. priority claim An unsecured claim that is entitled to be paid ahead of other unsecured claims that are not entitled to priority status. Priority refers to the order in which these unsecured claims are to be paid. proof of claim A written statement and verifying documentation filed by a creditor that describes the reason the debtor owes the creditor money. (There is an official form for this purpose.) property of the estate All legal or equitable interests of the debtor in property as of the commencement of the case. R reaffirmation agreement An agreement by a chapter 7 debtor to continue paying a dischargeable debt (such as an auto loan) after the bankruptcy, usually for the purpose of keeping collateral (i.e. the car) that would otherwise be subject to repossession. S schedules Detailed lists filed by the debtor along with (or shortly after filing) the petition showing the debtor's assets, liabilities, and other financial information. (There are official forms a debtor must use.) secured creditor A creditor holding a claim against the debtor who has the right to take and hold or sell certain property of the debtor in satisfaction of some or all of the claim. secured debt Debt backed by a mortgage, pledge of collateral, or other lien; debt for which the creditor has the right to pursue specific pledged property upon default. Examples include home mortgages, auto loans and tax liens. small business case A special type of chapter 11 case in which there is no creditors' committee (or the creditors' committee is deemed inactive by the court) and in which the debtor is subject to more oversight by the U.S. trustee than other chapter 11 debtors. The Bankruptcy Code contains certain provisions designed to reduce the time a small business debtor is in bankruptcy. statement of financial affairs A series of questions the debtor must answer in writing concerning sources of income, transfers of property, lawsuits by creditors, etc. (There is an official form a debtor must use.) statement of intention A declaration made by a chapter 7 debtor concerning plans for dealing with consumer debts that are secured by property of the estate. substantive consolidation Putting the assets and liabilities of two or more related debtors into a single pool to pay creditors. (Courts are reluctant to allow substantive consolidation since the action must not only justify the benefit that one set of creditors receives, but also the harm that other creditors suffer as a result.) 341 meeting The meeting of creditors required by section 341 of the Bankruptcy Code at which the debtor is questioned under oath by creditors, a trustee, examiner, or the U.S. trustee about his/her financial affairs. Also called creditors' meeting. T transfer Any mode or means by which a debtor disposes of or parts with his/her property. trustee The representative of the bankruptcy estate who exercises statutory powers, principally for the benefit of the unsecured creditors, under the general supervision of the court and the direct supervision of the U.S. trustee or bankruptcy administrator. The trustee is a private individual or corporation appointed in all chapter 7, chapter 12, and chapter 13 cases and some chapter 11 cases. The trustee's responsibilities include reviewing the debtor's petition and schedules and bringing actions against creditors or the debtor to recover property of the bankruptcy estate. In chapter 7, the trustee liquidates property of the estate, and makes distributions to creditors. Trustees in chapter 12 and 13 have similar duties to a chapter 7 trustee and the additional responsibilities of overseeing the debtor's plan, receiving payments from debtors, and disbursing plan payments to creditors. U U.S. trustee An officer of the Justice Department responsible for supervising the administration of bankruptcy cases, estates, and trustees; monitoring plans and disclosure statements; monitoring creditors' committees; monitoring fee applications; and performing other statutory duties. Compare, bankruptcy administrator. undersecured claim A debt secured by property that is worth less than the full amount of the debt. unliquidated claim A claim for which a specific value has not been determined. unsecured debt A debt that should have been listed by the debtor in the schedules filed with the court but was not. (Depending on the circumstances, an unsecured debt may or may not be discharged.) unsecured claim A claim or debt for which a creditor holds no special assurance of payment, such as a mortgage or lien; a debt for which credit was extended based solely upon the creditor's assessment of the debtor's future ability to pay. V Voluntary transfer A transfer of a debtor's property with the debtor's consent. Call For A Free Consultation NOW! 888.606.6278 HOME - ASSOCIATES - PRIVACY POLICY - CONTACT US - LEGAL DISCLAIMER The hiring of a lawyer is an important decision that should not be based solely upon advertisements. See our Attorneys page about our qualifications and experience. This web site is designed for general information only. The information presented at this site should not be construed to be formal legal advice nor the formation of a lawyer/client relationship. DISCLAIMER: Legal information is not the same as legal advice! The information on the Consumer Lawyers of America Web Site is provided with the understanding that the authors and publishers are not herein engaged in rendering legal advice. We may offer our opinion on; Bankruptcy, Debt Relief, Foreclosure Defense, Loan Modifications, short sales, deed in lieu, reinstatement of loan or general pre-foreclosure information .As such, the information



# http://IntegrityDebtServices.com

## Onpage optimization report

Report created on: Jan 16, 2011

- [Report Overview](#)
- [Keywords Overview](#)
- [Page Title](#)
- [Meta Description](#)
- [Meta Keywords](#)
- [Body Text](#)
- [H1 Headings](#)
- ▶ [Bold Text](#)
- [Anchor Texts](#)
- [Image Alt Texts](#)
- [Site Load Time](#)
- [Final Words](#)

## Keywords In Bold Text Blocks

If you are using bold font on your Web page, you definitely want to pay user's attention to some words or phrases and show that some ideas are more important than the rest. In HTML code, bold text is marked with `<b>...</b>` or `<strong>...</strong>` tags.

Search engines look at what stands in these tags and, just like real people, believe that this information is important. And if these tags contain your keywords, search engines are more likely to rank your webpage higher. Therefore, try to express your important ideas using your keywords, and emphasize these keywords with bold font.

You are not using bold text on your page. Please put some of your page's text in bold.

Bold Text Blocks  
Optimization Rate

0%

## Summary And Advice

These factors are important for the optimization of bold texts on your page <http://www.integritydebtservices.com/glossary.php>:

Note: The charts below contain data and recommendations for your chosen keyword phrase, as well as for the words that make up that phrase. Optimizing for the whole keyphrase is more important, but for maximum results consider optimizing for the constituent words as well.

Important Keywords <span style="float: right;"><a href="#">Up</a></span>								
Keyword	Words Total *		Keyword Density *		Using Keyword *		Optimization Rate *	
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site	
┌ Debt Settlement	0	189	0%	4.5%	0	4	0%	
└ Debt	0	189	0%	5.3%	0	8.2	0%	
└ Settlement	0	189	0%	2.9%	0	5.1	0%	
┌ Debt Consolidation	0	57	0%	9.8%	0	1.6	0%	
└ Debt	0	57	0%	7.7%	0	3.1	0%	
└ Consolidation	0	57	0%	5.6%	0	1.9	0%	
┌ Debt Relief	0	57	0%	5.7%	0	1	0%	
└ Debt	0	57	0%	13.3%	0	6	0%	
└ Relief	0	57	0%	2.9%	0	1.1	0%	
Average	0	101	0%	6.6%	0	2.2	0%	

Please follow this optimization advice:

Recommendations <span style="float: right;"><a href="#">Up</a></span>	
Words Total: 0 words are used in bold text blocks. Bold text blocks should be added to the page. The total number of words used in your bold text blocks should be close to 101.	
<b>Debt Settlement</b>	
Keyword Density: the keyword density in bold text blocks for the keyword "Debt Settlement" is 0%. Compose your bold texts so that keyword density for "Debt Settlement" is close to 4.5%.	
Using Keyword: the number of bold texts that use the keyword "Debt Settlement" is 0. The optimum number of bold text blocks using "Debt Settlement" is 4.	
<b>→ Debt</b>	
Keyword Density: the keyword density in bold text blocks for the keyword "Debt" is 0%. Compose your bold texts so that keyword density for "Debt" is close to 5.3%.	
Using Keyword: the number of bold texts that use the keyword "Debt" is 0.	

The optimum number of bold text blocks using "Debt" is 8.2.	
→ Settlement	
Keyword Density: the keyword density in bold text blocks for the keyword "Settlement" is 0%. Compose your bold texts so that keyword density for "Settlement" is close to 2.9%.	
Using Keyword: the number of bold texts that use the keyword "Settlement" is 0. The optimum number of bold text blocks using "Settlement" is 5.1.	
Debt Consolidation	
Keyword Density: the keyword density in bold text blocks for the keyword "Debt Consolidation" is 0%. Compose your bold texts so that keyword density for "Debt Consolidation" is close to 9.8%.	
Using Keyword: the number of bold texts that use the keyword "Debt Consolidation" is 0. The optimum number of bold text blocks using "Debt Consolidation" is 1.6.	
→ Debt	
Keyword Density: the keyword density in bold text blocks for the keyword "Debt" is 0%. Compose your bold texts so that keyword density for "Debt" is close to 7.7%.	
Using Keyword: the number of bold texts that use the keyword "Debt" is 0. The optimum number of bold text blocks using "Debt" is 3.1.	
→ Consolidation	
Keyword Density: the keyword density in bold text blocks for the keyword "Consolidation" is 0%. Compose your bold texts so that keyword density for "Consolidation" is close to 5.6%.	
Using Keyword: the number of bold texts that use the keyword "Consolidation" is 0. The optimum number of bold text blocks using "Consolidation" is 1.9.	
Debt Relief	
Keyword Density: the keyword density in bold text blocks for the keyword "Debt Relief" is 0%. Compose your bold texts so that keyword density for "Debt Relief" is close to 5.7%.	
Using Keyword: the number of bold texts that use the keyword "Debt Relief" is 0. The optimum number of bold text blocks using "Debt Relief" is 1.	
→ Debt	
Keyword Density: the keyword density in bold text blocks for the keyword "Debt" is 0%. Compose your bold texts so that keyword density for "Debt" is close to 13.3%.	
Using Keyword: the number of bold texts that use the keyword "Debt" is 0. The optimum number of bold text blocks using "Debt" is 6.	
→ Relief	
Keyword Density: the keyword density in bold text blocks for the keyword "Relief" is 0%. Compose your bold texts so that keyword density for "Relief" is close to 2.9%.	
Using Keyword: the number of bold texts that use the keyword "Relief" is 0. The optimum number of bold text blocks using "Relief" is 1.1.	

## Details

Below is a review of your own and your top competitors' bold texts:

Analyzed page Bold Text Blocks <span style="float: right;">Up</span>	
<i>Not found</i>	
Competitors' Bold Text Blocks <span style="float: right;">Up</span>	
Debt Settlement	
1	Sign In   My tools   Join Community   Signup   Call me now   Chat Live   What happens once we signup?   Good Nelly   Ask Nelly   Debts you can settle   How much to pay for settlement   How long it takes to settle debts   Creditor suits after settlement   Company profile   Company accreditations   Program fees and costs   Client testimonials   pros and cons   Pros:   Avoid bankruptcy   Single payment   Avoid unfair collection practices   Eliminate extra charges   Avoid lawsuit & other legal actions   Cons:   Credit score drops   You may owe taxes   Account status on credit report   скачать инструкцию погрузчик bobcat   ниссан куб мануал   Hiya all!   Cut-price dope   best male blowjob   Ask Nelly on this topic   Name   Subject   Message   log in   Debt   DebtCC   Followers   Subject:   Question:   Name:   Email:
2	This article has multiple issues.   improve it   talk page   additional references or sources for verification.   worldwide view   Debt settlement   debt arbitration   debt negotiation   credit settlement   Damages Credit   Potential for Lawsuits   Eligibility of Debts   Tax Consequences   a   b   c   d   ^   ^   a   b   a   b   ^   ^   ^   ^   ^   ^   ^   ^
	What is Debt Settlement?   With a debt settlement program, skilled professionals will negotiate on your behalf to significantly reduce or eliminate your debt completely. In many cases you will only pay a fraction of what you owe, sometimes as low as pennies on the dollar!   What is Debt Consolidation?   Debt consolidation is a process that allows a professional firm to reach an agreement with your creditors to achieve the lowest and most affordable monthly obligation needed to satisfy all your credit accounts where you can usually dramatically reduce your overall interest



	<a href="#">Settlement Firms</a>   <a href="#">Debt Consolidation Programs</a>   <a href="#">Credit Counseling</a>   <a href="#">Credit Counseling vs. Debt Settlement</a>   <a href="#">Professional Debt Management</a>   <a href="#">Debt Management Credit Counseling</a>   <a href="#">Tax Relief</a>   <a href="#">New FTC Rules for Debt Settlement Firms</a>   <a href="#">Tax Debt Settlement</a>   <a href="#">Tax Debt Help</a>   <a href="#">Credit Repair</a>   <a href="#">Debt Management and Your Credit Score</a>
10	<a href="#">California State Bar Association</a>   <a href="#">creditor harassment</a>   <a href="#">wage garnishments</a>   <a href="#">repossessions</a>   <a href="#">foreclosures</a>   <a href="#">lawsuits</a>   <a href="#">Free consultations!</a>   <a href="#">Get in touch easily</a>   <a href="#">(800) 530-OVLG</a>   <a href="#">Affordable fee structure</a>   <a href="#">Experienced attorneys</a>   <a href="#">Complete confidentiality</a>   <a href="#">Professional approach</a>   <a href="#">High ethical standard</a>   <a href="#">Credit Counseling</a> :
Debt Consolidation	
1	<a href="#">Local News</a>   <a href="#">Celebrities</a>   <a href="#">NFL</a>   <a href="#">Quotes</a>   <a href="#">Online Dating</a>   <a href="#">Games Preview</a>   <a href="#">Money</a>   <a href="#">U.S. markets closed</a>   <a href="#">Resources</a>   <a href="#">Related Links</a>   <a href="#">Compare credit cards and rates</a>   <a href="#">Find It!</a>   <a href="#">Recent articles by MP Dunleavy</a> :   <a href="#">Related Sites</a>   <a href="#">Take out a home equity loan</a>   <a href="#">Do a "cash-out" refinancing</a>   <a href="#">Refinance your car</a>   <a href="#">Get a personal loan</a>   <a href="#">Negotiate better terms</a>   <a href="#">Another alternative</a>   <a href="#">Get MPs free newsletter by e-mail</a>   <a href="#">E-mail us</a>   <a href="#">message board</a>   <a href="#">market news</a>   <a href="#">Data providers</a>
2	<a href="#">daveramsey.com</a>   <a href="#">Myth</a> :   <a href="#">Truth</a> :   <a href="#">Debt consolidation</a>   <a href="#">if you stay in debt longer, you pay the lender more</a>   <a href="#">they make money off of you.</a>   <a href="#">the answer is a Total Money Makeover</a>   <a href="#">Financial Peace University Online!</a>   <a href="#">Dave's School Curriculum</a>   <a href="#">See Dave Live!</a>   <a href="#">Endorsed Local Providers</a>   <a href="#">Financial Coaching</a>   <a href="#">Companies Dave Trusts</a>   <a href="#">View our List of Advertisers</a>
3	<a href="#">tone or style may not be appropriate for Wikipedia</a>   <a href="#">needs additional citations for verification.</a>   <a href="#">Personal finance</a>   <a href="#">Credit</a>   <a href="#">debt</a>   <a href="#">Employment contract</a>   <a href="#">Retirement</a>   <a href="#">Personal budget</a>   <a href="#">See also</a>   <a href="#">Debt consolidation</a>   <sup>^</sup>   <sup>^</sup>   <sup>·</sup>   <sup>·</sup>   <sup>·</sup>   <sup>·</sup>   <a href="#">Consolidation</a>
4	<a href="#">How to Get Out of Debt</a>   <sup>·</sup>   <a href="#">How to Consolidate Your Debt</a>   <a href="#">How to Lower Your Interest Rate</a>   <a href="#">How to Transfer Credit Card Debt</a>   <a href="#">How to Check Your Credit Online</a>   <a href="#">How to Improve Your Credit Score</a> .
5	<a href="#">non-profit</a>   <a href="#">one convenient monthly payment</a>   <a href="#">Lower</a>   <a href="#">accounts current</a>   <a href="#">Eliminate</a>   <a href="#">Stop</a>   <a href="#">Consolidate payments</a>   <a href="#">Call for your free consultation today.</a>   <a href="#">Licenses and Disclosure</a>   <a href="#">You are here:</a>   <a href="#">Debt Consolidation</a>
6	<a href="#">No commitment.</a>   <a href="#">It's Easy.</a>   <a href="#">It's Secure.</a>   <a href="#">It's Proven.</a>   <a href="#">It's Accessible.</a>
7	<i>Not found</i>
8	<a href="#">Sign In</a>   <a href="#">My tools</a>   <a href="#">Join Community</a>   <a href="#">31 Sample Debt/Credit Letters</a>   <a href="#">What happens after signup?</a>   <a href="#">How much to save by consolidation</a>   <a href="#">5 ways</a>   <a href="#">Interest rate arbitration</a>   <a href="#">loan consolidation</a>   <a href="#">Debt management</a>   <a href="#">Debt settlement</a>   <a href="#">2 major benefits</a>   <a href="#">Chapter 13 bankruptcy</a>   <a href="#">Chapter 7 bankruptcy</a>   <a href="#">229,000 members</a>   <a href="#">need debt consolidation/ personal loan</a>   <a href="#">Splitting Credit Cards Already Included In Debt Consolidation</a>   <a href="#">Debt consolidation</a>   <a href="#">debt consolidation</a>   <a href="#">Debt Consolidation</a>   <a href="#">log in</a>   <a href="#">Debt</a>   <a href="#">DebtCC</a>   <a href="#">Followers</a>   <a href="#">Subject:</a>   <a href="#">Question:</a>   <a href="#">Name:</a>   <a href="#">Email:</a>
9	<a href="#">Guide to Debt Consolidation</a> »
10	<a href="#">CURADEBT'S MONEY BACK GUARANTEE, AWARDS AND MORE.</a>   <a href="#">Please Select</a> <a href="#">Alaska</a> <a href="#">Alabama</a> <a href="#">Arkansas</a> <a href="#">Arizona</a> <a href="#">California</a> <a href="#">Colorado</a> <a href="#">Connecticut</a> <a href="#">District of Columbia</a> <a href="#">Delaware</a> <a href="#">Florida</a> <a href="#">Georgia</a> <a href="#">Hawaii</a> <a href="#">Iowa</a> <a href="#">Idaho</a> <a href="#">Illinois</a> <a href="#">Indiana</a> <a href="#">Kansas</a> <a href="#">Kentucky</a> <a href="#">Louisiana</a> <a href="#">Massachussets</a> <a href="#">Maryland</a> <a href="#">Maine</a> <a href="#">Michigan</a> <a href="#">Minnesota</a> <a href="#">Missouri</a> <a href="#">Mississippi</a> <a href="#">Montana</a> <a href="#">North Carolina</a> <a href="#">North Dakota</a> <a href="#">Nebraska</a> <a href="#">New Hampshire</a> <a href="#">New Jersey</a> <a href="#">New Mexico</a> <a href="#">New York</a> <a href="#">Nevada</a> <a href="#">Ohio</a> <a href="#">Oklahoma</a> <a href="#">Oregon</a> <a href="#">Pennsylvania</a> <a href="#">PuertoRico</a> <a href="#">Rhode Island</a> <a href="#">South Carolina</a> <a href="#">South Dakota</a> <a href="#">Tennessee</a> <a href="#">Texas</a> <a href="#">Utah</a> <a href="#">Virginia</a> <a href="#">Virgin Islands</a> <a href="#">Vermont</a> <a href="#">Washington</a> <a href="#">Wisconsin</a> <a href="#">West Virginia</a> <a href="#">Wyoming</a> ----- <a href="#">Canada</a>   <a href="#">About Debt Settlement or Debt Negotiation:</a>   <a href="#">Get out of the lifetime payment plan.</a>   <a href="#">How much can you save?</a>   <a href="#">Written GUARANTEE</a>   <a href="#">About Debt Consolidation or Non Profit Consumer Credit Counseling:</a>   <a href="#">since 2000</a>   <a href="#">negotiating debts in 1996</a>   <a href="#">debt settlement</a>   <a href="#">debt negotiation, debt consolidation, tax debt relief, or consumer credit counseling for personal or business debts</a>   <a href="#">As of August 2010, there are over 8 pages of positive testimonials!</a>   <a href="#">Here are some settlements letters from 2010:</a>   <a href="#">Here are some settlements letters from 2009:</a>   <a href="#">Disclaimer</a>   <a href="#">Get Your Free Online (30 Second) Debt Settlement And Debt Negotiation Savings Estimate</a>   <a href="#">Debt Consolidation and Structured Settlement Resources:</a>   <a href="#">Top Debt Settlement Resources</a>   <a href="#">If you are looking for debt consolidation, consumer credit counseling, non-profit free debt consolidation, debt negotiation or debt settlement, you can speak with a CuraDebt counselor.</a>   <a href="#">Debt Consolidation Program Or Debt Settlement Services Questions?</a>
Debt Relief	
1	<a href="#">Amount of Debt</a>   <sup>*</sup>   <a href="#">\$10,000 - \$19,999</a> <a href="#">\$20,000 - \$29,999</a> <a href="#">\$30,000 - \$39,999</a> <a href="#">\$40,000 - \$49,999</a> <a href="#">\$50,000 - \$59,999</a> <a href="#">\$60,000 - \$69,999</a> <a href="#">\$70,000 - \$79,999</a> <a href="#">\$80,000 - Or Above</a>   <a href="#">State</a>   <sup>*</sup>   <a href="#">- Select A State -</a> <a href="#">Alabama</a> <a href="#">Alaska</a> <a href="#">Arizona</a> <a href="#">Arkansas</a> <a href="#">California</a> <a href="#">Colorado</a> <a href="#">Connecticut</a> <a href="#">Delaware</a> <a href="#">Dist of Columbia</a> <a href="#">Florida</a> <a href="#">Georgia</a> <a href="#">Hawaii</a> <a href="#">Idaho</a> <a href="#">Illinois</a> <a href="#">Indiana</a> <a href="#">Iowa</a> <a href="#">Kansas</a> <a href="#">Kentucky</a> <a href="#">Louisiana</a> <a href="#">Maine</a> <a href="#">Maryland</a> <a href="#">Massachusetts</a> <a href="#">Michigan</a> <a href="#">Minnesota</a> <a href="#">Mississippi</a> <a href="#">Missouri</a> <a href="#">Montana</a> <a href="#">Nebraska</a> <a href="#">Nevada</a> <a href="#">New Hampshire</a> <a href="#">New Jersey</a> <a href="#">New Mexico</a> <a href="#">New York</a> <a href="#">North Dakota</a> <a href="#">Ohio</a> <a href="#">Oklahoma</a> <a href="#">Oregon</a> <a href="#">Pennsylvania</a> <a href="#">Rhode Island</a> <a href="#">South Dakota</a> <a href="#">Tennessee</a> <a href="#">Texas</a> <a href="#">Utah</a> <a href="#">Vermont</a> <a href="#">Virginia</a> <a href="#">Washington</a> <a href="#">West Virginia</a> <a href="#">Wyoming</a>   <a href="#">First Name</a>   <sup>*</sup>   <a href="#">Last Name</a>   <sup>*</sup>   <a href="#">Email</a>   <sup>*</sup>   <a href="#">Primary Phone</a>   <sup>*</sup>   <a href="#">Alternate Phone</a>   <a href="#">Best Time To Call</a>   <a href="#">- Best Time To Call -</a> <a href="#">Morning</a> <a href="#">Afternoon</a> <a href="#">Evening</a>   <a href="#">100% Free Analysis Of Your Credit Card Debt</a>   <a href="#">Free Up Your Cash with One Low Monthly Payment</a>   <a href="#">100% Hassle Free Debt Relief Application Process</a>   <a href="#">Introduction</a>   <a href="#">Our Company</a>   <a href="#">Debt Options</a>   <a href="#">Our Program</a>   <a href="#">Contact Us</a>   <a href="#">debt reduction</a>   <a href="#">eradicate the different forms of debt</a>   <a href="#">Credit Card Debt</a>   <a href="#">credit card debt relief</a>   <a href="#">What Are You Waiting For? Take 60 seconds to fill out our form</a>   <a href="#">or</a>   <a href="#">debt-free for life</a>   <a href="#">debt reduction plan</a>   <a href="#">eradicate debt without bankruptcy</a>   <a href="#">So if you are looking for a DEBT FREE LIFE in 12 - 36 months</a>   <a href="#">Federal Consumer Relief is the right option</a>   <a href="#">100% legitimate debt reduction programs</a>   <a href="#">get rid of your debt today.</a>   <a href="#">\$</a>   <a href="#">Links:</a>   <a href="#">Debt Options:</a>   <a href="#">Our Services:</a>
2	<a href="#">Sign In</a>   <a href="#">My tools</a>   <a href="#">Join Community</a>   <a href="#">Good Nelly</a>   <a href="#">Ask Nelly</a>   <a href="#">What happens after signup?</a>   <a href="#">Consolidation programs</a>   <a href="#">Debt settlement</a>   <a href="#">Debt management</a>   <a href="#">Self repayment plan</a>   <a href="#">Bankruptcy</a>   <a href="#">hi hi</a>   <a href="#">Pay day loan company taking money from another bank account</a>   <a href="#">New Day Financial, Fulton MD</a>   <a href="#">скачать инструкцию погрузчик bobcat</a>   <a href="#">ниссан куб мануал</a>   <a href="#">Ask Nelly on this topic</a>   <a href="#">Name</a>   <a href="#">Subject</a>   <a href="#">Message</a>   <a href="#">log in</a>   <a href="#">Debt</a>   <a href="#">DebtCC</a>   <a href="#">Followers</a>   <a href="#">Subject:</a>   <a href="#">Question:</a>   <a href="#">Name:</a>   <a href="#">Email:</a>
3	<a href="#">The truth about paying credit card minimums:</a>   <a href="#">That's with a low interest rate too!</a>   <a href="#">Does this sound like you? Have you considered any of the above?</a>   <a href="#">Still looking for the "Right Solution"?</a>   <a href="#">Well There Is Another Choice</a>   <a href="#">" Debt Settlement "</a>   <a href="#">Pay When You Settle Program</a>
4	<a href="#">does not cite any references or sources</a>   <a href="#">Debt relief</a>   <sup>^</sup>   <a href="#">15</a>   <sup>^</sup>

5	Debt Consolidation for Debt Management & Eliminating Credit Card Debt   Welcome to Assured Debt Consolidation   debt consolidation, debt management   credit card debt consolidation   debt management   Debt consolidation   Debt Consolidation   Debt News Articles
6	Are you unsure, wondering, confused   These are all great questions that you need answers to before you jump into debt relief ... we have the answers!   Right here is where you get real comparisons   Before DebtSteps
7	<i>Not found</i>
8	LEARN MORE ABOUT:   What Debt Means
9	call us toLI-free at 1-800-544-7211   Why Choose Debt Settlement?   Debt Relief
10	Debt Management Overview   Debt Relief Options   Debt Pointers   Types of Debt   Debt Advice   Credit Card Debt Help   Debt Help Information   Debt Management Articles   Ask Bill on Managing Debt   Debt Management Providers   Consolidation Calculators   Debt Management Videos   Collection Laws & Exemptions   Statute of Limitations on Debt   Best Debt Options   Government Debt Relief   Debt Help Services   Collections and Statute of Limitations   Consolidate My Debt?   Debt Relief Options   Debt Settlement Advice   Consolidate Debts   Debt Consolidation Services   Debt Relief   Bankruptcy Information   Debt Consolidation

Bold text is very eye-catching, and you should be careful when stuffing it with keywords - though optimized for search engines, any text on your page should still remain meaningful to people.

As soon as you have your bold text blocks well-optimized, it's time to switch to the next element: [anchor texts](#) .

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\*Notes:

The word forms of your chosen keywords, such as singular and plural forms, verb tenses, etc. are included into the calculations.

Words Total: how many words are used in the bold text blocks.

Keyword Count: how many times the keyword is used in the bold text blocks.

Keyword Density: the number of times a keyword is repeated within the bold text blocks, in percents of the total number of words in the bold text blocks.

Using Keyword: how many of the bold text blocks use the keyword.

Optimization Rate: how well keyword use in the bold text blocks meets optimization requirements, in percents of an ideal standard.



# http://IntegrityDebtServices.com

## Onpage optimization report

Report created on: Jan 16, 2011

- [Report Overview](#)
- [Keywords Overview](#)
- [Page Title](#)
- [Meta Description](#)
- [Meta Keywords](#)
- [Body Text](#)
- [H1 Headings](#)
- [Bold Text](#)
- ▶ [Anchor Texts](#)
- [Image Alt Texts](#)
- [Site Load Time](#)
- [Final Words](#)

## Keywords In Anchor Texts

An anchor text is simply the text that you see as a link and click on. For example, here is a hyperlink that points to www.some-site.com, with the "This link leads to SomeSite.Com" anchor: [This link leads to SomeSite.Com](http://www.some-site.com)

To produce this link, you would use the following HTML code:  
 <a href="http://www.some-site.com">This link leads to SomeSite.Com</a>

In this section, you will optimize anchor texts of links that stand on <http://www.integritydebtsservices.com/glossary.php>.

Anchor Texts  
Optimization Rate

**34.4%**

## Summary And Advice

Look at these features of your and your competitors' anchor texts - they all have their meaning for your page's optimization.

Note: The charts below contain data and recommendations for your chosen keyword phrase, as well as for the words that make up that phrase. Optimizing for the whole keyphrase is more important, but for maximum results consider optimizing for the constituent words as well.

Important Keywords										Up
Keyword	Words Total *		Keyword Density *		Using Keyword *		Optimization Rate *			
	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site	Avg. Comp.	Your Site			
┌ Debt Settlement	41	265	4.9%	5.4%	1	4.9	53.4%			
└ Debt	41	265	48.8%	8.1%	5	15.1	18.7%			
└ Settlement	41	265	4.9%	2.9%	1	5.7	37.7%			
┌ Debt Consolidation	41	308	4.9%	3.3%	1	4.1	42%			
└ Debt	41	308	48.8%	5.4%	5	15.4	15.2%			
└ Consolidation	41	308	4.9%	1.9%	1	5.1	27.6%			
┌ Debt Relief	41	185	0%	7.6%	0	5	7.7%			
└ Debt	41	185	48.8%	13.5%	5	18.6	25.5%			
└ Relief	41	185	0%	4.1%	0	5.3	7.7%			
Average	41	253	3.3%	5.4%	0.7	4.7	34.4%			

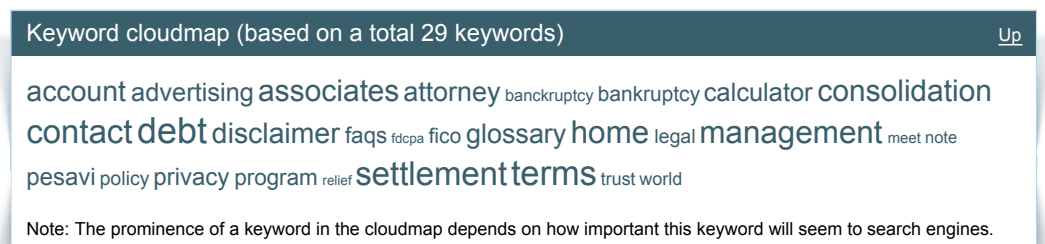
Anchor texts add up to your rankings, if they are carefully stuffed with your main keywords. So whenever you have a link on your webpage, where possible try to use a good keyword in its anchor text. These recommendations will help you to make perfect anchor texts:

Recommendations		Up
Words Total: 41 words are used in anchor texts. This number of words is too small. You must add some text to your anchor texts. The total number of words must be close to 253.		
<b>Debt Settlement</b>		
Keyword Density: the keyword density in anchor texts for the keyword "Debt Settlement" is 4.9%. This fits optimization requirements.		
Using Keyword: the number of anchor texts that use the keyword "Debt Settlement" is 1. You use your keyword "Debt Settlement" in too few anchor texts. You must increase the number of anchor texts using "Debt Settlement". The optimum number is 4.9.		
→ Debt		
Keyword Density: the keyword density in anchor texts for the keyword "Debt" is 48.8%. This keyword density is too big. Please use your keyword "Debt" less often to decrease keyword density close to		

8.1%.	
Using Keyword: the number of anchor texts that use the keyword "Debt" is 5. You use your keyword "Debt" in too few anchor texts. You must increase the number of anchor texts using "Debt". The optimum number is 15.1.	
→ Settlement	
Keyword Density: the keyword density in anchor texts for the keyword "Settlement" is 4.9%. This keyword density is too big. Please use your keyword "Settlement" less often to decrease keyword density close to 2.9%.	
Using Keyword: the number of anchor texts that use the keyword "Settlement" is 1. You use your keyword "Settlement" in too few anchor texts. You must increase the number of anchor texts using "Settlement". The optimum number is 5.7.	
Debt Consolidation	
Keyword Density: the keyword density in anchor texts for the keyword "Debt Consolidation" is 4.9%. This keyword density is too big. Please use your keyword "Debt Consolidation" less often to decrease keyword density close to 3.3%.	
Using Keyword: the number of anchor texts that use the keyword "Debt Consolidation" is 1. You use your keyword "Debt Consolidation" in too few anchor texts. You must increase the number of anchor texts using "Debt Consolidation". The optimum number is 4.1.	
→ Debt	
Keyword Density: the keyword density in anchor texts for the keyword "Debt" is 48.8%. This keyword density is too big. Please use your keyword "Debt" less often to decrease keyword density close to 5.4%.	
Using Keyword: the number of anchor texts that use the keyword "Debt" is 5. You use your keyword "Debt" in too few anchor texts. You must increase the number of anchor texts using "Debt". The optimum number is 15.4.	
→ Consolidation	
Keyword Density: the keyword density in anchor texts for the keyword "Consolidation" is 4.9%. This keyword density is too big. Please use your keyword "Consolidation" less often to decrease keyword density close to 1.9%.	
Using Keyword: the number of anchor texts that use the keyword "Consolidation" is 1. You use your keyword "Consolidation" in too few anchor texts. You must increase the number of anchor texts using "Consolidation". The optimum number is 5.1.	
Debt Relief	
Keyword Density: the keyword density in anchor texts for the keyword "Debt Relief" is 0%. Compose your link anchor texts so that keyword density for "Debt Relief" is close to 7.6%.	
Using Keyword: the number of anchor texts that use the keyword "Debt Relief" is 0. The optimum number of anchor texts using "Debt Relief" is 5.	
→ Debt	
Keyword Density: the keyword density in anchor texts for the keyword "Debt" is 48.8%. This keyword density is too big. Please use your keyword "Debt" less often to decrease keyword density close to 13.5%.	
Using Keyword: the number of anchor texts that use the keyword "Debt" is 5. You use your keyword "Debt" in too few anchor texts. You must increase the number of anchor texts using "Debt". The optimum number is 18.6.	
→ Relief	
Keyword Density: the keyword density in anchor texts for the keyword "Relief" is 0%. Compose your link anchor texts so that keyword density for "Relief" is close to 4.1%.	
Using Keyword: the number of anchor texts that use the keyword "Relief" is 0. The optimum number of anchor texts using "Relief" is 5.3.	

## Details

Take a look at this keyword cloud. It shows all keywords contained in anchor texts on your page <http://www.integritydebtsservices.com/glossary.php>:



For a better idea of good anchors, compare all your anchor texts to what your competitors have:

Analyzed page Anchor Texts		<a href="#">Up</a>
1	Home	
2	Meet the Attorney	
3	FDCPA	
4	Debt Management	
5	FICO	
6	Debt Calculator	
7	Note World Trust Account	
8	FAQs	
9	Associates	
10	Glossary	
11	Contact Us	
12	Bankruptcy	
13	Debt Management Program	
14	Bankruptcy Terms	
15	Debt Settlement Terms	
16	Debt Consolidation Terms	
17	HOME	
18	ASSOCIATES	
19	PRIVACY POLICY	
20	CONTACT US	
21	LEGAL DISCLAIMER	
22	Pesavi Advertising	
Competitors' Anchor Texts		<a href="#">Up</a>
Debt Settlement		
1	<p>Sign In   Join Community   My Page   My Debts   My Budget   Home   Calculators   DIY   Forums   Ranking Chart   Wiki   Debt Consolidation   Debt Settlement   Credit Card Payment   Debt Reduction   APR   Sample Letters   Plan your Budget   My Debts   Articles   Mailing Guidelines   Glossary   Ask Gerri   Creditors Address   Debt consolidation/ settlement   Collection agencies   Payday loan help   Credit Repair   Community rewards   DIY Debt consolidation   DIY Debt settlement   DIY Debt management   Best free way to plan your budget   Find sample debt/credit letters   Compare debt relief plans   Learn how to handle collectors   Learn how to settle debts yourself   Checklist for mailing creditors   privacy   What happens once we signup?   Home   Articles   Debt Consolidation and Settlement           Good Nelly   Ask Nelly   negotiation   How settlement works   How to choose best debt settlement companies   Pros and cons of debt settlement   collection agencies   credit card   TASC   IAPDA   Avoid bankruptcy   Chapter 7 bankruptcy   collection agencies   credit report   do it yourself   sample debt settlement letters   скачать инструкцию погрузчик bobcat By bushwinston on 15 Jan, 2011   ниссан куб мануал By bushwinston on 15 Jan, 2011   Hiya all! By goldenbast on 14 Jan, 2011   Cut-price dope By iodiveReannib on 14 Jan, 2011   viagra   best male blowjob By lyroipCoall on 14 Jan, 2011   http://www.hostave3.net/hw/banners/624x80_26.gif   http://www.hostave4.net/3dhv/banners/200x300_9.gif   Settlement vs Bankruptcy   Settlement vs Consolidation   Debt Settlement vs DMP   Unsolicited offer letter   Settlement counter offer   Debt settlement agreement   Acceptance of verbal offer   Pay for delete settlement   No-nonsense idiot's guide   5 Debt relief options   4 Keys to get out of debt   Payday Loan Laws   Consolidation vs Settlement   Debt consolidation vs DMP   Can you be sued for credit card debts?   How do I consolidate my debts?   Debt on Facebook   Ridwan   Chaman   Alex   Npl Debt   Sandra   Debt   Facebook social plugin   DebtCC on Twitter   http://tinyurl.com/34cmapn   18 minutes ago   can someone tell me   Need advice on 2 payday loans I want to pay off.   BBB responses   PayDay Loan Debt Collectors   Pdl ???   SSM Group   DebtCC Community   DebtCC Blog   Community Videos   Media kit   Testimonials   Press coverage   4 Simple tips that can help you clear de...   What should I do about a debt that has c...   4 Things you should know when filing ban...   If my parents pass away with credit card...   How should I deal with the CA when they ...   DebtCC helps you find the debt relief co...   About Us   Contact Us   Privacy Policy   Affiliate   Sitemap   Espanol   RSS Feeds   Terms of Services</p>	
	<p>navigation   search   improve it   talk page   references or sources   verification   worldwide view   debtor   creditor   [1]   consumers   [1]   lawyer   [1]   [1]   1 History   2 How Debt Settlement Works   3 Professional Debt Settlement   3.1 The Positive Side   3.2 The Negative Side   4 Do-It-Yourself Debt Settlement   4.1 The Positive Side   4.2 The Negative Side   5 Creditor's incentives   6 Common Objections to Debt Settlement   7 Criticism   7.1 Better Business Bureau Rating   8 Trade associations   9 See also   10 References   11 External links   edit   [2]   deregulation  </p>	

2	<p>consumer lending   recession   written-off   outstanding balances   Chapter 7 bankruptcy   [3]   personal debt   edit   [4]   credit report   [5]   edit   FDIC   citation needed   edit   citation needed   the current economic crisis   edit   [6]   citation needed   citation needed   citation needed   edit   [5]   edit   edit   edit   collection attorneys   bad debt   [4]   edit   FICO   lawsuit   Tax liens   taxable income   IRS   [7]   insolvent   [8]   income tax   edit   New York Attorney General   subpoenas   [9]   New York Attorney General   [10]   CBS   Early Show   Credit Solutions of America   [11]   edit   Better Business Bureau   citation needed   [12]   edit   bankruptcy   [13]   lobby   edit   Debt   Debt consolidation   Bankruptcy   Credit counseling   List of finance topics   edit   a   b   c   d   "Debt Relief Can Cause Headaches of Its Own"   The New York Times   <a href="http://www.nytimes.com/2008/02/09/business/yourmoney/09credit.html?_r=1&amp;pagewanted=all&amp;oref=slogin">http://www.nytimes.com/2008/02/09/business/yourmoney/09credit.html?_r=1&amp;pagewanted=all&amp;oref=slogin</a>   ^   Debt Forgiveness: Plainer Speaking, Please.   ^   Testimony of Dr. Robert Manning before the FTC   a   b   Zombie Debt is Hard to Kill   a   b   Make a Deal With Debt Collectors   ^   Debt Settlement Is A Costly Escape   a   b   <a href="http://www.irs.gov/pub/irs-pdf/f1099c.pdf">http://www.irs.gov/pub/irs-pdf/f1099c.pdf</a>   ^   IRS Publication 525   ^   <a href="http://www.oag.state.ny.us/media_center/2009/may/may7a_09.html">http://www.oag.state.ny.us/media_center/2009/may/may7a_09.html</a>   ^   <a href="http://www.oag.state.ny.us/media_center/2009/may/may19b_09.html">http://www.oag.state.ny.us/media_center/2009/may/may19b_09.html</a>   ^   <a href="http://www.cbsnews.com/stories/2010/03/29/earlyshow/contributors/susankoeppen/main6343617.shtml?tag=cbsnewsTwoColUpperPromoArea">http://www.cbsnews.com/stories/2010/03/29/earlyshow/contributors/susankoeppen/main6343617.shtml?tag=cbsnewsTwoColUpperPromoArea</a>   ^   <a href="http://abcnews.go.com/Blotter/la-business-bureau-chapter-head-bill-mitchell-quits/story?id=12458713">http://abcnews.go.com/Blotter/la-business-bureau-chapter-head-bill-mitchell-quits/story?id=12458713</a>   ^   <a href="http://www.tascsite.org/index.cfm?event=About-Us">http://www.tascsite.org/index.cfm?event=About-Us</a>   edit   Uniform Debt-Management Services Act (UDMSA)   Debt Settlement Advice from Consumer Reports magazine   Debt Settlement Advice from US Federal Trade Commission   <a href="http://en.wikipedia.org/wiki/Debt_settlement">http://en.wikipedia.org/wiki/Debt_settlement</a>   Categories   Bankruptcy   Finance   Articles lacking reliable references from January 2009   Articles with limited geographic scope from June 2008   All articles with unsourced statements   Articles with unsourced statements from May 2010   Log in / create account   Article   Discussion   Read   Edit   View history   Main page   Contents   Featured content   Current events   Random article   Donate to Wikipedia   Help   About Wikipedia   Community portal   Recent changes   Contact Wikipedia   What links here   Related changes   Upload file   Special pages   Permanent link   Cite this page   Create a book   Download as PDF   Printable version   Creative Commons Attribution-ShareAlike License   Terms of Use   Wikimedia Foundation, Inc.   Contact us   Privacy policy   About Wikipedia   Disclaimers</p>
3	<p>MyFico.com   10 credit repair companies   Get your real Fico Score   Best Debt Settlement company - #1   Top 10 Credit repair companies   Best Credit Repair company - #1   See our picks for the Top 10 best Credit Repair Companies   Debt Help   Debt Relief   Premier Financial Debt Help   debt settlement   debt settlement program   website   Visit their site and fill out their quick form and see how they can help you become debt free in as little 24 months   Tax debt settlement   debt settlement help   See the Premier Financial Debt Settlement Help website   See Website   easy form now   ForgetUnsecuredDebt.com   website   Fill out their quick form and learn how you can become debt free   form   See the ForgetUnsecuredDebt.com Website   Debt Negotiation   Top 10 Credit Repair companies   HOME   OUTDOOR ADVENTURE   FUN WITH KIDS   RAINY DAYS   WEEKEND GETAWAYS   THE BEST OF NEW JERSEY   NEW YORK   TAKE A SMALL TRIP   BEST NEW JERSEY BARS   COOL THINGS TO DO   Ownspot.com</p>
4	<p>Home   Articles   Debt Resources   Debt Settlements   FAQ's   Contact   Home   Debt Settlement   Debt Settlement Programs   FAQ's   Articles   Debt Resources   Privacy   Budget   Consumer Credit   Credit   Credit Card Debt   Credit Repair   Credit Report   Credit Score   Debt Consolidation   Debt Help   Debt Management   Debt Reduction   Debt Repair   Debt Settlements   Featured   Finance   Personal Finance   Uncategorized   Get Started Now!   Get Started Now   Home   Site Map   Privacy Policy   Debt Settlements</p>
5	<p>Debt Settlement   Resources   Videos   BBB Complaints against Banks   Maxed Out   Legal Rights   What Are My Legal Rights   Identity Theft Victims Help Guidelines   Lawsuit Summons Flowchart   Option 1 Explained   Option 2 Explained   Option 3 Explained   State Bar Associations   Tax Information   How To Understand My Credit Score   Contact Information   Debt Settlement   What Is Debt Settlement ? Credit Card Debt Settlement Programs   Debt Settlement FTC Rulings   Debt Settlement Program Benefits   Consumer Debt Relief   Frequently Asked Questions   Resources   Maxed Out Video   Credit Report Info-Free Credit Report   Free Consultation Application Form   Contact Information   Site Map   Privacy Statement   Sites   General Articles   Articles</p>
6	<p>Check Us Out With The BBB   Apply For A Free Consultation   Credit Card Debt Negotiation Service   Credit Card Debt Negotiation Service   Credit Card Debt Negotiation Service   Credit Card Debt Negotiation Service   Credit Card Debt Negotiation Service   additional resources   Home   About Us   Contact Us   Privacy Statement   Request for Information   Site Map   © 2008 Lakeview Associates Inc</p>
7	<p>News   BLTWY   Health News   Local News   NBC Nightly News   Politics   Tech &amp; Science   Today Show   US News   Video   Weather   World News   Entertainment   Celebrities   Comedy   Entertainment News   Games   Movies   Music   New on DVD   TV   Video   Sports   MLB   NASCAR   NBA   NCAA Basketball   NCAA Football   NFL   NHL   Play Fantasy   Soccer   Video Highlights   Money   Autos   Business News   Careers &amp; Jobs   Investing   Personal Finance   Quotes   Real Estate &amp; Rentals   Video   Lifestyle   Beauty &amp; Fashion   Cooking   Decor &amp; Organizing   Fitbie   Glo: For Her   Health   Horoscopes   Love &amp; Relationships   Online Dating   Travel   Video   More   Autos   Maps &amp; Directions   Video   Careers &amp; Jobs   My MSN   Weather   Corrections &amp; Clarifications   Personals   White Pages   Delish   Quotes   Wonderwall   Games Preview   Real Estate/Rentals   Yellow Pages   Horoscopes   Shopping   Feedback   Local Edition   Travel   Full MSN Index   Bing   Hotmail   Messenger   Sign in   Search this site   Search the web   Money   average tax refund   jp morgan profit  groupon ipo   Make msn.com your home page   Home   News   Investing   Personal Finance   Personal Finance Home   Banking   Family/College   Insurance   Retirement   Savings/Debt   Tax   Real Estate   Autos   Careers   The Invested Life   Dow   Nasdaq   S&amp;P   E-mail to a friend   Tools Index   Print-friendly version   Site Map   Article Index   Discuss in a Message Board   Digg This   SmartMoney   Are you in financial trouble   The Ultimate Credit Handbook   Calculator: What would debt consolidation save you?   Understanding the rules on bankruptcy   8 signs of coming financial disaster   Help! I'm drowning in debt   Make a deal with debt collectors   Guess who's looking at your credit report   Debt problems? Ask an expert   The cure for the middle-class crunch   Continued: Shut down by the FTC   2   next &gt;   View all top-rated articles   E-mail us your comments on this article   Discuss in a message board   Find a great credit card deal   Savvy Spending Quiz   How much can you save?   Evaluate Your Credit   Which car costs less to insure?   Fast Answers   Manage Debt   Save Money   Save on a Car   Learn to Budget   Find Deals Online   Travel For Less   Consumer Action Guide   Bulls go marching into the new year   16 things to do before you die   How thieves will steal your identity   Committing 'capital' crimes? CSI 'em   Is credit counseling right for you?   View all Top-Rated articles   Humble beginnings: 7 billionaires' first jobs   Video: Budgeting for the costs of college   Find the best mortgage rates in your area   10 useful things you can get for free   Clean car title but dirty secret?   Business on Main: J-Lo and other biz buzz   MSN Privacy   Legal   Advertise   RSS   Help   Feedback   Site map   About our ads</p>
	<p>Home   Credit Repair   Credit Repair Articles   Rebuilding Credit Articles   Professional Credit Counseling   Credit Repair Guide   Credit Repair Letters   Free Resources   How to Add Positive Credit   Divorce &amp; Your Credit   Statute of Limitations on Debt   Remove Inquiries   Sue Your Creditors   Credit Reports   Credit Report Articles   Credit Score Articles   Free Credit Reports   Credit Report Comparisons   Credit Monitoring   Credit Bureau Contact Info   Decoding Your Credit Report   Fair Credit Reporting Act   How Long do Items Stay on My Report?   Sue Your Creditors   Fix Your Credit Through Court   Credit Cards   Credit Card Articles   Credit Cards For Bad or No Credit   Credit Cards For Excellent/Good Credit   Secured Credit Cards   Prepaid and Debit Cards   Student Credit Cards   All About Credit Cards   Purchasing With Credit Cards   Credit Card Forgery   Debt   Debt Articles   Settling Your Debts   Debt Negotiation   Debt Consolidation Companies   Using a Debt Consolidation Company   Credit Rating after Debt</p>

8	<p>Settlement   Statute of Limitations on Debt   Debt Validation   Your Rights Regarding Collectors   Debt Elimination Strategy   Bankruptcy   Bankruptcy Articles   Chapter 7   Chapter 13   What Can I Keep in a Bankruptcy?   What Debts Can I Include?   Student Loans and BK's   Bankruptcy Alternatives   New Bankruptcy Laws   Rebuilding Your Credit   Divorce and Bankruptcy   Forums   Go To Forums   Repair Forum   Collection Forum   Legal Forum   Bankruptcy Forum   Mortgage Forum   ID Theft   Identity Theft Articles   How to Protect Yourself   Identity Theft Protection Companies   Credit Card Fraud   If You Are a Victim   Get Rid of Junk Mail   Buying Things Online   Phishing Scams   If the Thief is a Family Member   Loans/Mtgs   Need Help Getting a Personal Loan   Loan Articles   Mortgage Articles   Real Estate Articles   Payday Loans   Auto Loans   Auto Loan Rates   Mortgage Rates   Mortgage Calculators   Budgeting   Budgeting &amp; Saving Articles   Investment Articles   Financial Planners - Choose Wisely   Save Energy Costs   Automate Your Savings Plans   Myths About Saving Money   Finding Your Unclaimed Money   How to Use Coupons   Teach Your Kids About Money   Legal Advice   Legal Articles   Sue Your Creditors for \$1,000s   Statute of Limitations on Debt   Vacating a Judgment   Process Service Requirements   Help! I've Been Sued   All About Your Taxes   Affirmative Defenses   What is Discovery?   Motion to Strike Affidavit of Debt   Courtroom Etiquette   List of Consumer Lawyers   Blog   Go To Blog   About   About This Site   Contact Us   Follow Us on Twitter   Become A Facebook Fan   Disclaimers   Advertise on This Site   Newsletter Sign Up   Featured Articles   Press Releases   Most Recent Articles   Online Bookstore   FREE Credit Counseling   Sample Letters   Find A Credit Card   FREE Debt Help   Credit Monitoring   Settle Your Debts   FREE Credit Reports   Secured Credit Cards   PrePaid &amp; Debit Cards   Credit Card for Students   Identity Theft Protection   Rebuild Your Credit   Consolidate Your Debt   ChexSystems   Debt Validation   Dispute w/ Original Creditor   Legal References   Statute on Debt   Most Recent Articles   Advertise With Us   Privacy Policy   History of CreditInfoCenter   Versión Española (Spanish)   Disclaimer   All of our debt settlement secrets in an easy-to-read book - Only \$19.95!   Read letters   how to settle your debts   go here   How to Settle Your Debts   they have no case   Junk Debt Buyers   fight the lawsuit and win   other alternatives   having your debt go into collections can be a blessing   debt validation   statute of limitations   click here   debt validation   go here   Pay For Delete   sample   cease and desist letter   Here's how to do it.   Negotiate Your Credit Rating   Paying Your Settlements   Actual Debt Negotiation Success Stories   What's the difference between debt negotiation and debt settlement?   FREE credit consultation   Buy the Book!   Order Paperback Now and Receive a FREE Sample Letter CD - Only \$19.95   Go To Post   Go To Post   Go To Post   Go To Post   Read Article   Read Article   Read Article   Read Article   Read Article   Read Article   Auto Loans   Bankruptcy   Credit Repair   Credit Rebuilding   Credit Scoring   Divorce   Debt   Featured Articles   Identity Theft   Privacy   Mortgages   Site Map   Scam Alerts   Self Help Forms   Savings &amp; Budgeting   Web Nation   Web Nation®</p>
9	<p>articles   about   contacts   Saving for Debt Settlement   (more...)   Using Home Equity to Settle Your Debts   (more...)   The Secrets of Debt Settlement Service Fees   (more...)   Debt Settlement vs. Bankruptcy   (more...)   Making a Debt Settlement Offer   (more...)   Why Debt Settlement Takes So Long   settle your debts   (more...)   Where Are My Debt Settlement Payments Going?   reputable companies won't charge you   (more...)   How Debt Settlement Works   (more...)   Credit Counseling vs. Debt Settlement   credit counseling   Credit counseling   (more...)   Before Sending Payment. Get an Official Debt Settlement Offer Letter   (more...)   Debt Settlement 101   Saving for Debt Settlement   The Secrets of Debt Settlement Service Fees   Debt Settlement vs. Bankruptcy   Debt Relief – Debt Consolidation   Using Home Equity to Settle Your Debts   New FTC Rules for Debt Settlement Firms   Debt Consolidation Programs   Credit Counseling   Credit Counseling vs. Debt Settlement   Professional Debt Management   Debt Management   Credit Counseling   Tax Relief   New FTC Rules for Debt Settlement Firms   Tax Debt Settlement   Tax Debt Help   Credit Repair   Debt Management and Your Credit Score   Punch debt in the face   Before you invest   Money Musings   Debt Home   Articles Home   About   Contact   Privacy   Terms and Conditions   Sitemap</p>
10	<p>Home   About Us   Our Attorneys   FAQ   Blog   Bankruptcy   Chapter 7 bankruptcy   Chapter 13 bankruptcy   State Bankruptcy Laws   Bankruptcy Filing Fees   Bankruptcy Questions   Debt relief   Types of Debt   Fee structure   Compare services   Testimonials   Case studies   Statistics   Success stories   Sign up   Client education   Company Formation   Defamation Protection   Wills   Trusts   Contact us   Phone and Fax numbers   People   Addresses   Group email addresses   J. H. Marman   California   W. Cooper   Ohio   R. J. Pellegrino   Florida   T. V. Malorzo   Texas   Chapter 7 bankruptcy   Chapter 13 bankruptcy   Bankruptcy Filing Fees   State bankruptcy laws   Bankruptcy Questions   Bankruptcy Terminologies   privacy   GoDaddy   (Read More)   (Read More)   (Read More)   (Read More)   (Read More)   (Read More)   (Read More)   (Read More)   (Read More)   More...   Bankruptcy Law Overview   Chapter 7 bankruptcy   Chapter 13 bankruptcy   State Bankruptcy Laws   Bankruptcy Filing Fees   How to file bankruptcy?   The Automatic Stay   The 341-Meeting   Bankruptcy Questions   Bankruptcy Terminologies   Make mortgage payments regularly during ...   Bankruptcy code shields you against empl...   How does bankruptcy risk score affect yo...   Effect of bankruptcy on immigration stat...   How should you save money during and aft...   How to eliminate unsecured debts without...   Demerits of declaring Personal Bankruptc...   Treatment of Criminal Restitution in a b...   FDCPA   Debt Consolidation   Learn more...   Debt Settlement   Learn more...   Debt Management   Learn more...   ^Go back to top   GoDaddy</p>
Debt Consolidation	
1	<p>News   BLTWY   Health News   Local News   NBC Nightly News   Politics   Tech &amp; Science   Today Show   US News   Video   Weather   World News   Entertainment   Celebrities   Comedy   Entertainment News   Games   Movies   Music   New on DVD   TV   Video   Sports   MLB   NASCAR   NBA   NCAA Basketball   NCAA Football   NFL   NHL   Play Fantasy   Soccer   Video Highlights   Money   Autos   Business News   Careers &amp; Jobs   Investing   Personal Finance   Quotes   Real Estate &amp; Rentals   Video   Lifestyle   Beauty &amp; Fashion   Cooking   Decor &amp; Organizing   Fitbie   Glo: For Her   Health   Horoscopes   Love &amp; Relationships   Online Dating   Travel   Video   More   Autos   Maps &amp; Directions   Video   Careers &amp; Jobs   My MSN   Weather   Corrections &amp; Clarifications   Personals   White Pages   Delish   Quotes   Wonderwall   Games Preview   Real Estate/Rentals   Yellow Pages   Horoscopes   Shopping   Feedback   Local Edition   Travel   Full MSN Index   Bing   Hotmail   Messenger   Sign in   Search this site   Search the web   Help   Money   Make msn.com your home page   Home   News   Investing   Personal Finance   Tax   Real Estate   Autos   Careers   The Invested Life   Personal Finance Home   Banking   Family/College   Insurance   Retirement   Savings/Debt   Tax   Dow   Nasdaq   S&amp;P   U.S. markets closed   Decision Centers   Save Money   Learn to Budget   Manage Debt   Find Deals Online   Travel For Less   Save on a Car   Consumer Guide   Commentary Index   More Tools   My Accounts   Message Boards   Print-friendly version   Send this to a friend   Compare credit cards and rates   How much can you save?   What's your spending style?   Get your credit reports quickly   Shop for personal finance resources   Do your taxes online   Article Index   Fast Answers   Tools Index   Site Map   8 smart ways to invest in yourself   Sparky and Spot's \$5 billion shopping spree   The secret worries of wealthy women   More...   Credit unions   National Foundation for Credit Counseling   MP Dunleavy   MSN Money Debt Consolidator   Learn more about newsletters   E-mail us your comments on this article   Post on the Your Money message board   Get a daily dose of market news   tips   Data providers   Thomson Reuters   Click for Restrictions.   Interactive Data Corporation   MSN privacy   Legal   Advertise   RSS   Help   Feedback   About our ads   Site map</p>
	<p>daveramsey.com   Home   Life &amp; Money   Business   Kids &amp; School Curriculum   Church   About Dave   Careers/Employment   FAQ's   Contact Us   Press Room   Radio   The Dave Ramsey Show on Radio   Find a Station   Listen Live Now   Archives   Podcast - 1 hour   E-mail Dave   Ask Dave   The Blog   Daily Money Makeover   Radio Executives   MyTotalMoneyMakeover.com   Commercial Free Podcast - 3 hours   Endorsed Local Providers   Investing   Real Estate   Insurance   Health Insurance   Tax Services   Dave Recommends   Where's Dave?   Dave Says Newspaper Column   Dave's National Best Sellers   Press Room   Classes   Financial Peace University   Find A Class   Attend Online   About the Program   for Churches   for Workplace   for Military   for Banks and Credit Unions   for Correctional Facilities   for Nonprofits   for Community   Debtor Education: for Bankruptcy   Financial Peace School Curriculum   High Schools   Colleges   Home Schools   Elementary Schools   Generation Change: Bible Study  </p>

2	<p>Financial Peace Jr.: for Kids   Financial Coaching   Find a Trained Counselor in Your Area   Become a Counselor   Andres Gutierrez   Financial expert for the hispanic community   Live Events   Total Money Makeover LIVE!   Nashville, TN   Oklahoma City, OK   Kansas City, MO   Colorado Springs, CO   Portland, OR   Speakers Group   Jon Acuff   Christy Brown   Russ Carroll   Rachel Cruze   Andres Gutierrez   Chris Hogan   Chris LoCurto   EntreLeadership Master Series   Walt Disney World® Resort   LIVE Blog   EntreLeadership 1-Day   Kansas City, MO   Nashville, TN   Portland, OR   Simulcast Live Nationwide   EntreLeadership Scholarship Contest   Andres Gutierrez   Financial expert for the hispanic community   Counselor Training   Momentum: for Church Leaders   Workplace Trainer Certification (T3)   Teacher Training   Tools   New to Dave   How to Get Out of Debt   The Seven Baby Steps   See Your Money Future in 60 seconds   Dave's eNewsletters   Ask Dave   iPhone Apps   Android Apps   Budgeting   The Truth About Budgeting   Dave's Budgeting Forms   Gazelle Budget Lite   Stuff to Read   Stupid Tax Stories   We Did It! Success Stories   Marriage &amp; Money   View All   Free Credit Report   Investing   The Truth About Investing   Dave's Investing Philosophy   Why You Should Keep Investing   Investing Minute Newsletter   Investing Calculator   Investment Quiz   Drive Free Cars for Life   Real Estate   The Truth About Real Estate   Home Buying Tips   Mortgage Calculator   Business / Career   Dave's Recommended Reading   How to Stop Gossip in the Workplace   Workplace Training   Workplace ROI Calculator   Tax Tips   Promote a Live Event   Volunteer at Dave's Live Event   Host Dave's Class   SHARE IT!   Adopt a School   Become a Counselor   Community   MyTotalMoneyMakeover.com   Online Budgeting   The Dave Ramsey Show (Commercial Free MP3s)   Forums - Talk with Dave Fans. Get Help.   Financial Peace University   Online Class   Member Resource Center   Church Coordinators   Military Coordinators   Facebook - Become a Fan   Twitter - Follow Dave   YouTube   Blog   Forums   Link to Us   Dave Recommends   Zander Insurance   Term Life Insurance   Identity Theft Protection   Disability Insurance   Churchill Mortgage   USLegalForms.com   E-MEALZ - Menu Planning   InternetSafety.com   Safe Eyes Home   Safe Eyes Business   Gold Stash.com   Wits &amp; Wagers Family Game   PerkStreet Cash Back Debit   View all Advertisers   Store   Books   Specials   Downloads   Budgeting Tools   Financial Peace University   Kids &amp; Teens   CDs &amp; DVDs   Zander Insurance   Term Life Insurance   Identity Theft Protection   Disability Insurance   Churchill Mortgage   USLegalForms.com   E-MEALZ - Menu Planning   InternetSafety.com   Safe Eyes Home   Safe Eyes Business   Gold Stash.com   Wits &amp; Wagers Family Game   PerkStreet Cash Back Debit   View all Advertisers   Articles   Life &amp; Money - Debt   Tweet   Share   Financial Peace University   How to Get Out of Debt   The Truth About Debt and Relationships   The Truth About Debt Consolidation   Debt   comment policy.   Learn More   More Info   Find Tickets   Endorsed Local Providers   Investing \$   Real Estate   Insurance   Health Insurance   Tax Services   Financial Coaching   Find a coach   Attend Counselor Training   Zander Insurance   Term Life Insurance   Identity Theft Protection   Disability Insurance   Churchill Mortgage   USLegalForms.com   E-MEALZ - Menu Planning   InternetSafety.com   Safe Eyes Home   Safe Eyes Business   Gold Stash.com   Wits &amp; Wagers Family Game   PerkStreet Cash Back Debit   View our List of Advertisers   The Dave Ramsey Show on Radio   Dave Says Newspaper Column   Newsletters   Dave's National Best-sellers   Where's Dave?   Endorsed Local Providers   Companies Dave Recommends   Financial Peace University   Financial Peace School Curriculum   Generation Change: A Teen Bible Study   Financial Peace Jr.: for Kids   Debtor Education: for Bankruptcy   Financial Coaching   Total Money Makeover LIVE!   EntreLeadership®   Counselor Training   Momentum: for Church Leaders   Workplace Trainer Certification   Teacher Training   New to Dave   The Seven Baby Steps   Easy Online Budget   Home Buying Tips   Dave's eNewsletters   Ask Dave   Tax Tips   RSS Feeds   View All Tools   Stupid Tax Stories   We Did It! Success Stories   How to Get Out of Debt   Budgeting   Real Estate   Investing   Business   View All Categories   My Total Money Makeover   FPU Class Members   FPU Church Coordinators   FPU Military Coordinators   Forums   Follow Us on Twitter   Financial Peace University   Books   Specials   Downloads   Budgeting Tools   Kids &amp; Teens   CDs &amp; DVDs   Browse All Products   About Dave   Careers   FAQ's   Contact Us   Press Room   Link to Us   Terms of Use   Privacy Policy   Debit Card Policy   Advertise With Us   Debt   Debt Help   Debt Consolidation   Bankruptcy   Debt Management   Debt Reduction   Budgeting   Life Insurance   Unemployment   Mortgages   Debt Snowball   Timeshares   Facebook   Twitter   Youtube   Blog   Forums</p>
3	<p>navigation   search   tone   talk page   guide to writing better articles   citations   verification   improve this article   reliable references   challenged   removed   Personal finance   Credit   debt   Pawnbroker   Student loan   Employment contract   Salary   Wage   Employee stock option   Employee benefit   Deferred compensation   Direct deposit   Retirement   Pension   Defined benefit   Defined contribution   Social security   Business plan   Corporate action   Personal budget   Financial planner   Financial adviser   Financial independence   Estate planning   Banks   credit unions   Cooperatives   edit this box   loan   interest rate   fixed interest   collateral   mortgage   foreclosure   risk   debtor   bankruptcy   credit card debt   Credit cards   interest rate   unsecured loan   secured loan   collateral   1 Student loan consolidation   1.1 United States   1.2 United Kingdom   2 Concerns   3 Alternatives   4 See also   5 References   6 External links   edit   student loans   edit   federal student loan consolidation   Department of Education   Treasury bill   citation needed   Stafford loans   citation needed   citation needed   edit   Student Loan   Bankruptcy   Income Tax   National Insurance   debt   [1]   edit   [2]   unsecured debt   secured debt   snowballing debt   edit   credit counseling   debt settlement   personal bankruptcy   edit   List of finance topics   edit   ^   ^   "Home or a Loan?"   edit   Federal Direct Consolidation Loans Information Center of the U.S. Government   William D. Ford Federal Direct Loan Program   Federal Trade Commission - Debt Consolidation   UK Financial Services Authority impartial information about extending your borrowing   Debt Settlement Advice from Consumer Reports magazine   v   d   e   Debt   Bond   Debenture   Corporate bond   Government bond   Municipal bond   Loan   Usury   Consumer lending   Predatory lending   Loan shark   Payday loan   Debt management plan   Debt-snowball method   Bankruptcy   Debt collection   evasion   Debt compliance   Collection agency   Garnishment   Tax refund interception   Debt bondage   Debtors' prison   Phantom debt   Charge-off   Strategic default   Fixed income   Consumer debt   Corporate debt   Government debt   Money market   Deposit account   Debt buyer   Securitization   Debt levels and flows   External debt   Internal debt   Consumer leverage ratio   Interest   Interest rate   Default   Insolvency   http://en.wikipedia.org/wiki/Debt_consolidation   Categories   Debt   Credit   Insolvency   Wikipedia articles needing style editing from February 2009   All articles needing style editing   Articles needing additional references from March 2008   All articles needing additional references   All articles with unsourced statements   Articles with unsourced statements from February 2007   Log in / create account   Article   Discussion   Read   Edit   View history   Main page   Contents   Featured content   Current events   Random article   Donate to Wikipedia   Help   About Wikipedia   Community portal   Recent changes   Contact Wikipedia   What links here   Related changes   Upload file   Special pages   Permanent link   Cite this page   Create a book   Download as PDF   Printable version   Català   Français   Simple English   Creative Commons Attribution-ShareAlike License   Terms of Use   Wikimedia Foundation, Inc.   Contact us   Privacy policy   About Wikipedia   Disclaimers</p>
4	<p>Debt Consolidation Loans   Home   About   Debt Consolidation   How to Get Out of Debt   Debt Consolidation Loan   Credit Card Debt   Debt Settlement   Credit Counseling   What's So Bad About Bankruptcy, Anyway?   What Is and Isn't True About Bankruptcy   Choose a Reputable Credit Counseling Agency and Avoid Scams   Debt Management Plan: A Crucial Part of Consumer Credit Counseling   17 Debt Statistics That Prove We've Made Our Children Slaves   How A Debt Consolidation Loan Saves You Money   Debts That Work Best for Credit Counseling   How to Know When Credit Counseling is Wrong For You   Advantages of Credit Counseling   An Overview of Consumer Credit Counseling   Debt Consolidation Loans 101   How to Get Out of Debt   How to Consolidate Your Debt   Credit Card Debt   Learn Credit Cards   How to Check Your Credit Online   How to Improve Your Credit Score   get out of debt   So click here and get started   click here and read the debt consolidation plan   click here and read the debt consolidation plan   Financial Planning   Student Loan Consolidation   Can You Inherit Debt?   College Debt Statistics   Debt Consolidation Programs   Student Debt Help   Memory Consolidation   Free Math Help Online   Debt Consolidation   Sitemap</p>
	<p>Online Chat   Home   Debt Consolidation   Home   Counseling Services   Credit Counseling   Counseling Before Bankruptcy   Post Bankruptcy   Foreclosure Counseling   Buying A Home   What Can I Expect?   Client Feedback   Education   Blog   Get Started   Classes   Frequently Asked Questions   Budgeting   Personal Finance Calculators   Credit Reports   Bookstore   Know Your Rights   National Resources   CheckWise   About Us   Blog   Get Started  </p>

5	<p>Leadership   Contact Us   Media Resources   Partners   Careers at AFS   Start Your Application   get started online   More information on debt consolidation   Credit Counseling   Counseling Before Bankruptcy   Post Bankruptcy   Foreclosure Counseling   Buying A Home   Checkwise   Información en Español   American Financial Solutions gains COA Accreditation!   Licenses and Disclosure   Home   Debt Consolidation   COUNSELING   Credit Counseling   Counseling Before Bankruptcy   Post Bankruptcy   Foreclosure Counseling   Buying A Home   What Can I Expect?   Client Feedback   Debt Management   Debt Consolidation   Debt Solutions   Credit Counseling   Consumer Credit Counseling   Debt Counseling   Busque Información en Español   EDUCATION   Classes   Frequently Asked Questions   Budgeting   Personal Finance Calculators   Credit Reports   Bookstore   Know Your Rights   National Resources   CheckWise   ABOUT   Leadership   Contact Us   Media Resources   Partners   Careers at AFS   FACEBOOK   ONLINE APPLICATION   EMERGENCY STATUS   SITEMAP   LICENSES &amp; DISCLOSURES   Privacy Policy   Third Party Disclosure</p>
6	<p>Home   Plans &amp; Services   Debt Relief Plans   Ongoing Support   Other Services   Debt Consolidation Guide   Reward Yourself   Community   Forums   Blogs   Groups   The Debt Diva   Tools &amp; Tips   Newsletters   Quizzes and Polls   Tip Jar   Debt Relief News   Money Management Tools   Article Library   Share the Wealth   Webinars   About Us   Who We Are   How We Can Help   Media Coverage   Success Stories   Giving Back   Questions?   Help Center   Contact Us   My CareOne   My CareOne   My Program   My Community   Continue Saved Enrollment   Subscription Center   unsecured debt   Privacy Policy   Continue Saved Enrollment   Licensing &amp; Disclosures   Advertise   Privacy &amp; Security   Site Map</p>
7	<p>Skip to content   Skip to navigation   Skip to footer   home   debt consolidation loans   personal loans   credit reports   tax help   click to get started!   Treasury Department Trying Out Debit Tax Refunds   New Credit Card Rules May Hurt Stay-at-Home Moms   Tuesday's Twitterer To Follow: @aaron_gfs   Survivor Winner Hatch Asked To Pay \$1.7M Tax Bill   Young Adults Make Big Financial Goals For 2011   Contact Us   Site Map   Privacy Policy   TFGI.com</p>
8	<p>Sign In   Join Community   My Page   My Debts   My Budget   Home   Calculators   DIY   Forums   Ranking Chart   Wiki   Debt Consolidation   Debt Settlement   Credit Card Payment   Debt Reduction   APR   Sample Letters   Plan your Budget   My Debts   Articles   Mailing Guidelines   Glossary   Ask Gerri   Creditors Address   Debt consolidation/settlement   Collection agencies   Payday loan help   Credit Repair   Community rewards   Over 60,000 discussions in forums   7 Ways to earn rewards   Members have earned over \$25000   Sam Glover   dantheman   ballplayersmom   Shazzers   frogpatch   Sassnlucy   DOLLARSandSINCE   DIY Debt consolidation   DIY Debt settlement   DIY Debt management   Best free way to plan your budget   Compare debt relief plans   Learn how to handle collectors   Learn how to settle debts yourself   Checklist for mailing creditors   Debt Validation Letter   Debt Verification letter   Counter Offer for Debt Settlement   Debt Settlement Agreement   Request Letter for removal of listing   More...   Oak View Law Group   More...   What happens after signup?   Our privacy policy   Debt consolidation program   8 benefits   Interest rate arbitration   Debt management   Debt settlement   Chapter 13 bankruptcy   Chapter 7 bankruptcy   Forums   Debt calculators   Ranking Chart   Earn dollars   Get recognition   Hall of Fame   Debt Samaritan   Moderator   7 Steps to become debt-free   Debt consolidation loans   Credit card consolidation   6 Types of debt solution   Christian debt consolidation   Bill consolidation   Credit counseling   Debt consolidation non profit   need debt consolidation/ personal loan By Kathryn C on 13 Jan, 2011   Splitting Credit Cards Already Included In Debt Consolidation By Unregistered on 12 Jan, 2011   Debt consolidation By mavericke_kr on 09 Jan, 2011   debt consolidation By Lisa Oberdorf on 09 Jan, 2011   Debt Consolidation By mariomt38 on 03 Jan, 2011   Debt on Facebook   Ridwan   Chaman   Alex   Npl Debt   Sandra   Debt   Facebook social plugin   DebtCC on Twitter   http://tinyurl.com/34cmavn   18 minutes ago   What is the best financial gift for yourself in the New Year?   No-nonsense idiot's guide   5 Debt relief options   4 Keys to get out of debt   Payday Loan Laws   Credit card consolidation   Christian debt consolidation   Consolidate payday loans   Bill consolidation   Can you be sued for credit card debts?   Allied Interstate   Freedom Debt Relief   Federal Debt Relief System   can someone tell me   Need advice on 2 payday loans   want to pay off.   BBB responses   PayDay Loan Debt Collectors   Pdl ?????   SSM Group   DebtCC Community   DebtCC Blog   Community Videos   Media kit   Testimonials   Press coverage   4 Simple tips that can help you clear de...   What should I do about a debt that has c...   4 Things you should know when filing ban...   If my parents pass away with credit card...   How should I deal with the CA when they ...   DebtCC helps you find the debt relief co...   About Us   Contact Us   Privacy Policy   Affiliate   Sitemap   Espanol   RSS Feeds   Terms of Services</p>
9	<p>MortgageLoan.com   Refinance   Home Equity   Home Equity Line of Credit   Home Improvement Loan   Home Equity Loans   Debt Consolidation   News   Latest News   Feature Articles   Mortgage Rate Analysis   Article and News Archive   Mortgage Calculator   Mortgage Payoff Calculator   APR Calculator   Amortization Schedule Calculator   HELOC Calculator   How Much Can I Borrow Calculator   Interest Only Mortgage Calculator   Refinance Break Even Calculator   Refinance Calculator   Rent vs Buy Calculator   More Calculators   Compare Loans &amp; Rates   Reverse Mortgage   CD Rates   Mortgage Rates   Loan Modification   Compare Credit Cards   Car Loans   FHA Mortgage Rates   Professional Services   Mortgage Brokers and Lenders   Find Local Brokers and Lenders   Sign up to our directory   Real Estate Agents   Find Local Real Estate Agents   Sign up to our directory   Appraisers   Find Local Appraisers   Sign up to our directory   Title Companies   Find Local Title Companies   Sign up to our directory   Home Inspection Services   Find Local Home Inspection Services   Sign up to our directory   Moving Companies   Find Local Moving Companies   Sign up to our directory   Calculators and Content for Your Website   Login   Home   Contact Us   Glossary   SecureRights Policy   Can Bankruptcy Help You Avoid Foreclosure?   Link to this page   Get widgets   Print   Facebook   RSS   Guide to Debt Consolidation »   Understanding Debt   Debt Consolidation Defined   The Right Time for Debt Consolidation   Types of Debt Consolidation   Avoiding Debt Consolidation Scams   Bottomless Pit: Consumers Falling Deeper into Debt   Read More»   Debt Concepts Confuse too many Americans   Read More»   Positive Mortgage Crisis Side Effect: U.S. Household Debt Declines   Read More»   More Debt Stories»   Accelerated Debt Payoff Calculator   Consolidation Loan Investment Calculator   How much do you owe?   Should you consolidate your debt?   Compare Rates »   About Us   Sitemap   Privacy Policy   Contact   Terms Of Use   Articles   (RSS)   Mortgage Widgets   News   Fraud Info</p>
10	<p>CURADEBT'S MONEY BACK GUARANTEE, AWARDS AND MORE.   Free Savings Estimate   About Us   Debt Settlement   Debt Consolidation   Results   Contest   Forum   Debt Settlement   Debt Negotiation   Debt Settlement   sample business scenarios   Debt Settlement   Debt Consolidation   learn what verified past clients of CuraDebt have to say   Audio testimonial #1   Audio testimonial #2   industry disclosure   click below and view settlement letters   June 12, AT&amp;T/Citi: Savings: 70%   May 25, Chase: Savings: 75%   May 24, First National Bank Of Omaha: Savings: 70%   May 21, Citibank: Savings: 75%   April 22, Chase: Savings: 76%   March 4, Barclays: Savings: 70%   February 25, FIA Cards: Savings: 80%   February 19, Bank of America: Savings: 75%   January 20, American Express: Savings: 70%   May 27, American Express: Savings: 70%   August 13, American Express: Savings: 92%   June 29, American Express: Savings: 88%   August 18, Chase: Savings: 80%   August 20, Citibank: Savings: 80%   June 23, Credit Union: Savings: 65%   May 21, FIA Card Services: Savings: 80%   July 28, FIA Card Services: Savings: 70%   July 30, HSBC: Savings: 80%   April 28, US Bank: Savings: 79%   April 28, US Bank: Savings: 78%   More Debt Settlement And Debt Negotiation Letters dating back to 1998...   Get Your Free Online (30 Second) Debt Settlement And Debt Negotiation Savings Estimate   Debt Settlement   Debt Consolidation   Debt Management   Consumer Credit Counseling   Debt Related Links   Bankruptcy   Resources   Debt Settlement Resources   Debt Settlement AR Arkansas   Debt Settlement AZ Arizona   Debt Settlement CA California   Debt Settlement TX Texas   Debt Settlement FL Florida   Debt Settlement CT Connecticut   Debt Settlement IL Illinois   Debt Settlement NY New York   free no-obligation consultation   JOIN AFFILIATE PROGRAM   TERMS OF WEBSITE   PRIVACY POLICY   ARTICLES &amp; PRESS   SITE MAP   LINK EXCHANGE   LOGON   CURADEBT DEBT HELP FORUMS   LEARN HOW TO EARN AS A CURADEBT AFFILIATE   CURADEBT EN ESPAÑOL   (Click Here For Current Client 24/7 Online Secure Access)  </p>

Debt Relief

1	<p>Introduction   Our Company   Debt Options   Our Program   Contact Us   Home   Our Company   Debt Options   Our Program   How It Works   FAQs   Testimonials   Our Success   Debt Calculator   Debt Relief Articles   Contact Us   Debt Settlement   Credit Counseling   Minimum Payments   Bankruptcy   Debt Consolidation   Debt Management   Credit Card Debt Relief   Debt Reduction   Federal Debt Relief</p>
2	<p>Sign In   Join Community   My Page   My Debts   My Budget   Home   Calculators   DIY   Forums   Ranking Chart   Wiki   Debt Consolidation   Debt Settlement   Credit Card Payment   Debt Reduction   APR   Sample Letters   Plan your Budget   My Debts   Articles   Mailing Guidelines   Glossary   Ask Gerri   Creditors Address   Debt consolidation/settlement   Collection agencies   Payday loan help   Credit Repair   Community rewards   Home   Articles   Debt Management and Debt Negotiation           Good Nelly   Ask Nelly   What happens after signup?   privacy   Consolidation programs   Credit card consolidation   Bill consolidation   Debt settlement   Debt management   Self repayment plan   Bankruptcy   avoid bankruptcy   hi hi By SpanosOnesst on 15 Jan, 2011   Pay day loan company taking money from another bank account By Unregistered on 15 Jan, 2011   New Day Financial, Fulton MD By Karen on 15 Jan, 2011   скачать инструкцию погрусчик bobcat By bushwinston on 15 Jan, 2011   نيسان куб мануан By bushwinston on 15 Jan, 2011   No-nonsense idiot's guide   5 Debt relief options   4 Keys to get out of debt   Payday Loan Laws   Can you be sued for credit card debts?   Allied Interstate   Freedom Debt Relief   Federal Debt Relief System   Debt on Facebook   Ridwan   Chaman   Alex   Npl Debt   Sandra   Debt   Facebook social plugin   DebtCC on Twitter   http://tinyurl.com/34cmapn   18 minutes ago   can someone tell me   Need advice on 2 payday loans I want to pay off.   BBB responses   PayDay Loan Debt Collectors   Pdl ?????   SSM Group   DebtCC Community   DebtCC Blog   Community Videos   Media kit   Testimonials   Press coverage   4 Simple tips that can help you clear de...   What should I do about a debt that has c...   4 Things you should know when filing ban...   If my parents pass away with credit card...   How should I deal with the CA when they ...   DebtCC helps you find the debt relief co...   About Us   Contact Us   Privacy Policy   Affiliate   Sitemap   Espanol   RSS Feeds   Terms of Services</p>
3	<p>Debt Settlement   Resources   Videos   BBB Complaints against Banks   Maxed Out   Legal Rights   What Are My Legal Rights   Identity Theft Victims Help Guidelines   Lawsuit Summons Flowchart   Option 1 Explained   Option 2 Explained   Option 3 Explained   State Bar Associations   Tax Information   How To Understand My Credit Score   Contact Information   Debt Settlement   What Is Debt Settlement ? Credit Card Debt Settlement Programs   Debt Settlement FTC Rulings   Debt Settlement Program Benefits   Consumer Debt Relief   Frequently Asked Questions   Resources   Maxed Out Video   Credit Report Info-Free Credit Report   Free Consultation Application Form   Contact Information   Site Map   Privacy Statement   Sites   General Articles   Articles</p>
4	<p>navigation   search   cite   references or sources   improve this article   reliable sources   challenged   removed   debt   Third World debt   Latin American debt crisis   credit bubbles   housing bubbles   1 International debt relief   1.1 War reparations   1.2 Third world debt   1.3 Arguments against debt relief   2 Personal debt relief   2.1 Origins   2.2 Contemporary   2.2.1 Tax treatment   3 Bankruptcy and non-recourse loans   4 Alternatives   4.1 Historical   4.2 Contemporary   5 Inflation   6 Debt relief in art   7 References   8 See also   edit   Agreement on German External Debts   war reparations   World War I reparations   World War II   edit   underdeveloped   developing countries   NGOs   Jubilee 2000   G8   Birmingham   International Monetary Fund   World Bank   Heavily Indebted Poor Countries   poverty reduction   conditionalities   structural adjustment   privatisation   public utilities   Poverty Reduction Strategy   G8   Gleneagles meeting   World Bank   IMF   African Development Bank   edit   trickle-down effect   edit   edit   Book of Leviticus   Moses   Jubilee year   Shmita   Hittite   Hurrian   [1]   Ancient Athens   Solon   seisachtheia   Qur'an   [1]   edit   credit bubbles   debt consolidation   Chapter 7 bankruptcy   edit   net worth   United States housing bubble   Mortgage Forgiveness Debt Relief Act of 2007   Emergency Economic Stabilization Act of 2008   edit   Bankruptcy   Non-recourse loan   bankruptcy   debt restructuring   strategic bankruptcy   non-recourse loans   United States   strategic default   edit   edit   Marshalsea   debtors' prison   debt bondage   debt peonage   debt slavery   debtors' prison   slavery   [2]   United Nations 1956 Supplementary Convention on the Abolition of Slavery   child support   edit   debt restructuring   forbearance   debt restructuring   amortized   garnishment   attachment of earnings   wages   edit   Inflation   expansion   Inflation   debasement   sovereign default   free silver   edit   The Merchant of Venice   William Shakespeare   mercy   The Wonderful Wizard of Oz   political interpretation   free silver   inflation   Fight Club   the novel on which it is based   edit   ^   "Linking ancient peoples"   http://chronicle.uchicago.edu/960201/hittites.shtml   ^   The Bondage of Debt: A Photo Essay   edit   Agreement on German External Debts   Anti-globalisation movement   Conditionality   International development   International Monetary Fund   World Bank   Survie NGO   Odious debt   Third World debt   Jubilee USA Network   Eurodad   http://en.wikipedia.org/wiki/Debt_relief   Categories   Debt   Development   Articles lacking sources from March 2010   All articles lacking sources   Articles to be expanded from January 2010   All articles to be expanded   Log in / create account   Article   Discussion   Read   Edit   View history   Main page   Contents   Featured content   Current events   Random article   Donate to Wikipedia   Help   About Wikipedia   Community portal   Recent changes   Contact Wikipedia   What links here   Related changes   Upload file   Special pages   Permanent link   Cite this page   Create a book   Download as PDF   Printable version   Česky   Deutsch   Français   Italiano   Creative Commons Attribution-ShareAlike License   Terms of Use   Wikimedia Foundation, Inc.   Contact us   Privacy policy   About Wikipedia   Disclaimers</p>
5	<p>Debt Consolidation   Debt Consolidation   Credit Card Debt   Debt Calculator   Debt Help   Customer Questions   Contact Us   Get a Free Quote   Debt Consolidation Programs To Control Your Budget   Best Debt Consolidation Programs   Which Bills Can I Consolidate   Fighting Debt The Right Way   Debt Consolidation To Find Financial Comforts   Debt Consolidation   Credit Card Debt   Debt Consolidation Quote   Site   Consolidate Debt FAQs   Calculator   Debt Help</p>
6	<p>get out from under heavy bills   family stress   bankruptcy filings   so many options available   Free Money Management Tutorials   Your Credit Score &amp; Making Debt Relief Choices   Comparing The Ways To Consolidate Debts   Introduction To Consumer Credit Counseling   Introduction To Debt Consolidation Loans   Filing for Personal Bankruptcy   settlement   Debt Solution Resources   Apply for a Debt Consolidation Loan   online debt relief solutions   credit repair solution   Pennsylvania bankruptcy attorneys   debt settlement   Check this out   Find Your Solution   Debt Relief Tips &amp; Articles   Fast Debt Consolidation   Credit Counseling   Consolidation Loans   Debt Settlement   Money Management   Bankruptcy Facts   Compare Consolidation   Credit Reports   Collection Tips   Financial Stress   Credit Repair Tips   Credit Cards Intro   More Tips »   Interactive Debt Help   Budget Worksheets   Budget Calculators   Spyware Detection   Discussion Group   Contact Us   What's New   All Guides   Alabama   Alaska   Arizona   Arkansas   California   Colorado   Connecticut   DC   Delaware   Florida   Georgia   Hawaii   Idaho   Illinois   Indiana   Iowa   Kansas   Kentucky   Louisiana   Maine   Maryland   Massachusetts   Michigan   Minnesota   Mississippi   Missouri   Montana   Nebraska   Nevada   New Hampshire   New Jersey   New Mexico   New York   North Carolina   North Dakota   Ohio   Oklahoma   Oregon   Pennsylvania   Rhode Island   South Carolina   South Dakota   Tennessee   Texas   Utah   Vermont   Virginia   Washington   West Virginia   Wisconsin   Wyoming   CareOne Debt Relief Services (SM)   Debt Settlement Scams   Easy steps to save on car insurance   The Mortgage Forgiveness Debt Relief Act   Benefits of the Mortgage Forgiveness Debt Relief Act   what's new   ?   Business Degrees   Online Degrees   Top   DebtSteps Home   Compare Ways To Consolidate   Consumer Credit Counseling   Consolidation Loans   Negotiation &amp; Settlement   Money Management   Bankruptcy Facts   Credit Effects   About Credit Cards   Debt Collection Tips   Credit Repair Tips   Find Your Solution   Relief Tips</p>

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7	<a href="#">Home</a>   <a href="#">Congratulations!</a>   <a href="#">How It Works</a>   <a href="#">About</a>   <a href="#">FAQ</a>   <a href="#">Debt Relief</a>   <a href="#">Privacy</a>   <a href="#">Chopped Off 45% of Original Credit Card Balance</a>   <a href="#">A Gem in a Sea of Financial Complications</a>   <a href="#">Debt</a>   <a href="#">Debt Negotiations</a>   <a href="#">Debt Relief</a>   <a href="#">Disclaimer</a>   <a href="#">Reduce Your Debt Form</a>   <a href="#">States</a>   <a href="#">Testimonials</a>   <a href="#">Uncategorized</a>   <a href="#">Debt Settlement – Why Should You Choose Debt Settlement Programs Instead of Bankruptcy?</a>   <a href="#">debt collection – Free Debt Advice – Significant Things to Know About Settlement Programs</a>   <a href="#">debt relief – Do You Have Over \$10k in Unsecured Debt? – Find Out Legal Debt Settlement Options</a>   <a href="#">debt management – Help With Small Business Debt – How to Eliminate Small Business Debt During This Recession</a>   <a href="#">Debt Relief – Filing For Bankruptcy? Why Bankruptcy Should Always Be the Last Option For Debt Relief</a>   <a href="#">CreditCardDebtFighters.com</a>   <a href="#">CreditCardDebtNegotiations.com</a>   <a href="#">DisputeDebts.com</a>   <a href="#">FreeDebtReductionHelp.com</a>   <a href="#">LegitimateDebtSettlement.com</a>   <a href="#">Debt Relief</a>   <a href="#">Sitemap</a>
8	<a href="#">DEBT RELIEF</a>   <a href="#">DEBT SETTLEMENT</a>   <a href="#">BANKRUPTCY</a>   <a href="#">DEBT CONSOLIDATION</a>   <a href="#">CREDIT COUNSELING</a>   <a href="#">US DEBT RELIEF</a>   <a href="#">CREDIT CARD DEBT</a>   <a href="#">DO NOTHING</a>   <a href="#">BLOG</a>   <a href="#">SITEMAP</a>   <a href="#">PRIVACY POLICY</a>   <a href="#">CONTACT US</a>   <a href="#">DEBT SETTLEMENT</a>   <a href="#">BANKRUPTCY</a>   <a href="#">DEBT CONSOLIDATION</a>   <a href="#">CREDIT COUNSELING</a>   <a href="#">DO NOTHING</a>   <a href="#">The Debt Borrowers Should and Should not Want</a>   <a href="#">credit</a>   <a href="#">credit card debt</a>   <a href="#">READ MORE</a>   <a href="#">The Details Behind Legal Debt Elimination</a>   <a href="#">bankruptcy</a>   <a href="#">READ MORE</a>   <a href="#">Four Danger Signs of Debt Relief Scams to be Avoided</a>   <a href="#">READ MORE</a>   <a href="#">debt settlement</a>   <a href="#">Avoid Bankruptcy</a>   <a href="#">Need Debt Relief</a>   <a href="#">credit card debt</a>   <a href="#">DEBT SETTLEMENT</a>   <a href="#">?</a>   <a href="#">?</a>
9	<a href="#">About Us</a>   <a href="#">Contact Us</a>   <a href="#">Home</a>   <a href="#">Debt Reduction</a>   <a href="#">Other Debt Relief Options</a>   <a href="#">Top Settlements</a>   <a href="#">Current Clients</a>   <a href="#">Testimonials</a>   <a href="#">Freedom Debt Relief</a>   <a href="#">Freedom Debt Relief</a>   <a href="#">Freedom Debt Relief</a>   <a href="#">Freedom Debt Relief</a>   <a href="#">Freedom Debt Relief</a>   <a href="#">Home</a>   <a href="#">About Us</a>   <a href="#">Contact Us</a>   <a href="#">Terms of Service</a>   <a href="#">Site Map</a>   <a href="#">Affiliates</a>   <a href="#">Financial Newsletters</a>   <a href="#">Debt Consolidation</a>   <a href="#">Refinance</a>   <a href="#">Tax Relief</a>
10	<a href="#">Deal with Debt</a>   <a href="#">IRS/Tax Relief</a>   <a href="#">Get a Loan</a>   <a href="#">Dollars &amp; Sense</a>   <a href="#">Bills.com</a>   <a href="#">Debt Management Overview</a>   <a href="#">Debt Relief Options</a>   <a href="#">Debt Pointers</a>   <a href="#">Types of Debt</a>   <a href="#">Debt Advice</a>   <a href="#">Credit Card Debt Help</a>   <a href="#">Debt Help Information</a>   <a href="#">Debt Management Articles</a>   <a href="#">Ask Bill on Managing Debt</a>   <a href="#">Debt Management Providers</a>   <a href="#">Consolidation Calculators</a>   <a href="#">Debt Management Videos</a>   <a href="#">Collection Laws &amp; Exemptions</a>   <a href="#">Statute of Limitations on Debt</a>   <a href="#">Best Debt Options</a>   <a href="#">Government Debt Relief</a>   <a href="#">Debt Help Services</a>   <a href="#">Collections and Statute of Limitations</a>   <a href="#">Consolidate My Debt?</a>   <a href="#">Debt Relief Options</a>   <a href="#">Debt Settlement Advice</a>   <a href="#">Consolidate Debts</a>   <a href="#">Debt Consolidation Services</a>   <a href="#">Debt Relief</a>   <a href="#">Bankruptcy Information</a>   <a href="#">Debt Consolidation</a>   <a href="#">Learn more</a>   <a href="#">Deal with it</a>   <a href="#">Learn More</a>   <a href="#">Overwhelming Debt</a>   <a href="#">Debt Relief Options</a>   <a href="#">IRS Debt</a>   <a href="#">Budget Guide</a>   <a href="#">Overview</a>   <a href="#">FAQs</a>   <a href="#">Glossary</a>   <a href="#">Provider Reviews</a>   <a href="#">debt relief</a>   <a href="#">Free Debt Relief Savings Quote</a>   <a href="#">Can I be arrested for not paying my debts?</a>   <a href="#">How can I consolidate my debt?</a>   <a href="#">debt relief</a>   <a href="#">Consolidate My Debt</a>   <a href="#">What are my debt relief options?</a>   <a href="#">What do I need to consider if I want to consolidate my debt?</a>   <a href="#">debt consolidation solutions.</a>   <a href="#">When do I need credit counseling?</a>   <a href="#">credit counseling</a>   <a href="#">Credit Counseling</a>   <a href="#">Debt Consolidation</a>   <a href="#">Debt Management Program</a>   <a href="#">Debt Relief</a>   <a href="#">Debt Settlement</a>   <a href="#">Revolving Debt</a>   <a href="#">Freedom Debt Relief</a>   <a href="#">Money Management International</a>   <a href="#">InCharge Debt Solutions</a>   <a href="#">CareOne Credit</a>   <a href="#">Wells Fargo Bank Debt Consolidation</a>   <a href="#">Articles</a>   <a href="#">Ask Bill</a>   <a href="#">Debt Consolidation</a>   <a href="#">Pay Off Loans</a>   <a href="#">Bad Credit</a>   <a href="#">Consolidate Debt</a>   <a href="#">Debt Relief Loan</a>   <a href="#">No Fax Payday Loan Consolidation</a>   <a href="#">Voluntary Repossession</a>   <a href="#">Refinance Overview</a>   <a href="#">Low Interest Bill Consolidation Loans</a>   <a href="#">Tax Debt Relief Options</a>   <a href="#">Hardship Based Loans</a>   <a href="#">Consolidate Bills</a>   <a href="#">Freedom Debt Relief Information</a>   <a href="#">Consolidate My Bills</a>   <a href="#">CareOne Credit</a>   <a href="#">Consolidate My Debt</a>   <a href="#">Credit Card Debt Consolidation</a>   <a href="#">Free Credit Counseling Tips</a>   <a href="#">Credit Counseling</a>   <a href="#">Bill Consolidation</a>   <a href="#">Shady Debt Consolidation</a>   <a href="#">Frozen Bank Account</a>   <a href="#">New Jersey Lien Foreclosure &amp; Sale</a>   <a href="#">Georgia Credit Card Debt</a>   <a href="#">Medical Debt Collections</a>   <a href="#">Stop Credit Counseling Program to Settle Debt?</a>   <a href="#">\$60,000 Unsecured Debt</a>   <a href="#">Refinance Vehicle Loan</a>   <a href="#">Capital One Fees, Credit Report, &amp; Statute of Limitations</a>   <a href="#">Old Judgment Collection</a>   <a href="#">Negotiate Mortgage Collection Account</a>   <a href="#">Capital One Balance Confusion</a>   <a href="#">\$17,000 Unsecured Debt</a>   <a href="#">Summons for American Express Debt</a>   <a href="#">Resolving \$35,000 credit card debt</a>   <a href="#">Which Statute of Limitations Applies?</a>   <a href="#">Sell Timeshare</a>   <a href="#">Minnesota Family Law</a>   <a href="#">\$8,200 Credit Card Debt</a>   <a href="#">The Statute of Limitations</a>   <a href="#">What Kind of Judgment Can I Expect?</a>   <a href="#">Harassment by Debt Collectors</a>   <a href="#">Freedom Debt Relief and Debt Settlement Income and Asset Criteria</a>   <a href="#">Judgment Won Against Me</a>   <a href="#">If I Default on Everything What is the Worst That Can Happen?</a>   <a href="#">I need mortgage help and credit debt help, too</a>

This is how your anchor texts appear to search engines:

1-word phrases				<a href="#">Up</a>
#	Keyword	Using Keyword *	Keyword Count *	Keyword Density ▼ *
1	debt	5	20	48.8%
2	terms	3	3	7.3%
3	associates	2	2	4.9%
4	consolidation	1	2	4.9%
5	management	2	2	4.9%
6	home	2	2	4.9%
7	settlement	1	2	4.9%
8	contact	2	2	4.9%
9	fdcpa	1	1	2.4%
10	meet	1	1	2.4%
11	note	1	1	2.4%
12	banckruptcy	1	1	2.4%
13	trust	1	1	2.4%
14	world	1	1	2.4%
15	legal	1	1	2.4%

16	policy	1	1	2.4%
17	bankruptcy	1	1	2.4%
18	fico	1	1	2.4%
19	program	1	1	2.4%
20	faqs	1	1	2.4%
21	privacy	1	1	2.4%
22	pesavi	1	1	2.4%
23	calculator	1	1	2.4%
24	advertising	1	1	2.4%
25	glossary	1	1	2.4%
26	attorney	1	1	2.4%
27	account	1	1	2.4%
28	disclaimer	1	1	2.4%
29	relief	0	0	-

Multi-word phrases <span style="float: right;"><u>Up</u></span>				
#	Keyword	Using Keyword *	Keyword Count *	Keyword Density <span style="float: right;">▼ *</span>
1	note world trust account	1	1	9.8%
2	debt management	2	2	9.8%
3	debt management program	1	1	7.3%
4	debt consolidation terms	1	1	7.3%
5	world trust account	1	1	7.3%
6	debt settlement terms	1	1	7.3%
7	note world trust	1	1	7.3%
8	meet the attorney	1	1	7.3%
9	settlement terms	1	1	4.9%
10	trust account	1	1	4.9%
11	note world	1	1	4.9%
12	pesavi advertising	1	1	4.9%
13	consolidation terms	1	1	4.9%
14	debt consolidation	1	1	4.9%
15	privacy policy	1	1	4.9%
16	legal disclaimer	1	1	4.9%
17	management program	1	1	4.9%
18	world trust	1	1	4.9%
19	debt settlement	1	1	4.9%
20	bankruptcy terms	1	1	4.9%
21	debt calculator	1	1	4.9%
22	debt relief	0	0	-

Of course, a good anchor text is more effective for a page to which a link points. Nevertheless, if you use your keyword in the anchor of a link pointing to another page from your own domain, you not only boost this other page's ranking. You also place a keyword on your page in a place where it is very prominent, and this is another step to improving your position in Google.

As soon as you have your anchor texts well-optimized, it's time to switch to the next element: [image alt texts](#) .



# http://IntegrityDebtServices.com

## Onpage optimization report

Report created on: Jan 16, 2011





- [Report Overview](#)
- [Keywords Overview](#)
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- [Meta Description](#)
- [Meta Keywords](#)
- [Body Text](#)
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- [Bold Text](#)
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- [Image Alt Texts](#)
- [Site Load Time](#)
- [Final Words](#)

## Site Load Time

Site load time is the time it takes for your site to load, and it is critical for 2 reasons. Firstly, it determines visitors' enjoyment of a website. Second affects your search engine rankings. The quicker your webpage loads - the better time your visitors have on your site. And because your site superior user experience, Google will give it a push in the rankings. On the other hand if your webpage takes ages to load this may have an effect both on your rankings and on people's experience of your website.

Compare your website's load time with the top 10 ranking competitors for your keywords.

Analyzed Site Load Time			<a href="#">Up</a>
http://www.integritydebtervices.com		No data	
<p>If there is "No data" for the website it means that it is not popular enough right now, and load speed cannot have crucial importance for it yet. You will rather need to concentrate on other SEO activities, in the first place.</p>			
Competitors' Website Load Times			<a href="#">Up</a>
Debt Settlement			
1	<a href="http://www.debtconsolidationcare.com">http://www.debtconsolidationcare.com</a>	2.018sec.	
2	<a href="http://en.wikipedia.org">http://en.wikipedia.org</a>	1.1sec.	
3	<a href="http://www.funnewjersey.com">http://www.funnewjersey.com</a>	0.987sec.	
4	<a href="http://www.fastdebtsettlements.com">http://www.fastdebtsettlements.com</a>	No data	
5	<a href="http://www.uscaonline.com">http://www.uscaonline.com</a>	No data	
6	<a href="http://www.decreasecreditcarddebt.com">http://www.decreasecreditcarddebt.com</a>	No data	
7	<a href="http://articles.moneycentral.msn.com">http://articles.moneycentral.msn.com</a>	16.789sec.	
8	<a href="http://www.creditinfocenter.com">http://www.creditinfocenter.com</a>	1.3sec.	
9	<a href="http://www.debtsettlement.com">http://www.debtsettlement.com</a>	No data	
10	<a href="http://www.ovlg.com">http://www.ovlg.com</a>	1.953sec.	
Debt Consolidation			
1	<a href="http://moneycentral.msn.com">http://moneycentral.msn.com</a>	4.028sec.	
2	<a href="http://www.daveramsey.com">http://www.daveramsey.com</a>	1.537sec.	
3	<a href="http://en.wikipedia.org">http://en.wikipedia.org</a>	1.1sec.	
4	<a href="http://learndebtconsolidation.com">http://learndebtconsolidation.com</a>	No data	
5	<a href="http://www.myfinancialgoals.org">http://www.myfinancialgoals.org</a>	No data	
6	<a href="http://www.careonecredit.com">http://www.careonecredit.com</a>	0.967sec.	
7	<a href="http://www.tfgi.com">http://www.tfgi.com</a>	No data	
8	<a href="http://www.debtconsolidationcare.com">http://www.debtconsolidationcare.com</a>	2.018sec.	
9	<a href="http://www.mortgageloan.com">http://www.mortgageloan.com</a>	1.619sec.	
10	<a href="http://www.curadebt.com">http://www.curadebt.com</a>	1.605sec.	
Debt Relief			
1	<a href="http://federaldebtreliefs.com">http://federaldebtreliefs.com</a>	No data	
2	<a href="http://www.debtconsolidationcare.com">http://www.debtconsolidationcare.com</a>	2.018sec.	
3	<a href="http://www.uscaonline.com">http://www.uscaonline.com</a>	No data	

4	<a href="http://en.wikipedia.org">http://en.wikipedia.org</a>	1.1sec.	
5	<a href="http://www.assureddebtconsolidation.com">http://www.assureddebtconsolidation.com</a>	No data	
6	<a href="http://www.debtsteps.com">http://www.debtsteps.com</a>	2.306sec.	
7	<a href="http://www.debtreliefemergency.com">http://www.debtreliefemergency.com</a>	No data	
8	<a href="http://www.totaldebtrelief.net">http://www.totaldebtrelief.net</a>	No data	
9	<a href="http://www.freedomdebtrelief.com">http://www.freedomdebtrelief.com</a>	0.945sec.	
10	<a href="http://www.bills.com">http://www.bills.com</a>	1.214sec.	
Average Competitors' Website Load Speed		2.478 seconds	

## Webpage Size

The size of your Web page is a major factor that determines its load time. However cool they may look, rich graphics, flash animation, java sc other decorations significantly increase the size of your webpage making it load slower.

Analyzed Webpage Size		Up
<a href="http://www.integritydebtsecurities.com/glossary.php">http://www.integritydebtsecurities.com/glossary.php</a>	60.6 kB	
Competitors' Webpage Sizes		
Debt Settlement		
1	<a href="http://www.debtconsolidationcare.com/debt-settlement.html">http://www.debtconsolidationcare.com/debt-settlement.html</a>	
2	<a href="http://en.wikipedia.org/wiki/Debt_settlement">http://en.wikipedia.org/wiki/Debt_settlement</a>	
3	<a href="http://www.funnewjersey.com/upload_user/CREDIT_REP...T_DEBT_CONSOLIDATION_DEBT_SETTLEMENT_COMPANIES.HTM">http://www.funnewjersey.com/upload_user/CREDIT_REP...T_DEBT_CONSOLIDATION_DEBT_SETTLEMENT_COMPANIES.HTM</a>	
4	<a href="http://www.fastdebtsettlements.com/">http://www.fastdebtsettlements.com/</a>	
5	<a href="http://www.uscaonline.com/">http://www.uscaonline.com/</a>	
6	<a href="http://www.decreasecreditcarddebt.com/">http://www.decreasecreditcarddebt.com/</a>	
7	<a href="http://articles.moneycentral.msn.com/SavingandDebt/ManageDebt/DebtSettlementACostlyEscape.aspx">http://articles.moneycentral.msn.com/SavingandDebt/ManageDebt/DebtSettlementACostlyEscape.aspx</a>	
8	<a href="http://www.creditinfocenter.com/debt/settle_debts.shtml">http://www.creditinfocenter.com/debt/settle_debts.shtml</a>	
9	<a href="http://www.debtsettlement.com/">http://www.debtsettlement.com/</a>	
10	<a href="http://www.ovlg.com/">http://www.ovlg.com/</a>	
Debt Consolidation		
1	<a href="http://moneycentral.msn.com/content/savinganddebt/managedebt/p36230.asp">http://moneycentral.msn.com/content/savinganddebt/managedebt/p36230.asp</a>	
2	<a href="http://www.daveramsey.com/article/the-truth-about-debt-consolidation/">http://www.daveramsey.com/article/the-truth-about-debt-consolidation/</a>	
3	<a href="http://en.wikipedia.org/wiki/Debt_consolidation">http://en.wikipedia.org/wiki/Debt_consolidation</a>	
4	<a href="http://learndebtconsolidation.com/">http://learndebtconsolidation.com/</a>	
5	<a href="http://www.myfinancialgoals.org/debt-consolidation-page.htm">http://www.myfinancialgoals.org/debt-consolidation-page.htm</a>	
6	<a href="http://www.careonecredit.com/debt-consolidation">http://www.careonecredit.com/debt-consolidation</a>	
7	<a href="http://www.tfgi.com/">http://www.tfgi.com/</a>	
8	<a href="http://www.debtconsolidationcare.com/">http://www.debtconsolidationcare.com/</a>	
9	<a href="http://www.mortgageloan.com/debt-consolidation">http://www.mortgageloan.com/debt-consolidation</a>	
10	<a href="http://www.curadebt.com/">http://www.curadebt.com/</a>	
Debt Relief		
1	<a href="http://federaldebtreliefs.com/">http://federaldebtreliefs.com/</a>	

2	<a href="http://www.debtconsolidationcare.com/debt-relief.html">http://www.debtconsolidationcare.com/debt-relief.html</a>
3	<a href="http://www.uscaonline.com/">http://www.uscaonline.com/</a>
4	<a href="http://en.wikipedia.org/wiki/Debt_relief">http://en.wikipedia.org/wiki/Debt_relief</a>
5	<a href="http://www.assureddebtconsolidation.com/">http://www.assureddebtconsolidation.com/</a>
6	<a href="http://www.debtsteps.com/">http://www.debtsteps.com/</a>
7	<a href="http://www.debtreliefemergency.com/">http://www.debtreliefemergency.com/</a>
8	<a href="http://www.totaldebtrelief.net/">http://www.totaldebtrelief.net/</a>
9	<a href="http://www.freedomdebtrelief.com/">http://www.freedomdebtrelief.com/</a>
10	<a href="http://www.bills.com/debt_relief/">http://www.bills.com/debt_relief/</a>

Average Competitors' Webpage Size

## Load Time With Different Internet Connection Types

Another important factor affecting your site's load time is the speed of user's Internet connection. It is unlikely that your rankings will be affected is a bit slow when browsed with a dial-up connection. Still it's good to know how fast different users get to see the whole of your website.

This chart is more about optimizing your website for the users rather than for the search engines. But then again it's people (not the Google bots) your blog posts, subscribe to your newsletter and buy your products.

Connection Speed	Analyzed Webpage Load Time (60.6 kB)
14.4Kbps	33.65 sec.
28.8Kbps	16.82 sec.
56Kbps	8.65 sec.
ISDN (128 kbps)	3.79 sec.
Cable (512 kbps)	0.95 sec.
SDSL (1.544 Mbps)	0.31 sec.
ADSL (2.0 Mbps)	0.24 sec.

Now you can judge whether you want to speed up your webpage's load time.

Generally, the faster pages load the better. But of course it depends on your online business niche. Some audiences may be used to a lot of slower loading. Therefore, use the top table of this report section to compare your load time to your competitors and then decide.

As a final step of onpage optimization, improved site speed will allow you to use the full potential of your page for achieving top placement and your profits.

But this is not the last word to say about optimizing your site. If you are ready with onpage optimization, go on to [see final words](#). Don't miss a good advice for optimization of your pages!