

Stressed by Debt? Time to Declare Bankruptcy. Don't Let Your Health Suffer!

"How are we going to survive?" is a question many people are asking themselves today. Economic recession, job losses, divorces, declining sales, salary cuts, and other factors are making it harder and harder for people to dig themselves out of debt. Credit card companies are charging higher interest rates, and the minimum monthly payments only cover the finance charges. Scam artists are preying on vulnerable people by advertising big promises of "debt consolidation" and other tricks, but many leave their victims in a worse position (and with even greater debt). The personal toll that this situation can take on any individual or family is tremendous, as financial troubles can lead to emotional and mental anxiety, as well as physical exhaustion. Because of all this, making ends meet is becoming very difficult, and the scary reality is that many people are losing, as evictions, court litigation and other hardships are becoming commonplace.

Unfortunately, many people do not realize how helpful filing for bankruptcy can be. The banking industry has scared consumers by spreading unfounded rumors that bankruptcy will ruin your life and your credit history. The opposite may often be true: for some, credit scores are higher one year after declaring bankruptcy. And without all the heavy burden of debt holding you hostage, you can finally free up time to spend with friends and family, change careers or pursue your dreams.

In the bankruptcy process, the United States government "discharges" your debt, meaning that you no longer owe any money to many, if not all your creditors. Once your debt is discharged, your current creditors can never again try to collect money from you. You can start all over again, this time with a clean slate, and you can begin to develop a good credit history with the knowledge and experience you gained from being in debt.

Even before your debt is discharged, usually a four month long process, an "automatic stay" is issued by the government, which prevents your creditors from attempting to collect on any debts you owe. This stay is effective immediately at the time of the filing of the bankruptcy with the court. Therefore, you can begin to steady your financial position as soon as we file the paperwork! You can stop making credit card payments, stop receiving harassing phone calls, and stop the forced collection of your wages. The relief is immediate!

In a Chapter 7 petition for bankruptcy, we submit all the information about your debt, current income and expenses to the court. Once the court sees that you do not have enough income to meet your current expenses, it will discharge your debt. While the idea is simple, the process is complicated by many federal and state laws. Having a qualified, experienced lawyer submit the paperwork for you is the best way to get your debt eliminated and to restart your financial life.

So don't wait another minute! Instead of suffering for months or years trying to pay down debt that never seems to go away, you can file for bankruptcy TODAY and restart your life now!

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WE ARE A DEBT RELIEF AGENCY.
WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF
UNDER THE BANKRUPTCY CODE.

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