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For more information, please contact:

**Laputka Law Office, LLC
1344 West Hamilton Street
Allentown, PA 18102**

Telephone: (610)477-0155

Facsimile: (484)350-3581

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Introduction

At the beginning of my career, before my professional identity had taken shape, and I knew the mark I wanted to leave on this world, I met several people burdened by huge financial challenges. These were good, hardworking folks who, through bad luck or careless error, found themselves struggling to make ends meet.

Their financial problems bled over into other areas of their lives, prompting

tears, embarrassment, the breakdown of relationships, and depression. Seeing these once strong proud people now fearful and anxious left an indelible impression on me and continues to inspire my journey to be of service.

I have been involved in the credit and debt industry for over 20 years. One of my first jobs during high school was working as a telemarketer of credit cards, then I went on to work for big bank collection and repossession departments through college, then to my first bankruptcy law firm internship while studying at the Duquesne University School of Law, culminating in what has become my lifelong career as a consumer bankruptcy attorney.

If you've been touched by a financial crisis, or you've seen a loved one dragged through the ringer, you understand.

The financial problems of the people I've met along my journey seem as broad as anyone can imagine.

However, I still regularly meet new people with different and interesting stories. A few of the more common scenarios I encounter on a daily basis will be discussed in this book. Of course, the fine details, such as names and places, have been changed to maintain client confidentiality, which is of the utmost importance to myself and my staff.

For instance, take John and Becky. They had just closed on their dream house and moved in with their twin

five year olds and pet Golden-doodle, Maggie, when two devastating setbacks hit them within just eight days. First, Becky, the primary breadwinner, injured her back while unpacking a heavy box from the move and found herself out of work for at least 6 months. Then John discovered that his business partner had cheated a vendor, who decided to sue for six figures. John hadn't yet set up a corporate entity for his partnership, so suddenly all his personal assets were exposed to this liability.

John and Becky had to confront the very real possibility that they'd lose their house, and they'd have to move back in with Becky's mother.

Or what about Bernice, a 72-year-old retired woman who, after tragically

losing her partner of 40 years to cancer, was victimized by insurance fraud, which depleted her savings and effectively wiped out her safety net.

Mandy, a 26-year-old entrepreneur, racked up \$50,000 in credit card debt trying to get her online business off the ground. Barely able to keep up with the monthly payments, she developed crippling anxiety from the harassing calls from debt collectors and grew afraid of ever answering the phone.

I became a bankruptcy attorney to serve people like these – good people who need protection from negative forces that they do not understand and do not have the skills or knowledge to control.

Ever since I started doing bankruptcy work, I've discovered it to be not just a rewarding pursuit but also a spiritual one, because I see it as a tangible opportunity to give back to the community and help people escape pain.

Being a successful bankruptcy attorney requires more than just intellectually understanding the law and having the skill to identify and deploy the right strategies at the right time to fight creditors and protect essential assets. This work also requires the ability to empathize and to connect with people.

My clients have been through heartwrenching situations, and I am proud to be able to provide people the connection and reassurance they need.

Why do I have so much passion for helping people with bankruptcy?

Every day I come to work is a great day. I get to meet hardworking, earnest and dedicated people who are stuck but also hopeful. My clients come to me in pain. Many are ashamed that they can't pay their bills. They are frustrated that they can't support their families and give their children the lives they deserve. They are scared socially, dreading upcoming high school reunions or chance encounters with friends or exes at a supermarket. In addition, they are exhausted from the harassing calls and scary letters from creditors.

Many of my clients live in a perpetual touch-and-go state. It's month-to-month, week-to-week or sometimes even day-to-day.

That I know how to relieve their pain, stop the phone calls, and reclaim their natural dignity makes what I do both an honor and a privilege. It's why I get up in the morning. It's why everyone on my team busts their humps to make working through the debt relief process with my office a comfortable experience from start to finish.

What I do in a nutshell: Offer good people a fresh start and a release from stress, shame, fear and uncertainty!

I'm often told by past clients that when we met for the first time they felt an instant sense of relief in that very first meeting. Why? It's not necessarily because of anything I say or do – the strategies I lay out for them, the action plan, etc. Rather, the relief comes because *I sit there and listen attentively.*

In my opinion, people these days are starved for empathy – for the need to “feel felt.” This is especially true for folks who've been through the wringer, who've confronted demons in

multiple areas of their lives – financial, medical, psychological, and spiritual.

I listen to them and just let them share their stories. I always keep a box of Kleenex handy, because this cathartic retelling often leads spontaneously to tears. These are the tears of finally being able to express oneself fully after months or years of holding back and “sucking it up” to put on a brave face to the world.

All too often, when people come to others for help with problems, the response tends to be intellectual and distant. We sympathize, diagnose, tell stories about ourselves, and offer “practical” solutions. Obviously, at some point, we need to get to the nuts and bolts, but first, the person in pain needs to feel understood.

If you're raising two kids at home with another on the way, and you're in credit card debt, and then you get into a car accident... sure, you want practical insight. But you also need someone just to acknowledge the scope of your challenge. When I do that, I immediately notice a shift and a sense of release, because my clients know they're no longer dealing with this alone and in a vacuum.

Laputka Law Office, LLC: unique approach

At our very first meeting the main objective is to listen to your concerns, gain an understanding of your current financial situation and determine your

goals. Together we will discuss your available options moving forward, address any questions or concerns you may have relating to your financial struggle and develop a plan to achieve your goals.

You will leave this meeting with a great sense of direction and relief, understanding that our team has worked with a diverse roster of clients to end creditor harassment, rekindle hope, and give people their freedom back.

Remember: **Knowledge is power!**

Call our office to schedule your free consultation today, and continue reading my book to discover more about the debt relief process!

Unburdened 1

If I file for bankruptcy, am I destined to lose my house?

The bank cannot take your house, even if you are filing for bankruptcy, as long as you keep paying your mortgage payments. But what if you fall behind? What if you need to file for Chapter 7 protection?

In either case, here are some steps to take. First, get current on your mortgage payments as soon as possible. Next, ask the bank to modify

your loan, work out a rehabilitation plan or seek a forbearance agreement with your lender. Another strategy, usually a last resort, is to opt for Chapter 13 bankruptcy, which can allow you to make back payments over time to get current on your mortgage again, usually over the course of a three to five-year repayment plan.

Unburdened 2

Bankruptcy means I have to surrender my car, doesn't it?

The answer is, "it depends." I know, right, here comes the first typical lawyer answer. Hear me out though!

Let's say Jamie owes money on her Toyota Prius, which she bought because she wanted to help the environment in her small way. She may be able to keep her car. Through an increase in income and/or the elimination of unsecured debt, if Jamie

has available funds to make ongoing payments, and she doesn't have much, if any, equity in the vehicle, she can afford to make her monthly payments.

Equity is the difference between the value of your collateral asset (in this case the car) and the amount you still owe to the bank or finance company for lending you the money to purchase the asset.

Gino, however, had too much equity in his motorcycle as it was worth substantially more than he owed. If he filed for Chapter 7 bankruptcy, he may lose the vehicle, so he opted for Chapter 13 bankruptcy protection instead – this strategy let him keep his beloved bike while paying a portion of his debts over a 3 to 5 year term.

Unburdened 3

After bankruptcy, will I ever be able to own my own home or vehicle again?

Here's an astonishing fact: Filing for bankruptcy may actually *boost* your credit score!

Yes, you read that right, and it happens all the time.

If that sounds too good to be true, consider that credit bureaus look at what's known as "debt to income ratio" when determining the creditor's

level of risk when approving a loan. When you eliminate your unsecured debt via bankruptcy, this ratio improves; hence, your credit score often also improves. This isn't to say that bankruptcy is magic – that you will suddenly be able to buy your dream home or vehicle at amazing rates. That will usually take a few years.

However, the idea that bankruptcy is a kind of death sentence for your credit rating or your ability to secure loans or buy property is a myth.

Emily, for instance, really needed a car. Her 3-year-old went to daycare across town, and her job was located 20 miles in the exact opposite direction. Plus, she needed to drop off and pick up her child at her ex-husband's house 20

miles away every week. Without a car, her life would grind to a halt, literally.

After strategically filing for Chapter 7 bankruptcy, Emily qualified for a car loan almost immediately after obtaining the discharge in her case. Her rates were not ideal, but she got the car. She also simultaneously qualified for a new credit card.

With proper financial planning and dedication, Emily hiked her credit score back to 720 just 11 months after she filed for bankruptcy. She even managed to land a promotion that allowed her to telecommute and thus cut her weekly drive time in half.

Emily's story of rebuilding quickly after bankruptcy is no anomaly. And that's because bankruptcy is *not* a scarlet

letter you must wear for life. It's quite the opposite – a mechanism designed to give borrowers like Emily a *fresh start* and a chance to turn life around.

Many of our clients receive credit cards weeks after the conclusion of their bankruptcy case. In fact, many of my past clients have purchased a new vehicle within a year and a new home within two or three years after the conclusion of their case.

Unburdened 4

Should I get help from a debt negotiation agency?

Let's face it: Most of us, when given our druthers, choose the path of least resistance. It seems intuitively easier to call a debt settlement company and have them "take care of it" rather than find a qualified bankruptcy attorney and go through a whole legal bankruptcy process.

This tempting shortcut, however, can lead to all sorts of chaos and often results in a bankruptcy filing within the first 12 months, after thousands of hard earned dollars have been lost in the process.

Consider Sydney, who ran up \$35,000 in credit card debt trying to launch an online art store while she was working a retail job at Costco.

After Sydney realized that she was subconsciously rearranging her life to avoid looking in the mailbox (so she wouldn't have to see the big fat bills from the credit card companies), she knew she needed to take action.

Rather than call an attorney, she followed the path of least resistance. Sydney called a debt settlement

company she heard about from both a television and radio ad. The company promised that it would save her 50 percent on her debt repayment. Sounds great, right?

What Sydney didn't realize was that the company's fee would be 20 percent of the 50 percent the company would help her save. The company charged her \$5,000, which was slotted into her payment plan. It *seemed* like she was putting that \$5,000 towards whacking at her debt. In reality, that \$5,000 went right into the settlement company's pockets.

Sydney wasn't making progress on her debt; she was still just paying off the company's assistance fees when a creditor, frustrated with lack of payment for several months, sued her.

The debt settlement company did not provide her with an attorney to help her defend the litigation.

As a result, the creditor got a judgment against her and unfortunately, only after the creditor filed to garnish her Bank accounts and levy her personal property, did she realize it was time to get serious and consult with my firm. The bankruptcy option freed her of her consumer debt and allowed her to escape the seemingly endless cycle. Sydney was able to keep all of her money and property while eliminating her debt and obtaining a fresh start down the road of financial freedom.

Unburdened 5

As an alternative to bankruptcy, can I use a consumer credit counseling agency?

Credit counseling businesses are not completely ineffective, but their powers are limited. For instance: They can't negotiate with the Internal Revenue Service (IRS); they can't help with your mortgage (and help you keep your house); and they don't work

with all credit card companies or collection agencies.

They can, occasionally, create a workable debt management plan for you. In some situations, particularly if your debt is mild and confined to credit cards, opting for a counseling service might be a solid idea.

You do still need to find a trustworthy service and execute the debt repayment plan. In any case, it doesn't hurt to speak with a qualified bankruptcy attorney first to gain an understanding of all your available options so you can make a fully informed decision. Remember, knowledge is power!

It is also my learned opinion that you should you choose the path of hiring a consumer credit counseling company,

you must only work with local companies. Local companies must operate subject to the laws of your state. There are far too many bad people preying on the desperation and vulnerability of people enduring financial hardship. Dealing with an out-of-state or even an out-of-town company is often very frustrating. I tell everyone I meet that if you can't drive to a local office location to get assistance from the people you have hired when you need them, you should not work with that business. Don't be fooled by flashy advertising campaigns from out-of-state or national businesses that promise the miracle cure to all that ails you for three easy installment payments of \$1,995. It is highly likely these companies will not provide the level of service you will need to accomplish your goals and it

will be cost prohibitive, if not physically impossible, to obtain a refund.

The key to success in resolving your debt related problems is to use the most appropriate tool to accomplish the task at hand. Again, knowledge of your available options gives you the power to make the right decision to reach your goals! Also, please remember that any discussions with me or any of my office staff are always confidential, and there is no reason to be embarrassed. No matter how bad you think your situation is, I am confident I have seen worse during my career. My office is a judgment free safe zone!

Unburdened 6

Is bankruptcy right for me? How do I know?

Here's a simple litmus test.

Debbie and Shonda both accrued serious credit card debt. I separately asked each one: "if you could no longer use *any* of your credit cards, starting today, would you be able to pay them all down within a reasonable timeframe?"

Debbie, who's struggling just to make her monthly minimums, said no, so I suggested she give strong consideration to the bankruptcy option.

Shonda, on the other hand, says that she *could* pay down the cards, but it would take planning and discipline. I discussed several options, and their corresponding consequences, with Shonda. Then I addressed all of her questions to help her decide what course of action was best to address her immediate pain points and achieve her long term goals.

Unburdened 7

***Do I need help with bankruptcy, or
can I do it myself?***

Rodrigo was a natural born entrepreneur – a self-made success story who started his own auto shop and built it from the ground up. Then a customer sued the business after an accident, claiming that Rodrigo's employee botched a brake inspection. Suddenly, Rodrigo found himself in financial duress, and he chose to file a

bankruptcy. Rather than hire a lawyer, he defaulted to the approach he knew best: “do it yourself” (DIY).

The problem is that successfully obtaining a bankruptcy discharge can be like launching a rocket ship successfully into outer space. There are a myriad of technical details you must know that you just can't learn on the fly.

Lack of knowledge and finesse can destroy your chances of obtaining a discharge of your debts in either a Chapter 7 or Chapter 13 bankruptcy case.

For example: A federal statute governs bankruptcy proceedings, but local and state laws and regulations also help determine how cases play out. Rodrigo

located a website that explained some technical details about how to file for bankruptcy, and he then used that information as his guide. But that site only had *national* relevance, not relevance to his specific state or jurisdiction. The bankruptcy trustee assigned to Rodrigo's case wound up liquidating his retirement accounts and selling his only vehicle. Rodrigo would have saved his car and THOUSANDS OF DOLLARS in retirement funds had he hired a local qualified bankruptcy attorney to assist him in his case.

A judge or trustee in one town may have a different philosophy than a judge or trustee in the next town over. It helps to know that BEFORE you begin your case. You can't "unring the bell" in a Chapter 7 bankruptcy so to speak. Once your documents have

been filed with the court you may not be given the opportunity to correct mistakes that have been made and the results can be disastrous.

After all, filing for bankruptcy is not a “plug and play” situation. It’s not like the judge will say: “You own XYZ assets, and you owe ABC debts; therefore, according to this special formula, here’s exactly what you’ll get.” There is both a science *and an art* to the process. An experienced bankruptcy attorney who knows the ins and outs of the local system can maximize asset protection and get you the results you desire.

A “DIY” adherent like Rodrigo might object and argue “at least I’ll save on legal fees.” But this, too, is short sighted. If you go about the bankruptcy

the wrong way – even the *slightly* wrong way – you could face extra expenses and the loss of assets that you could have preserved, not to mention loss of peace of mind.

A DIY-er like Rodrigo also might not be aware of certain resources at his disposal. For instance, maybe creditors have been coming in to his shop after hours, hounding him or leaving nasty messages. Our team could leverage laws like the Telephone Consumer Protection Act (TCPA) and the Fair Debt Collection Practices Act (FDCPA) to sue these wrongdoers and collect money to pay for Rodrigo's legal and filing fees and beyond.

Finally, think of bankruptcy holistically. This is not a “one and done” project, but rather a stepping-stone to a better

life. You have one opportunity to get this right and break the downward spiral.

When someone like Rodrigo comes to us, we help him discharge his credit card debts and free up resources to put groceries on the table for his family. Filing for bankruptcy is much more like heart surgery than auto repair. I doubt you would perform surgery on yourself and you shouldn't file bankruptcy for yourself either. Bankruptcy can give you that clean slate you desire. Put your pride aside, and do this the right way with assistance from my firm!

Unburdened 8

***Shouldn't I have to pay my debts?
Isn't that the fair way to resolve
things?***

Our culture teaches us that truly resourceful people somehow find ways to “pick themselves up by the bootstraps” when things go south. Obviously, there is a lot to be said about self-reliance, resiliency, and agency – all important and worthy values.

Most clients I see *do* possess those values, and in spades. Sadly, though, they don't appreciate the extent to which external, negative forces have challenged them. Instead, they blame themselves.

I see this as tragic for a few reasons. First, from a practical point of view, if you blame yourself for your debt, you may be inclined to accept bad treatment from creditors, the loss of your vehicle and other bad results as "punishment" for your behavior. Second, when you blame yourself, you're unlikely to act aggressively to defend your interests and more likely to fall into apathy or depression, which will make dealing with your debt that much harder. Finally, this attitude is likely to yield only short-term thinking

that will fail to protect your long-term financial interests.

Consider Larry, for instance, a 48 year-old construction worker raising a family of three. Larry fell off a slippery ladder while painting his house and smashed four bones in his spine, making him unable to work. A bad reaction to his pain medication led to several additional hospitalizations and \$60,000 in surprise hospital bills that his health insurance company decided not to cover. Even if you accept the proposition that it was partially Larry's "fault" for slipping off the ladder, that's a huge price to pay for a momentary lapse of attention.

Then there is Cassidy, whose husband deserted her on the eve of their third wedding anniversary, leaving her to

raise their two children alone on her small bookkeeper's salary?

How about Paul and Catalina, victims of a financial scam that left them underwater on their house with no recourse in the U.S. courts, since the scam artists worked anonymously overseas?

Public perceptions to the contrary, most people in need of bankruptcy did not get into financial trouble by carelessly racking up credit card debt while shopping and leading hedonistic lifestyles. They just encountered bad luck or bad timing. Maybe they made a few decisions that, in retrospect, were financially unwise. Hindsight is always 20/20, and unfortunately bad things do happen to good people.

No matter the reason you find yourself in debt above your eyeballs, let go of the guilt and get the help you need and deserve to move beyond your present situation towards a fresh start.

Unburdened 9

What's right for me: a Chapter 7 or a Chapter 13 bankruptcy?

Let's quickly go over these terms. Chapter 7 offers borrowers a chance to *liquidate* many of their debts, discharging obligations to pay credit cards, hospital bills and other debts that are unsecured. Chapter 7 also takes care of deficiency balances owed (e.g. as a result of a vehicle repossession or home foreclosure.)

Chapter 13 bankruptcy, on the other hand, gives you a chance to *reorganize* your debts, so you can pay them off in an easier, more strategic fashion. In some ways, Chapter 13 is akin to debt consolidation, but it's superior to that approach in that you don't need to negotiate with creditors. Instead, once the court approves the repayment plan we submit (assuming it hews to the bankruptcy code's requirements), creditors can't intervene or object.

In Chapter 13, a person called a *trustee* collects your payments and then divvies them up to pay your creditors. The Chapter 13 option can be particularly useful if you're seeking to save a large unencumbered asset, such as your home.

Also, Chapter 13 bankruptcy can stop foreclosure if you haven't been paying your mortgage. We can then create a 5 year mortgage repayment plan to get you caught up and get current. If you owe more on the house than its value, the bankruptcy process can effectively transform your second mortgage into unsecured debt and discharge it, so you'll only need to pay down the first mortgage.

Chapter 13 can also be useful for dealing with IRS debt to avoid garnishment and levies. In a Chapter 7 bankruptcy only some tax debts may be discharged. We will discuss this more later.

Rachel developed a medical condition that sapped her strength (and earning power) and slowly fell into debt and

behind on her house payments. She used Chapter 13 instead of Chapter 7 to save her home and landscaping business assets by paying some money to her unsecured creditors over 5 years. Had Rachel chosen the Chapter 7 liquidation option, she would have gone over her allowed exemptions and the court would have sold her property to pay her creditors. This is an example of why I urge you not to go down this road without an attorney.

Unburdened 10

Does Chapter 13 only reorganize my debt or can it also discharge some of it?

When learning about Chapter 13, many people hear the term “reorganization” and imagine that the process simply pushes debt around, much like a snowplow doesn’t melt snow as much as it “reorganizes it” to make driving easier.

That's not the case!

In fact, the process can discharge a significant amount of your unsecured debt. Prior bankruptcy laws called upon judges to order people to pay 20% minimum to creditors holding unsecured debt. But changes to the law in 2005 revealed that there was no basis in the bankruptcy code for this 20% minimum. Since then, judges have often resolved Chapter 13 cases in which unsecured creditors get little or sometimes even *nothing at all*.

Unburdened 11

Will my retirement account be wiped out by bankruptcy?

Warren had accrued \$40,000 in IRAs and 401(k) plans after decades of saving. But when doctors diagnosed his wife, Sarah, with fibromyalgia and an immune system disorder, he raided these retirement accounts to pay for her medical expenses. In addition to paying fees and taxes for this early withdrawal, he and Sarah found themselves unable to keep up with

other bills and thus accrued credit card debt. Eventually, they had to file for bankruptcy to right the ship.

Stories like Warren and Sarah's are tragic because most retirement accounts, such as pensions, IRAs and 401(k) accounts, are considered exempt assets. In other words, creditors cannot go after what you've saved in those accounts and you can keep those funds to aid you in retirement while still being able to discharge your debts in bankruptcy.

Frustratingly, many people don't realize that they have this protection until after they've drained their retirement savings in an attempt to pay their unsecured debts. Had they known or talked to a bankruptcy lawyer first, Warren and Sarah could

have discharged ALL their debts and kept ALL their retirement money.

Unburdened 12

Won't everyone who knows me find out if I file for bankruptcy?

Michelle is a very private person from a “respectable” family, and she worries about what might happen not only to her reputation but also to her career prospects if she chooses to file bankruptcy.

Here's the truth: Michelle's bankruptcy *will* be a matter of public record.

But I would argue that her concerns might not be as warranted as she

fears. First of all, for someone to find out about the bankruptcy, he or she would have to look actively for a record of it. Frankly, most people are too busy or preoccupied with their own concerns to do that.

Secondly, and much more importantly, bankruptcy is not to be stigmatized! Bankruptcy is an honorable option, used to give worthy people a fresh start after hard times.

I would also suggest to Michelle that what other (needlessly judgmental and catty) people think about her is far less important than her ability to clear her debts, stop living in fear of the phone and mailbox, and create a path to a better financial future.

Unburdened 13

Will filing for bankruptcy stop creditors from calling me or bothering me at work?

There is a watershed moment in the bankruptcy process that effectively “jolts the heavens.” It’s called an *automatic stay*. The very second you file for bankruptcy, this stay instantly prevents creditors from directly trying to collect debts from you. They are frozen out. No calls allowed. No statements sent. No harassing dunning letters. No wage garnishments. No bank account or property levies. Even

if a creditor has already started legal action against you, that's immediately stopped.

In Anna's case, most of her creditors respected her stay, but one did not. Instead, he got really angry and started calling her at work and leaving rude messages on her voicemail. Anna had grounds to sue the creditor and recover damages. In other words, not only was the creditor compelled by the bankruptcy court to stop, but he now also faced a judgment against him at federal district court or in the bankruptcy court.

I love working for people like Anna – folks contending with harassment and bad treatment – because I know *exactly* how to stop such atrocious behavior and punish it through the

courts, if necessary. If a creditor violates a law like the Fair Debt Collection Practices Act (FDCPA), we can and will demand justice.

Unburdened 14

Can bankruptcy discharge a debt to the IRS? If not, what are my options?

I told you in chapter 9 we would discuss this question in greater detail. Most people believe that bankruptcy cannot wipe out IRS debts. In many cases, this conventional wisdom is correct. However, that's not always the case!

Consider Angel, who ran up a debt to the IRS while putting himself through school. Ironically, Angel was so afraid of accumulating crushing student loans

that he chose to fall behind on his taxes rather than risk being burdened with a loan.

A bankruptcy attorney would look at Angel's situation and examine the details of his finances, his debts and the relevant laws to determine whether he might meet the standards to discharge at least some of his IRS debt through bankruptcy.

Even if he couldn't get his desired result this way, he might still opt for bankruptcy to reorganize. Filing for Chapter 13 can be an excellent way to manage a priority creditor like the Internal Revenue Service. If a total discharge in Chapter 7 isn't available Angel has the option establish a payment plan that lets him preferentially pay the IRS first, ahead

of non-priority unsecured debt owed to credit card companies, preventing the IRS from garnishing his wages or seizing his assets.

Unburdened 15

Why should I work with YOUR bankruptcy firm?

As someone in a financially vulnerable position, you may have been taken advantage of by settlement companies, harassed by creditors, or blindsided by a huge medical bill or unexpected layoff. You want and need to be cautious about your next steps but in most cases you do not have the luxury of time on your side. Once legal actions have begun by your creditors you stand to lose many of your rights and options with each passing day.

You must make one, or maybe several, fully informed decisions, quickly.

Why should you choose *our* team as opposed to another qualified bankruptcy law firm?

Here's what distinguishes what I do – and what my team does – for our clients:

1. We are active attentive listeners.

We see it as our job to listen to, identify with and *really “get”* our clients – where they're coming from, what their values are, and what they want to achieve.

2. We explain everything in clear, action-oriented language.

Bankruptcy can be a wildly sophisticated process. The terms and ideas used can sound like a foreign language to the untrained. We translate “bankruptcy-ese” into normal human language, and we are extremely good at what we do. We’ve seen it all, and we understand exactly how to leverage the law and exploit nuances in the process (in an ethical fashion) to get our clients the results they need.

3. We help our clients fight back against creditors.

Creditors who do not follow the law and who bother our clients do not make us happy. We defend our clients’ rights. Period. Full stop.

4. We provide ongoing assistance.

We can help you rebuild your credit score and equip you with resources to stay self-sufficient and thrive after bankruptcy.

We see bankruptcy law as more than just a job. It's a calling. It's a call to service, a call to help the unfairly disempowered, a call to restore people's dignity and freedom, a call to assist good people get a fresh start with their finances, and in many cases their entire lives. We have the facility, passion and track record to help you win.

Your Next Steps:

Thank you for spending time with me and letting me pull back the curtain on the bankruptcy process and lay to rest some common misconceptions about how it works and what you can expect from it.

In exchange for an investment of your time, I'd like to reciprocate and offer you a free gift. Normally, I charge **\$195** for a 30 minute consultation. However, if you call our offices and mention this book, that fee will be entirely waived.

Come in and talk to me. We will dig down together and figure out what's *really* happening with your finances and what strategies you can use to get

a fresh start and reclaim your future
and your freedom.

Please call our offices to schedule this
private, completely confidential
consultation. It won't cost you a
penny, but the peace of mind you
receive will be priceless.

Looking forward to hearing from you
shortly,

A handwritten signature in black ink, appearing to read 'Charles Laputka', with a long horizontal flourish extending to the right.

Charles Laputka, Esq.

NOTES

A series of 25 horizontal lines for writing, spaced evenly down the page.

Take action today toward

YOUR NEW FUTURE!

*Call our office TODAY!
Make your appointment for a
FREE CONSULTATION*

(A \$195 value)

Find RELIEF

***And Get Back In Control of
Your Future!***

Call:(610)477-0155

Laputka Law Office

www.LaputkaLaw.com

*Together we will explore all of your options.
Your Future Awaits!*