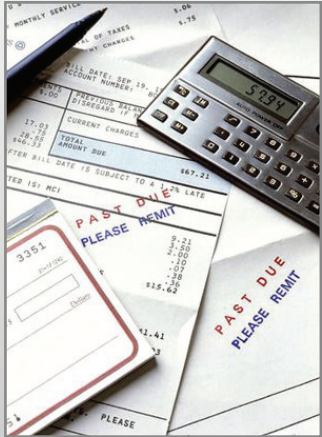


What Is Bankruptcy?

Bankruptcy is a legal process in which an



individual (married, divorced or single), who cannot pay their bills, can get relief from harassing letters and phone calls from creditors.

Situations such as loss of a job, severe illness or disability,

or death of a family member can result in individuals facing overwhelming debt and an inability to meet financial obligations. Often, you don't know where to turn.

The right to file for bankruptcy protection is authorized by federal law and in many cases, allows you to get a break from creditors and focus on your financial recovery. Klein Law Group can help you get on the road to a financial fresh start!

Is Bankruptcy Right For You?

Call us at **561.353.2800** or visit **www.KleinAttorneys.com** to schedule a **FREE** consultation.



You have the freedom to a fresh financial start.

Call us today at
561.353.2800
to get started.

KLEIN | LAW | GROUP
FREEDOM TO START FRESH

Bankruptcy/Family Law/Real Estate
4800 N. Federal Highway, Suite 307B
Boca Raton, Florida 33431
561.353.2800
www.KleinAttorneys.com

This brochure does not attempt to offer solutions to individual problems, but rather provides information about current developments in the law. Questions about individual problems should be addressed to an attorney of your choice. The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

Discover How
To File
Bankruptcy
Quickly
and *Easily*



KLEIN | LAW | GROUP
FREEDOM TO START FRESH

Bankruptcy/Family Law/Real Estate
4800 N. Federal Highway, Suite 307B
Boca Raton, Florida 33431
561.353.2800
www.KleinAttorneys.com

How Can We Help You?

There are few more devastating or stressful events in one's life than going through a financial crisis.

If you find yourself overwhelmed with debt and don't know how you'll keep your head above water, you can find relief with the attorneys at Klein Law Group.

Federal law has defined Klein Law Group as a debt relief agency, which means we help people file for bankruptcy relief under Title 11 of the Bankruptcy Code. With our help, you'll find:

- **Relief** from constant threatening letters.
- **Relief** from harassing phone calls.
- **Relief** from wage garnishments, foreclosures and repossessions.

We can help you stop all of it and start fresh.

So how can we help you get your financial life back in order? Bankruptcy may be the answer to getting your financial life back on track. Call or visit us at www.KleinAttorneys.com to schedule your free consultation.



8 Things You Should Know About Filing Bankruptcy

1. Bankruptcy may make it possible for you to eliminate your legal obligation to pay most, if not all of your debt.

2. Bankruptcy can make it possible for you to stop foreclosure on your home or repossession of your car.

3. Bankruptcy may make it possible for you to keep property such as your home, car, furniture and jewelry. It also allows you to keep all of the money in your retirement plans.



4. Bankruptcy stops wage garnishment.

5. Bankruptcy may make it possible to restore or prevent termination of phone or utility services.

6. Married individuals may file bankruptcy individually and the bankruptcy will have no effect on the non-filing spouse.

7. Although bankruptcy filings are public records, under normal circumstances, no one will ever know you filed bankruptcy.

8. Credit bureaus will record your bankruptcy and it may remain on your credit report for up to 10 years. However, that is not necessarily a negative. We can show you why and teach you how to rebuild your credit!

Did You Know?

- It's against the law for an employer or government agency to discriminate against you for having filed bankruptcy.
- Most people think that once their bankruptcy is discharged, there's nothing left to do. On the contrary, restoring your credit after bankruptcy is important, easy and something we assist our clients with all the time.
- Generally, student loans are not dischargeable in bankruptcy. However, the student loan may be discharged if paying the loan will "impose an undue hardship on the debtor and the debtor's dependents."
- You can file Chapter 7 bankruptcy again after eight years has passed from the date of your last bankruptcy. Chapter 13 bankruptcy can be filed four years after your last bankruptcy.

"Thank you all so much for helping me during my financial crisis. I would highly recommend your firm to others. You all are the BEST!"
—Dawn B.