



Guide to Fresh Financial Start



Having hard time paying off serious debts?

There are ways to regain your financial freedom ; two of the most common program Chapter 7 and Chapter 13 of bankruptcy law.

Chapter 7 - may void certain debts in exchange the individual's property (non exempt) may be sold to pay up the creditors.

Property is exempt if it falls within specific categories of assets that debtors are allowed to keep, such as a certain amount of clothing, household items, tools for work, and in some instances, vehicles and the family home.

Chapter 13 - debtor is allowed to keep their properties but must be able to maintain a regular payment of debts in span of three to five years' time.

This shall require an approved repayment plan from bankruptcy court.

Consult us before filing for bankruptcy to ensure smooth process of your case road to fresh financial start.

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