

Successful outcomes through bankruptcy.

“Successful” depends on your perspective, but an outcome that relieves overwhelming debt and gives people a financial – and emotional – fresh start should be considered successful.



Consumer bankruptcy, whether through Chapter 7 or Chapter 13, is an economical and highly predictable financial solution for overwhelming debt.

Rates for standard consumer bankruptcy services are regulated by the court. Every law firm charges about the same for standard services. Compared to other legal services, consumer bankruptcy is relatively inexpensive.

When handled by a competent law firm with attorneys who are specialists, consumer bankruptcy filings are generally successful and the client's debt is discharged. Boleman Law Firm clients experience this success at rates far exceeding national averages

Additional factors that may add to success:

- **Bankruptcy stops a foreclosure.** In fact, the U.S. Bankruptcy Court is the only court in Virginia that will always prevent a mortgage company from foreclosing.
- **A Chapter 13 bankruptcy allows people to keep their home and secured assets so long**

as they make their plan payments throughout the bankruptcy term which can last up to 60 months.

- **A Chapter 7 filing can stop foreclosure for several months without further mortgage payments, allowing people to save cash, find alternate housing and move in an orderly way.**
- **If a home is “underwater,” Chapter 13 bankruptcy can eliminate a second mortgage through a “lien strip” process.**
- **Chapter 13 bankruptcy allows people to catch up on mortgage arrears which are paid through an affordable plan for up to five years.**
- **Bankruptcy allows more time for a loan modification. Mortgage companies are more likely to look favorably on the application, and the loan modification can be accomplished within the protection of the bankruptcy.**

- Bankruptcy can not only relieve consumers from the emotional stresses of collection calls and letters, it allows them to move ahead positively to realign their lives.
- Chapter 13 bankruptcy provides financial discipline for people who will have to meet any repayment plans as well as learn to live without credit cards, loans or finance companies.

We know the tax implications of bankruptcy.

Boleman Law attorneys are specialists, assessing each individual situation and advising clients on possible taxes.

Boleman Law is the bankruptcy specialist

We offer everyone a free consultation with skilled, experienced bankruptcy attorneys. We are Virginia's largest bankruptcy law firm. Since 1991 we have helped more than 140,000 Virginians regain their financial health.

We will help you.

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