

## Bankruptcy: You CAN keep the shirt on your back!

Some people think that filing for bankruptcy means that you'll lose everything – even the shirt on your back. But that's not the case. An experienced attorney will help protect you while maintaining your rights.

### Will bankruptcy take the shirt off your back?

When talk about bankruptcy comes up, many people imagine losing everything they own. No one wants to end up like the guy walking around wearing a wooden barrel because his creditors took everything – even the shirt off his back.

Many people are simply too afraid to seek the help they need through bankruptcy out of fear that they will lose their property.

### Here's the good news.

You are protected under the law and not required to give up everything in order to get out of debt. An experienced, knowledgeable bankruptcy attorney can help you.

If you are drowning in debt, bankruptcy can allow you to get relief from collection agents AND keep your personal property.

### Chapter 13 bankruptcy may be the answer.

If you can afford to repay at least part of your debt and you have property that you want to keep, consider Chapter 13 bankruptcy. It gives you a fresh financial start.

Chapter 13 allows a debtor to legally keep ALL of their property – even if it is not protected under exemption laws – in exchange for paying their creditors all or a portion of the debt owed under a legal, affordable repayment plan approved by the courts. The plan can be spread out over as much as five years.

Seek out an attorney with a proven track record of helping people through Chapter 13 who will provide an initial

consultation at no charge. You'll want an attorney who will complete all of the paperwork for you and take the time to help you establish a monthly payment plan.

### Get a free consultation with an experienced attorney.

The skilled, experienced bankruptcy attorneys at Boleman Law Firm will meet you for a free consultation to fully understand your situation and determine the best legal options.

We will help you get the debt relief you need and, at the same time, keep your personal property.

We have a thorough understanding of how to use legal exemptions to protect your property and help you get a fresh start without losing the shirt off your back.

Boleman Law, the largest consumer bankruptcy law firm in Virginia, is the Chapter 13 specialist. Since 1991 we have helped over 106,000 Virginians regain their financial health.

### We will help you.



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Mark Leffler, Chief Counsel and Shareholder, joined Boleman Law Firm in 2000 after practicing real estate, business litigation and corporate formation law. He is an author, editor and frequently a featured speaker on consumer bankruptcy matters.

Mark was raised in Williamsburg, VA and lives in Norfolk, VA with his wife, Leigh, and two children. He is an accomplished martial artist who also enjoys snow skiing and fishing with his kids and traveling with his wife.