

## Do you need to file for bankruptcy?



Though we have not met, here is what I know. You've worked hard, paid your bills and built up your credit rating – and then something bad happened.

You or your spouse lost a job or you got divorced. Maybe a family member got cancer or you had an accident and could not work. Now you find yourself in a real financial mess and bankruptcy looks like your best option.

Don't feel embarrassed, you are not the first to file bankruptcy in Virginia and you are not alone. Because of situations like yours, Congress passed the bankruptcy laws. The bankruptcy laws can forgive some or all your personal debt to help you start over.

Over the last twenty-plus years, we've learned the financial warning signs that indicate the need to consider filing bankruptcy. How many of the following warning signs apply to you?

### Likely Warning Signs

- You've fallen behind on your mortgage payment and cannot see a way to catch up
- You've resorted to payday or title loans or other short term loans to stay ahead of bills
- You've used credit cards to pay off other credit cards
- You're behind on your rent-to-own furniture or appliances
- You've missed one or more car payments
- You have bill collectors calling you at home and work
- You cannot make your minimum monthly credit card payment

Even if you have only one sign from the column above, you likely are in trouble. Start looking for a good bankruptcy lawyer if you have at least two signs. Get to a bankruptcy attorney as fast as possible if you have three signs or more. Call us and make an appointment for a FREE consultation with a Boleman Law attorney.

### Definite Warning Signs

- You've received official notice of foreclosure
- Your wages are being garnished
- Repossession of your vehicle, furniture or appliances

After more than 20 years and helping over 106,000 Virginians with bankruptcy, here is my best advice if any of the definite signs have happened to you:

- Make an appointment for a FREE consultation with an experienced Boleman Law bankruptcy lawyer as soon as you can.

Most people wait too long to get help and file bankruptcy. Do not put it off, call us today for your FREE consultation with one of our bankruptcy lawyers. Boleman bankruptcy lawyers and our highly trained professional staff are specialists in bankruptcy. We only practice consumer bankruptcy law.

We know exactly how to protect you from losing your house or car, losing your wages to garnishment and how to stop harassing collection calls. We are totally dedicated to helping people get a fresh financial start.

**Call us today. We will help you.**

**PS: The single biggest mistake people make is to wait too long to get help. Do not wait and risk losing important rights you might have under the law. We will help you.**



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### **G. Russell "Rusty" Boleman, III**

G. Russell "Rusty" Boleman and his wife, Gayle founded Boleman Law Firm in 1991 with the goal of treating everyone with respect and dignity, while providing excellence in customer service and legal advice. Today, Boleman Law is the largest and most well-known consumer bankruptcy law firm in Virginia, having helped over 106,000 Virginians in the last 23 years.

Rusty's strong commitment to legal knowledge, ethics and community service has made him one of Virginia's preeminent lawyers.

Boleman Law Firm is a federally designated Debt Relief Agency.  
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