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“30 years of helping clients in tough situations.”

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ASSET PROTECTION, CREDITOR NEGOTIATIONS and BANKRUPTCY have been the focus of my law practice this past year.

REAL ESTATE INVESTORS and **SMALL BUSINESS OWNERS** are facing collection actions from lenders with respect to their **guarantees of partnership loans**. These people can greatly benefit from utilizing legal **ASSET PROTECTION** techniques to reduce the collection expectations of their creditors, and ultimately settle collection claims on favorable terms. These techniques involve the use of LLC's for investments and family cabins, income shifting between spouses and adding protective clauses to LLC documents. As a result, clients are reaching favorable settlements with lenders and avoiding bankruptcy.

CREDITOR NEGOTIATIONS are often successful for delinquent borrowers in today's economic environment. Banks are under pressure to process and close collection files. Credit card companies often sell their collection rights 4 – 6 months after delinquency for 3 – 9 cents on the dollar. Many of my clients have made favorable settlement deals with creditors to avoid bankruptcy.

BANKRUPTCY is still the best option for many consumers and business owners who need to put crushing debt behind them and get a **fresh start** with their lives. The folks who seem to benefit most from bankruptcy are those who have suffered long term unemployment. For these people, faced with credit card debt approaching or exceeding a year's wages, bankruptcy offers effective relief.

I would be happy to consult with you or your clients about these matters.