



— JOHNSON BANKRUPTCY LAW —
**DEBT RELIEF WITH
DIGNITY**

“ FREEDOM FROM DEBT ”

★ A PRACTICAL GUIDE TO DEBT RELIEF IN TEXAS ★



Restore Your Peace of Mind
And Learn the Secrets Your Creditors
Don't Want You To Know About!



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NOTES

PROLOGUE

UNDERSTANDING THE ROADMAP TO SUCCESSFUL DEBT RELIEF

You are probably wondering what the roadmap on the opposite page is actually all about. Well, I can give you a brief answer here, but I am confident that after reading this book you will truly understand exactly what it means for you. So let's consider the following:

#1 - Financial distress is almost always caused by unpredictable and usually unforeseeable events such as loss or reduction of income, medical problems, divorce, death or illness of a family member, expenses for legal charges, car breakdown, heating or air replacement costs, roof or other major home repairs, etc..

#2 - All too often the effects of one or more of the following conditions in #1 above are not reasonable because the money is just not there to fix the problems all at once. But the creditors don't care and won't care. After a while they will start trying to coerce you into payment by threatening one or more of the following: lawsuits, garnishments, repossession, foreclosure and so on. Shortly thereafter when you can't pay them money you don't have they will systematically begin all kinds of collection activities at their disposal including suing, repossession, foreclosure actions and just flat out creditor harassment. The pressures and stress will increase to the point where you can't think straight or answer your phone or even sleep at night. You will be forced to take some kind of action. But what type? This stage as critical as making the ugly decision now will offer real relief and piece of mind. The wrong decisions will only compound the problem and needlessly prolong the agony.

#3 - At this crisis stage many people unfortunately engage in "dead-end" strategies to resolve their debt stress. This includes burying their head in the sand. Pretending the problem doesn't exist (the ostrich approach) or undergoing failed "debt consolidation" creditor workouts and/or loan modification attempts. Other people actually freeze like a deer in the headlights and do nothing and all other than maybe changing their phone number, and then losing their house, car or bank accounts in the process.

#4 - Some people, however, will figure out their most direct and reliable approach to a successful debt relief. Through this and Federal Law otherwise known as Bankruptcy once on this path a properly filed Chapter 7 or 13 proceeding will result in a successful resolution to what previously seemed like overwhelming and daunting days.

INTRODUCTION

FROM: BONNIE L. JOHNSON

Hello Friend! I don't know how you got here necessarily, but I'm glad you did because if you're a Texan facing financial hardship, you've come to the right place. The purpose of this book is to answer some of the most common questions about bankruptcy that people ask.

My name is Bonnie L. Johnson. I am a highly experienced bankruptcy attorney that has exclusively practiced bankruptcy law since 1984. I am the owner and principle attorney of Johnson Bankruptcy Law, also known as the Law Offices of Bonnie L. Johnson. Unlike many attorneys who assume responsibility for only a handful of cases, I represent hundreds of bankruptcy clients every year. With more than 20 years of experience doing only consumer bankruptcy, I know the ins and out when it comes to representing people in debt relief. I continue to educate and update myself on the latest trends and developments in Federal bankruptcy law so that I can provide comprehensive protection from creditors for my clients.

After starting my practice, I decided to help people when they needed help the most. For that reason, I decided to focus only on consumer bankruptcy law. There are so many people in our country who are affected by the pressures of mounting debt with no relief in sight. You might be surprised to learn that bankruptcy is an honest, legitimate, and legal tool for debt relief. Despite the negative reputation that bankruptcy often receives, bankruptcy is frequently the best option for your financial troubles. When people are worried about their finances and debt, they can

become so overwhelmed and stressed that they go into a state of denial. My goal is to help people address their financially in a meaningful way, giving them back the peace of mind and control over their lives they deserve.

You do not have to keep wondering about how you are going to pay your bills, your mortgage, or your car payments. You no longer need to try and decide whether you are going to skip buying medicine or paying your credit card bills this month. You do not have to worry about how you are going to put food on the table for your family. If you are experiencing any financial hardships, I can help you get back on your feet.

If you or a loved one have been or still are a victim of aggressive bill collectors or overwhelming debt,



Bonnie L. Johnson, Bankruptcy Attorney

what you need is useful and honest information you can trust. Creditors and lenders are against the little guys. The system is set up against people who do not have a lot of money or resources. Imagine if you did not have to hear another debt collector call you again. Imagine if you did not have to worry about overwhelming bills and debt at night. I want to be your advocate. I want to help you through your debt so you can live the life you want. I want to help you get back on your feet and let you get the good night's sleep you deserve.

As you read this book, consider what kind of circumstances you are in and what would happen if you changed them. Did you lose your job? Get a divorce? Become severely ill? Lose your car? In the process of losing your home or car? Just want to simply get out of debt? Just want to be able to sleep at night? I am here for you. Think about how much your life would change if you did not have to deal with all the debt you have now. Your creditors and lenders want to keep you in debt. Your creditors and lenders do not care about whether you have enough money left over after paying them to feed your family. The last thing a credit card company or lender cares about is helping you. Bill collectors are looking for one thing and one thing only: your money. Your debt is their pleasure. Bill collectors could care less about how your debt will impact you and your family.

I understand how uncertain and anxious you may be feeling right now. I know about the feeling of embarrassment that comes with the possibility of needing to file for bankruptcy. I want to tell you that you are not alone. There are thousands of people filing bankruptcy just like you. These people are not bad people. These people are good, honest people who are victims to circumstances and events beyond their control. They are decent, sincere people who want to take care of their children and live a comfortable life. These people are not trying to dodge their financial responsibilities. Most people want to pay their bills, but the system keeps piling bill after bill so that it is simply too overwhelming. Remember that you have options. Bankruptcy can help you, and people just like you are filing for this governmentally backed form of debt relief every day.

Chapter 1
CHANGES IN THE NEW BANKRUPTCY LAW
KNOWING WHAT IT REALLY MEANS TO YOU

In 2005, the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA) passed as law. The goal of BAPCPA was to make it harder for wealthy individual to file for bankruptcy and to punish those who are trying to “game” the system. But rest assured. Bankruptcy relief is alive and well in this country. The studies show that 96% if people who qualified before the changes in the law still do qualify. The Bankruptcy Abuse Prevention and Consumer Protection Act still effectively helps people who are struggling day by day to make ends meet, living

paycheck to paycheck, suffering from medical conditions, or any other situation causing financial misfortune and debt related stress.

Ever since the new bankruptcy law came into effect, many people thought they could no longer file for bankruptcy. In fact, that is why many people are turning to debt consolidation agencies, which more often than not turn out to be scams. The new bankruptcy law is over 500 pages long, I have read, studied, analyzed and examined every aspect of the new law. I can tell you with certainty that if you have financial issues, there is help available.



That is why honest, sincere folks do not need to fear this “new” bankruptcy law. Bankruptcy law still provides enormous protection and help to millions of people in this country every year. I can show you how to take advantage of these laws and give you back the breathing room you need and control of your finances once again. With the information in this book and my help, you can gain back control of your life and regain your peace of mind.

KNOWING WHEN YOU'RE IN TROUBLE

35 WARNING SIGNS OF DEBT

Do you know the warning signs of too much debt? Even though you might not be late with any of your payments, that does not necessarily mean you're not in trouble with your debt. Just because you can pay your minimum payments each month, it does not mean you are financially safe. The low monthly payments benefit your credit card company and your creditors, not you. The "minimum amount due" is calculated by your creditors to keep you trapped in debt for the rest of your life. There is single test to determine whether or not you should file for bankruptcy. However, there are some ways you can tell whether or not you are in financial trouble and may need to consider it. Remember to think carefully about these questions before you answer them, be honest with yourself, and check all that apply.

35 Warning Signs of Too Much Debt

(Check all the ones that apply to better judge your situation)

- Are you living paycheck to paycheck?
- Are you routinely paying your bills late?
- Are some or most of your credit cards maxed out?
- Are you routinely charged with overdraft?
- Are you receiving phone calls or letters from collection agencies?
- ~~Are you avoiding phone calls from bill collectors?~~
- Are you behind on your mortgage payments?
- Are you behind on your car payment?
- Are you dipping into your savings accounts to pay bills?
- ~~Are you dipping into your retirement accounts to pay bills?~~
- Are you borrowing to stay current on your bills?
- Are you using your credit cards to pay for necessities like food?
- Are you constantly thinking about your debt?
- Are you only making the monthly payments on your bills?
- Are you unsure about exactly how much you owe on all your bills?
- Are you pawning your belongings to come up with cash?
- Are you taking out payday loans to make ends meet?
- Are you looking at the "minimum payment" as being normal?
- Are you overdue on any of your bills?

- Are you hiding purchases from your spouse or family?
- Are you worried about being evicted?
- Are you financing a car so you will have lower monthly payments?
- Are you bouncing checks?
- Are you getting charged high interest rates on your credit cards?
- Are you getting charged high interest rates when you borrow?
- Are you routinely having your credit cards declined?
- Are you depending on others to bail you out financially?
- Are you suffering from a medical condition?
- Are you suffering through a divorce?
- Are you having your house foreclosed on?
- Are you having your car repossessed?
- Are you suffering through a death a family member?
- Are you suffering through a job loss?
- Are you using two or more credit cards?
- Are you losing sleep because you are worrying about your debt?

If you answer “Yes” to any of these questions, you are probably already in financial trouble whether you realize it or not. Remember, doing nothing changes nothing! It is time to start being proactive about getting out of debt. What if I told you that you can stop worrying about your creditors? What if I told you that you can get your life back on track? What if I told you that you would not have to worry about another bill collector calling you? What if I told you that you can be debt free? How would you feel? Good? I hope so.

You did not get into debt on purpose. You know that. I know that. You would think that creditors would understand this simple fact and cut you some slack. You would think that your creditors would realize you can only afford what you can, and some money is better than none. The truth is creditors do not understand. Creditors want your money, and they want it now. There are no considerations for what you deal with or that you have a lot on your plate already. The real problem is that your creditors are in control of your situation, not you.

It does not have to be that way. You can regain control of your life, and you do have a choice. This choice is made possible by the Federal government through bankruptcy laws. These laws were designed by Congress to give people caught in bad circumstances a chance to “fight back” to take control of their financial situation. Bankruptcy can and does help thousands upon thousands of folks in this country on a daily basis by stopping foreclosures, car repossessions, lawsuits, and even IRS garnishments. Read on to further see how it can help you too.

IGNORING THE DEBT PROBLEM ONLY MAKES IT WORSE

Failure to take control of your financial problems only compounds the problem. If you are behind on your bills, your creditors will charge late fees. If you overdraw on your bank account, your bank will charge an overdraft fee. If you miss your mortgage payments, the mortgage company will foreclose on your house. If you miss your car payments, the auto loan company will repossess your car. Your financial problems will only get worse when you ignore them.

While all of this is happening, your phone and mailbox will be full of calls and letters from your creditors trying to get their money out of you whether you have it or not. They will call your house, your workplace, your cell phone, your friends, your family, your neighbors, and anyone who might have any information on you. They will harass you until you start paying, and they will not stop till you finish paying them. They will try to humiliate you, embarrass you, and try to take away your dignity. What these creditors do not realize is that no matter what they do to you, things in your life will not magically get better. Creditors do not care. Bill collectors do not care about you, your family, your situation, or anything about you. All they care about is your money in their pockets.



Once you are far enough behind on your bills, your creditors will hire collection agencies to hound you some more. Guess what? These collection agencies your creditors hire charge a fee and that fee will be charged to you. If the collection agency cannot get you to pay, your creditors

will just sue you. In my experience, most people will not be able to win these lawsuits. These companies have teams of lawyers and will simply outspend you. If you lose the lawsuit against your creditors, a judgment will be entered against you for the amount of the debt, plus enormous attorney's fees and costs. When this happens, your creditors can take that money from your paycheck or bank account directly. Sometimes, your creditors can have the sheriff in your county force you to sell off your property to pay off or pay down what you owe them. These types of occurrences are common when you ignore your creditors.

People will sometimes resort to getting a payday loan. These types of loans may seem like an easy solution to your financial problems. However, due to the outrageous interest rates and short terms of these types of loan, they are not a good idea for people with financial problems. In fact, they usually are not a good idea for anyone. Title loans on cars are even worse than payday loans. If you do not repay your loan, the lender can repossess your car and sell it!

It is important that you are proactive when you are in financial trouble or even feel that you might be. If you ignore your financial problems, your problems will get worse and worse until they are completely out of your control. If you do not take control of your problems things like foreclosures, evictions, repossessions, lawsuits, and wage garnishments can become a reality. You can avoid all this unpleasantness. Life is too short! Get help if you are suffering financially. Gain back control of your life and peace of mind.

Chapter 4
THE TRUTH ABOUT BANKRUPTCY
THE REAL SOLUTION TO OVERWHELMING DEBT

Bankruptcy law was not passed by Congress to be a shameful or evil process. Bankruptcy is designed to give honest, hardworking people a fresh financial start through the power of the Federal government. However, most people don't know this and are embarrassed and feel humiliated by the thought of filing bankruptcy. Most people are not dishonest scumbags looking for an easy way out. Most people are responsible citizens who have just run into hard financial times and are looking for some debt relief.

Bankruptcy is legal debt relief provided by the United States government, and there is absolutely no reason not to file bankruptcy if you are in need of debt relief. You deserve financial freedom. You deserve to stop worrying about debt and bills. You deserve to be debt free. You deserve to be able to provide for your family. At Johnson Bankruptcy Law, we can help you get the help you need. We are committed to educating you about the process, getting you through the process, and letting you live the life you deserve.

The best benefit bankruptcy provides is the Automatic Stay. The Automatic Stay is a federal freeze that goes into effect when a bankruptcy case is properly filed. The Automatic Stay is government backed protection which automatically stops any pending lawsuits, foreclosures, repossessions, garnishments, and collections actions. That is why properly filing for bankruptcy is very helpful to those in need of debt relief.

What types of bankruptcies are there? There are two types of bankruptcies most people file for: Chapter 7 and Chapter 13. These different types of bankruptcies are meant to help different types of people in different situations.

Chapter 7 Bankruptcy:

- Known as the fresh start bankruptcy
- Typically the simplest and quickest type of bankruptcy
- A legal method to eliminate unsecured debts like credit cards, medical bills, and payday loans
- Often a good option for those with low income and a lot of debt
- Better suited for people who are not behind on a house or car that they want to keep

Chapter 13 Bankruptcy:

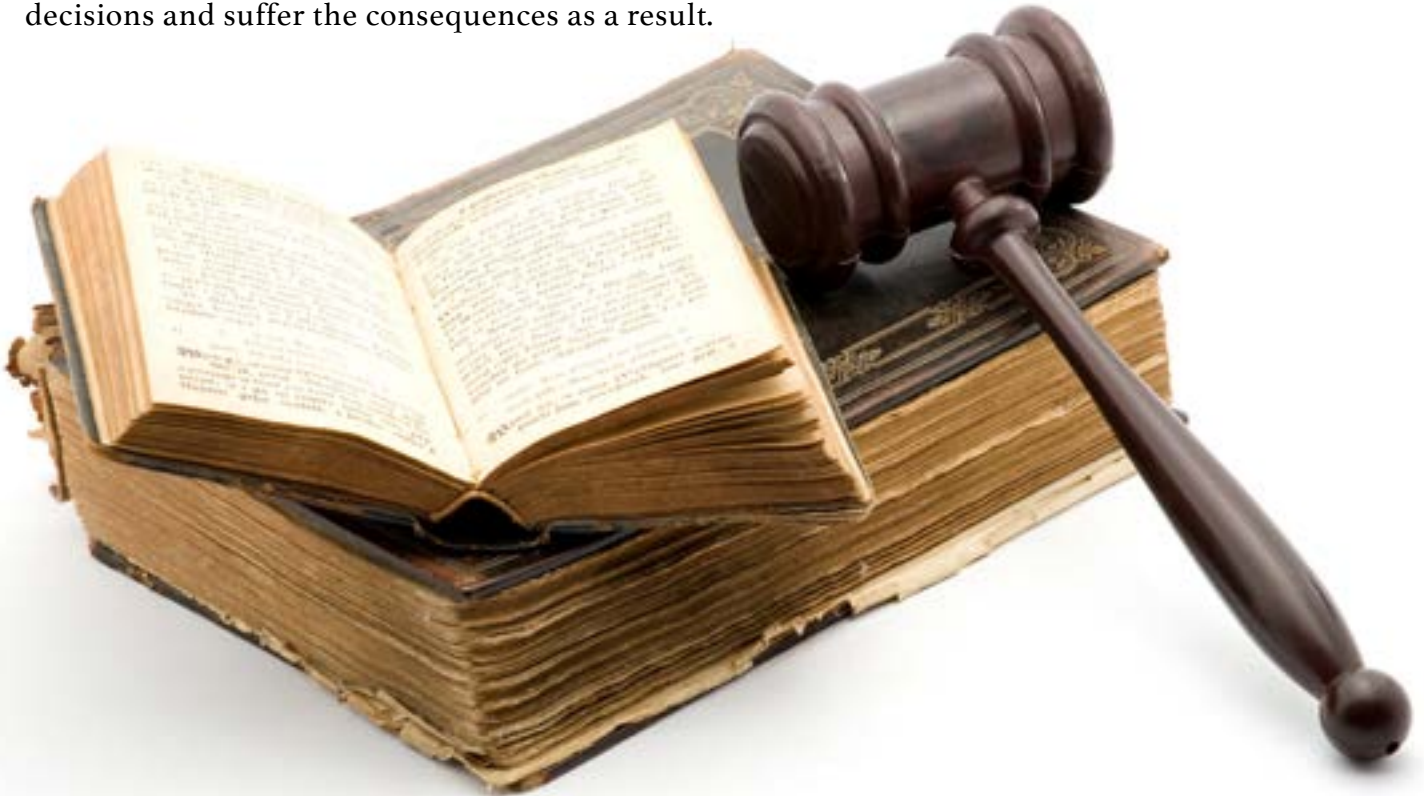
- Known as reorganizational bankruptcy
 - A type of bankruptcy that gives you up to 5 years to get caught up on what you owe on property that you want to keep
 - A legal method to adjust interest rates, loan payments, and loan amounts so that your payments can become more affordable
 - Helps you prevent foreclosure or repossession on a house or car
-

That is a basic and brief overview of the differences between a Chapter 7 bankruptcy and a Chapter 13 bankruptcy. However, determining what type of bankruptcy is right for you depends on your personal situation. No two cases are ever exactly the same. The individual facts need to be analyzed on a case by case basis by an experienced bankruptcy lawyer in order to know precisely the right course of action. That is what you will experience when you consult with my law firm. At Johnson Law, all of your debt relief options will be explored and carefully explain to you by an experienced attorney.

15 BANKRUPTCY MYTHS

WHAT IS TRUE AND WHAT IS NOT TRUE?

There are many little secrets that your creditors do not want you to know. What if I told you that your credit card companies and lenders are trying to keep you from filing bankruptcy? What if I told you that if you filed bankruptcy that your family would not have to suffer anymore? Think about it. Credit card companies and creditors are constantly trying to confuse you and give you wrong information. As a result, hardworking people are constantly tricked into making bad decisions and suffer the consequences as a result.



I want to make sure you know the truth about bankruptcy and not make bad decisions based on lies and deceit. Maybe filing bankruptcy is right for you, maybe not. You will never know if you do not know the truth that your creditors are trying to cover up. You cannot spend money that you do not have, your creditors do not want you to read this, and they want to keep you chained in debt so their pocketbooks can grow bigger while you suffer.

You deserve better, and it all starts with finding out the truth about bankruptcy. My clients tell me this on a frequent basis that they are so glad they did. Filing bankruptcy was literally the answer to their prayers; giving them and their family the second chance they so desperately needed and deserved.

The top 15 myths about bankruptcy are:

Myth #1: I cannot file for bankruptcy anymore due to the new bankruptcy laws.

Even though the United States government has changed their qualification standards for bankruptcy, most people still qualify for bankruptcy protection. In fact, the American Bankruptcy Institute (ABI) released a study showing that 96% of people who qualified for bankruptcy before the changes in law still qualified after the changes in the law. Good, hardworking people are still able to file for bankruptcy, and they are even able to get the same or better debt relief under the new bankruptcy laws

Myth #2: I am a bad person if I file for bankruptcy.

Bad things happen to good people. The media is paid by your creditors and your credit card companies to make bankruptcy look evil. The truth is millions of people file bankruptcy each year, and not all of them can be bad people. Bankruptcy is a federally endorsed, responsible way to take care of your financial problems. Bankruptcy gives hardworking people a chance at a fresh financial start.

Myth #3: I will lose everything if I file for bankruptcy.

99% of our clients are able to keep all their property and still obtain debt relief through bankruptcy. While laws from each state vary, every state has laws to protect your property such as your house, your car, your household goods, and furnishings, retirement plans, IRAs, and many other things. In rare cases, you might have more property than you can protect in one type of bankruptcy. In Texas, we have some of the best and broadest laws in the entire country to help keep your property and assets.

Myth #4: I will never be able to get credit again.

Did you know that you are more likely to get credit after you file for bankruptcy than if you do not file for bankruptcy? Filing bankruptcy helps get rid of your debts. When you get rid of your debts, it puts you in a better position to handle more credit. Other creditors will be more willing to lend to you. Also, at Johnson Bankruptcy Law, we are partnered with industry experts to help restore your credit and get you back on your feet with our credit restoration program, subprime auto financing and other services.

Myth #5: I will never be able to own anything ever again.

A large number of people believe this is true. It is not! The truth is you can buy, own, control, possess, and sell whatever you can afford after bankruptcy. If you have the money, there is no law barring you from buying a home, cars, equipment, household goods, or anything after you finish

your bankruptcy. While you are in your bankruptcy, you can do whatever you want with your property, but you must consult with your bankruptcy attorney to make sure it is allowed under the Bankruptcy Code.

Myth #6: Filing for bankruptcy will hurt my credit for ten years or more.

Bankruptcy will not hurt your credit for ten years, but it will stay on your credit report for ten years for a Chapter 7 Bankruptcy and seven years for a Chapter 13 Bankruptcy. By the time you need to make an appointment with a bankruptcy attorney, your credit will most likely be maxed out or messed up or at the very least headed in that direction. Bankruptcy can help wipe that slate clean and let you reestablish your credit. With our premier credit restoration team, we will be able to help you get back on track to full financial recovery.

Myth #7: Only deadbeats will file for bankruptcy.

That is completely wrong. Responsible people who realize that they have a duty to fix their financial situation will file for bankruptcy. Bankruptcy is a legal and responsible way to deal with financial hardships. After endless months and years of struggling to pay their bills, good, honest people file bankruptcy as a last resort to fix their financial problems. Filing bankruptcy is a mature step that you can take to show your financial responsibility to your family and your family's future. Do yourself a favor and consult a bankruptcy attorney if you feel that you could be in too much debt. It is the responsible thing to do.

Myth #8: It is very difficult to file for bankruptcy.

If you have an inexperienced lawyer, then yes, bankruptcy will be hard to file. In the hands of experienced bankruptcy attorneys like the Johnson Bankruptcy Law, filing for bankruptcy is easy. It might be a hard decision whether or not you file for bankruptcy, but after you decide, filing for bankruptcy is easy. I practiced bankruptcy for over 29 years, and I helped tens of thousands of families just like yours. Bankruptcy is something you want done right the first time by an experienced professional. I have that experience. We pride ourselves in providing great, quality service coupled with kind, compassionate care at a reasonable cost. We even go above and beyond other lawyers and provide credit counseling and credit restoration for you before and after your bankruptcy. As a result, the families that we help are satisfied and refer their friends and family members to us.

Myth #9: Creditors will still harass my family and myself even after I file for bankruptcy.

The minute you file for bankruptcy, your creditors are legally bound by the Federal courts to stop harassing you. The Bankruptcy Courts issue an order called the Automatic Stay which prohibits any and all collection actions against you to stop. The Automatic Stay makes sure your creditors

leave you alone or face charges by the Federal Bankruptcy Courts for Contempt. Once you file for bankruptcy, your creditors must leave you alone or suffer severe consequences, and the Federal Bankruptcy Court Judges will punish creditors who continue to harass you. No more phone calls. No more collection letters. No more lawsuits. No more threats of repossession. No more threats of foreclosure. No more lawsuits. No more stress. No more billing statements. Nothing. The only thing left is you getting the debt relief you deserve.

Myth #10: Everyone will know that I filed for bankruptcy.

Even though bankruptcies are public record, most of the time no one you know will know about your bankruptcy unless you tell them or someone is trying to track down information on you.

Myth #11: My spouse will have to file bankruptcy too.

There are no requirements under the law that states both you and your spouse must file bankruptcy together. In many cases where the couple has a lot of joint debt, filing together is beneficial. In some situations, there is no reason for the second spouse to file bankruptcy at all. We have filed hundreds, if not thousands of cases, where one spouse files bankruptcy and the other does not or both spouses file independently.

Myth #12: I cannot get rid of my back taxes through bankruptcy.

We eliminated hundreds of thousands of dollars of back taxes for our clients throughout the years. Under the law, there are qualifications that need to be met in order to get rid of your back taxes, but once those conditions are met, your back taxes are gone. The types of back taxes that cannot be eliminated are withholdings tax and sales tax, but any type of back taxes can still be put into your bankruptcy. Old income taxes that are more than three years old can be eliminated.

Myth #13: I can pick and choose which debts and property are listed in my bankruptcy.

When you file for bankruptcy, you must list all your property and all of your debts. If you do not, you can be punished for it when you file for bankruptcy. The good news is as long as you list all of your property and all of your debts, an experienced bankruptcy attorney can usually protect all of your assets and help you eliminate or reorganize all of your debts. Even if you are filing bankruptcy and you want to keep your house or car, you just need to keep making payments on it. As long as you are following the law, you will be able to keep what your property and eliminate your debts at the same time under federal bankruptcy.

Myth #14: Filing for bankruptcy will lead to more family troubles and divorce.

Filing for bankruptcy is not the problem. The problem comes from not being able to pay your bills, struggling with overwhelming debt, and not being able to provide for your family. This is

what causes the stress, tension, and anxiety to build and build until it reaches a breaking point: divorce. Good, honest people feel a strong need to pay their bills, and when they are unable to, it causes them stress. Bankruptcy is designed to get you out of crushing debt, to protect your assets, and lower your stress levels. Most of the time, bankruptcy can be a crucial first step in bringing hope and love back into your relationship.

Myth #15: I can only file for bankruptcy once in my lifetime.

Unless you are a chronic repeat filer, you can file for bankruptcy as many times as you want or need. However, there are limits to how often you can receive a discharge and complete your bankruptcy. If you do not complete your bankruptcy case, you can file for bankruptcy as many times as you like, but the courts will punish people who file too often by preventing them from filing again for six months or more.

As a general guideline, if you were discharged in:

- A Chapter 7, you must wait 8 years from filing to file another Chapter 7
- A Chapter 7, you must wait 6 years from filing to receive a discharge in a Chapter 13
- A Chapter 13, you must wait 4 years from filing to file a Chapter 7
- A Chapter 13, you must wait 2 years from filing to receive a discharge in another Chapter 13

You should never assume that bankruptcy is wrong or that you cannot file for bankruptcy. Talk to experienced bankruptcy attorney to determine whether you can benefit from bankruptcy. Remember every case is different, and even if you have been turned down by another attorney, feel free to come to us and see what we can do for you.

Chapter 6

THE TRUTH ABOUT FORECLOSURES DEBUNKING LOAN MODIFICATIONS

Most people facing foreclosure know little about their legal rights. All of a sudden your life starts going upside down. It could be a loss of job, divorce, medical problems, or even increasing debt that you cannot seem to get a hold of. Your sense of control over your debts and life in general seems to be slipping away.

Then you are actually facing the harsh threat of foreclosure. You panic, you stress, and you just can't sleep at night. You turn to the mortgage company for help and assistance. Surely they

must be reasonable and understand your predicament?

There are laws through the Obama administration (like HAMP) that will make them come to the bargaining table and give you a better deal, right?

WRONG!

Here, dear friends, is the cold reality. You cannot make the mortgage company work with you. But you can make them bow to the authority of a governmentally backed debt relief program through Federal law. It is commonly called bankruptcy. Read on to discover this option. This process can offer you options when all other methods fail. Know your rights!

Sure most people have heard about the laws enacted after the 2008 housing crash to “make homes affordable” or the “the HAMP” program. Many of you reading this have been offered such “options” by your mortgage company only to have them fail. As a result, you are probably facing the awful prospect of foreclosure.

If you have attempted a loan modification and failed, you are like many of my clients. You have experienced some, if not all, of the following roadblocks to obtaining a loan modification:

- You were told to qualify for this program you must pass a three month “trial period” where you must get behind on your mortgage payments. You must also submit huge amounts of paperwork detailing your hardship condition and stacks of paperwork documenting all of your income and budgetary expenses.
- You submit all of this required paperwork only to be told they didn’t receive the paperwork, it was lost and/or they want you to supply even more paperwork - - - - -
- You attempt to comply with their increasing demands, and in the process talk to representatives trying to find out the status of your application. The representative will at first appear at least somewhat helpful but over time becomes increasingly less so. You then start talking to several different representatives who give you increasingly conflicting information. You wait and wait and then wait some more trying to find out whether your modification has been approved or at least what else you have to supply to get it approved.

MORE BAD NEWS IS COMING!

- You finally get word back not that your modification was approved but that it was denied. You are too far behind on your payments at this time to get caught up. You are now facing foreclosure. Most of my clients at this point are receiving requests for more information from one department in the mortgage company while another department of the mortgage company is setting an actual date for your foreclosure.

SOUND FAMILIAR? Well if so- you are not alone.

Thousands of people across the country go through this frustration every month in dealing with the fallout of a failed loan modification. Some of my clients have been going through this for years there is a better way. And here it is:

Federal law is more powerful than State Law when it comes to foreclosure in Texas. When a mortgage company files for foreclosure, they do so under Texas state law. They file under a Note and Deed of Trust controlled by State Law. When a properly filed relief under bankruptcy is filed, it is governed by Federal Law making it more powerful than the state foreclosure law and will work to stop the foreclosure.

In this situation, Federal Law in bankruptcy is more powerful than State Law in foreclosure.

That simple.

When we ask our clients, “Do you realize you may have rights under Federal Law more powerful than what the mortgage company can do under State Law?”

Most are unaware that:

“There are remedies available under Chapter 13”

“If I can qualify for Chapter 13 relief, I can pay back my mortgage arrears over the next 3 to 5 years and my house payment will have to go down to normal.”

“Through Chapter 13, I can stop foreclosure and keep my house.”

NO ONE EVER EXPLAINED TO THEM THE IMPORTANCE OF FEDERAL LAW AS OPPOSED TO STATE LAW WHEN IT COMES TO FORECLOSURE IN TEXAS.

That is where we come in. As your debt relief defense team, it is part of our job to explain the law and all of your options as it applies to the particular facts of your individual case. We want to show you just what it takes to get your Chapter 13 plan of financial reorganization approved by the Court and to move you on to financial prosperity and the peace of mind that it entails.

“THEY WON’T TELL YOU, SO WE WILL!”

Chapter 7

FILING FOR BANKRUPTCY

WILL I NEED AN ATTORNEY?



It would seem that if you are struggling financially, you are not going to be able to afford an attorney and it would be cheaper to file for bankruptcy on your own. It is true you are going

Bonnie L. Johnson, Bankruptcy Attorney

to save a few dollars by not hiring an attorney, but you are going to lose more money down the road after you file bankruptcy. Would you try to perform an emergency surgery on your children to save a few extra dollars in medical bills? Would you hire an amateur to do a professional's job? The answer is "no". Hiring an attorney will help you get the best outcome possible on your case.

The bankruptcy process is very technical and complicated; it can cost you more money in the long run doing it on your own than if you hired an attorney from the beginning. I have reviewed cases that inexperienced attorneys have handled, and I have seen bad things can happen to good people. Many of these things and outcomes were completely avoidable if only they hired a more experienced attorney.

Another reason that people believe they can and should file bankruptcy on their own is because the information and forms are so readily available on the Internet. Bankruptcy is complicated and requires more expertise than simply reading some lawyer websites and Wikipedia. As a result, people make mistakes when they file for bankruptcy on their own often resulting in their cases being thrown out. Filing on your own can be costly, time consuming, and even a waste of time if your bankruptcy case gets thrown out.

The 5 most common mistakes that people make when filing bankruptcy are:

- In a Chapter 7 or 13 bankruptcy, failing to list all assets, resulting in possible sanctions by the Bankruptcy Trustee or Court because it may be viewed as an attempt to hide assets
- In a Chapter 13, failing to File a Chapter 13 Plan or filing a plan that does not meet the standards of the Bankruptcy Code, resulting in a dismissal of their bankruptcy
- Failing to understand how to select and apply the proper exemptions in the Bankruptcy Code, resulting in possible loss of their assets and property
- Falling for tricks by different creditors, resulting in coming out of bankruptcy with debts that should have been eliminated
- Failing to understand the Bankruptcy Code, resulting in dismissal of their case, sanctions by the Bankruptcy Trustee and/or audits by the Bankruptcy Courts.

As you probably can already tell by reading this list, there are a lot of things that can possibly go wrong when you file for bankruptcy. While you can attempt to file on your own, at the

very least, meet with an attorney to see what course of action would be most beneficial to you.

Chapter 8
BANKRUPTCY ATTORNEYS
HOW DO I SELECT RIGHT ONE FOR ME?



Any attorney who might file bankruptcy for you should be able to do basic tasks such as give you an initial consultation, help you stop creditor harassment, and make sure your bankruptcy paperwork is in working order along with other thing standard to any bankruptcy lawyer. An experienced and knowledgeable bankruptcy lawyer should go above and beyond by:

- Giving a free initial consultation.
- Giving you free information about bankruptcy instead charging you for information that should be readily available to everyone.
- Helping you through the entire bankruptcy process including the federally mandated pre-bankruptcy credit counseling and credit restoration.
- Providing you compassionate care.

- Make you feel safe, assured, and comfortable with the transition through bankruptcy process.
- Be willing to answer any and all questions you may have in a timely and honest manner.

Hiring the right attorney for your bankruptcy is important to the success of your case. So where should you start looking?

The Internet – It is a good place to start, but the Internet is filled with thousands of attorneys. Anyone can make a website and anyone can pay to have their website show up as being number one. The internet is not really a good indicator of the experience or the expertise of an attorney. However, the internet is good for checking your bankruptcy attorney out. It lets you see what kind of information they are offering about bankruptcy.

The Telephone Book – Again, it is a good place to start, but the telephone book is also filled with hundreds of attorneys. Check out any telephone book and you will see several lawyer ads before you even open the telephone book. Anyone can pay for space in the telephone book, but an ad will necessarily ensure their experience or expertise.

Internet Directories – Beware of Internet directories promising to find you a qualified attorney. Internet directories of lawyers are scams set up by marketing companies to charge lawyers hefty fees to be listed. Like most places you find lawyers, anyone can pay for space in the Internet directory but it will not tell you about their experience.

Referral from another attorney – Chances are if you had an attorney for a different type of case they would be able to give you a good referral for a bankruptcy attorney.

Referral from friends, family members, or community – It is a good place to find start looking for a bankruptcy lawyer you can trust. You have to make sure that the attorney actually handles bankruptcy and only bankruptcy.

8 key points for evaluating a bankruptcy attorney during your first consultation

Experience

– How long has the attorney been practicing in the area in which you need legal representation? The longer a lawyer has been practicing a certain type of law, the greater their experience. When you see lawyer ads, you will see some attorneys brag about “combined experience”. When you see a lawyer say they have “twenty years of combined bankruptcy experience,” it means the experience of each lawyer combined adds up to twenty years. It is meaningless. We, Johnson Bankruptcy Law, actually have 29 years of real personal bankruptcy experience. We have been practicing bankruptcy law for 29 years, because we know what we are doing and do it well.



BBB Rating

– Does the attorney belong to the Better Business Bureau (BBB)? Not many law firms are proud of their business rating nor are they willing to show it. When you see a lawyer who is not willing to showcase their BBB rating to you when you walk in, you should be worried about how they do business. The BBB is an independent agency that rates business with strict criteria to ensure the services that business is giving out is top notch. Even if you see a lawyer that has bad reviews on Google or Yelp, it does not mean they are bad lawyer. Anyone can post on Google and anyone can post on Yelp, but not everyone can get an A+ BBB rating. The Johnson Bankruptcy Law has an A+ BBB rating for many years and strives to maintain that high level quality of service.

Free Consultations

– Is your attorney willing to give you a free consultation? If the answer is no, you should look elsewhere. A consultation is simply a meeting to evaluate whether or not you need to file bankruptcy. Attorneys who are willing to give you a free consultation are attorneys who are willing to get to know you and your situation.

Knowledgeable

– Does your attorney have numerous degrees and licenses displayed on the wall? If not, you should worry. Degrees and licenses demonstrate knowledge, competence, and experience. We have our degrees on display to demonstrate our ability to practice the law in many courts and jurisdictions, and we can answer the tough questions you are concerned with.

Publications

– Has your attorney written a book? Most lawyers have not. A lawyer who has written a book is confident in their skills and experience. Is your attorney willing to give this book out for free? That is an even better sign of an attorney who is confident in both their skill and experience. Publishing a book takes time, energy, and effort. If your attorney has spent the time to publish a book, chances are they are going to do the same for you. That is why Johnson Bankruptcy Law is willing to give out copies of this book to anyone who asks for it because I am confident in my abilities as a lawyer. I am also confident that you will find this book resourceful and helpful as you decide whether or not you need to file bankruptcy.

Credit Restoration

– Bankruptcy lawyers typically just file your bankruptcy and makes sure you get discharged. Is your bankruptcy lawyer willing to take the extra mile and help you during and after bankruptcy to restore your credit? Is your bankruptcy lawyer willing to help find you an auto lender who specializes subprime financing? The answer is likely NO. At Johnson Bankruptcy Law, it is just one of the things we can help you do. We are a one stop debt relief firm. We make sure you are taken care of the moment you walk in to the moment you get your discharge and then some, because we care about you and your future. Debt relief is not just our job, it is our passion.

Welcoming Personality

– Does the attorney really want to know the background of your situation as a whole or do they act like a used car salesman just interested in “closing the deal”? Does the attorney fully acknowledge and answer all of your questions or do they want to hurry you along to the next stages of their “processing system”? Does the attorney insist on fully explaining all the important steps in a successful debt relief or do they have the attitude that, like a child, you just need to do

what you are told? Choose a lawyer that cares about you and puts you at ease.

Welcoming Office Environment

– Is your lawyer’s office clean, organized, comfortable, and nicely set up? The office should be warm and welcoming. Please pick an office that you would be willing to spend some time in.

Chapter 9

THE TRUTH ABOUT LAWYER ADVERTISING MISCONCEPTIONS AND DEBUNKING MYTHS

The truth is lawyer advertising is out of control. As long as a lawyer has money, then they are able to advertise. This means even in a field they have no experience in nor specialize in this field.

II Misconceptions About Lawyers and Lawyer Advertising All of the following statements are false:

- Lawyers who file the highest volume of cases must necessarily be doing a good job for their clients
- All lawyers have more or less the same knowledge about every type of law
- All lawyers know how to properly brief and go to trial for their clients
- A lawyer who is good at personal injury cases will be good at bankruptcy cases
- TV advertising lawyers and lawyers with full page yellow page ads must be good or they wouldn’t be able to pay for these ads
- Website “TV Find-A-Lawyer” directories are a good way to find a lawyer for your case
- All lawyers are required to carry and therefore do carry legal malpractice insurance
- A lawyer who advertises will actually be the lawyer responsible for handling your case
- The State Bar of Texas must give permission before a lawyer can advertise in a particular area of the law such as a “DWI lawyer” or “bankruptcy lawyer”
- “Lawyer Referral Services” not affiliated with the State Bar of Texas are a good way to find an attorney for your case
- If a lawyer advertises for particular types of cases, he must have experience with those types of cases

Debunking 11 Myths About Lawyers and Lawyer Advertising

All of the following statements are true:

- Not all lawyers have the same degree of experience and training. Simply passing the bar allows a lawyer to start advertising for any type of law he pleases whether he has experience in it or not
- The State Bar of Texas does not regulate whether a lawyer can advertise that he is a particular type of lawyer such as a “criminal lawyer” or a “bankruptcy lawyer”. There is not a set amount of experience necessary to advertise in any area of the law.
- Not all lawyers know how to properly brief and go to trial for their clients. These are important abilities to properly handle your case but not qualities required for someone to pass the bar and immediately begin advertising.
- A lawyer who is very good in one area of the law may not be good in the area of law for your type of case. This may have been true in the day, but in today’s time most areas of the law have become increasingly complex and specialized. This includes the practice of modern day bankruptcy law and debt relief.
- Believe it or not, lawyers in the State of Texas are not required to carry malpractice insurance. Furthermore, Texas lawyers are not required to tell you if they decided not to carry it. You’ll have to ask to find out because they probably won’t volunteer it.
- Just because a lawyer advertises in any given area of law says nothing about their actual experience in such an area. It is possible for instance for a lawyer to advertise for bankruptcy cases before he is every actually filed a single one. Again, there are no strict rules prohibiting advertising for cases with which you have no experience.
- The lawyer you see in the ad may not be the lawyer actually handling your case. Some lawyers who advertise for cases do so just to refer them to other lawyers (and get a fat referral fee in exchange.)
- Non-bar affiliated “lawyer referral services” are not necessarily a good way to find the right lawyer for your case. Number one, these referral agencies are not associated with the State Bar. Secondly, about the only thing a lawyer has to do is pay money to get on the list. You may or may not get referred to a lawyer with any experience regarding your type of case. I guess you might ask yourself, “Well do I feel lucky today?”
- A full page in the Yellow pages or even a single two ad (affectionately referred to in the industry as a “double truck”) is not necessarily a sign of overall successful representation. The same goes for expensive TV and billboard ad campaigns. Some lawyers run volume practices to get enough money to run such high overhead ads. The first and last time you might see such a lawyer is on his Yellow Page, TV, or billboard ad itself.

- Most internet lawyer advertising directories are simply lucrative business enterprises. Many lawyers pay big bucks to have them direct “clicks” to their site without the need to show any other qualifications.
- For all the reasons just talked about “Bigger is not necessarily Better” nor proves proper experience when it comes to finding the right lawyer for your case!

After understanding more about lawyer advertising, I hope you do not fall victim to someone claiming they can handle your bankruptcy case. You should only pick qualified attorneys with years of experience.

Chapter 10
BEFORE THE BANKRUPTCY PROCESS
WHAT NOT TO DO BEFORE FILING BANKRUPTCY

Many people do not understand exactly how bankruptcy works. Some people think that all their accounts will be seized and some believe that bankruptcy is a free ticket out of debt. I will tell you that neither is true. Due to some misconceptions about how bankruptcy works, people make common mistakes that hurt their chances at a successful bankruptcy claim. People still make some rash decisions, hide those facts, and later regret it when their attorneys tell them how they messed up. Do not be one of those people.



7 Mistakes People Make Before Filing for Bankruptcy

Lying to Your Bankruptcy Attorney

- There is absolutely no reason to lie to your bankruptcy attorney. Your attorney is there to help you, and it is their job to guide you through the process and make sure bankruptcy is a positive step rather than a decision that will have lifelong negative consequences. Tell your lawyer everything. If your lawyer is working with inaccurate or false information, you will be the one who suffers the consequences.

Do Not Max Out Your Credit Before Filing

- Bankruptcy is not a way to wipe out any and all debt. You will be in for a rude awakening if you think you can max out all of your credit cards and have your debt magically disappear. The courts frown on that behavior. Any debt created over \$500.00 within the last 90 days is not eligible to be wiped out through bankruptcy. You will have to pay any new debt you add to your credit cards

Do Not Transfer Any Property to Friends or Family

- If you transfer any property to friends or family, this can be seen as an attempt to hide your assets and defraud the bankruptcy court. Even though you may have the best of intentions, it is better to be safe than sorry. Any attempt to defraud the bankruptcy courts is a criminal offense, and the Bankruptcy Trustees have the ability to undo any property transfers that occur within two years prior to filing.

Do Not Try to Eliminate or Borrow Against Your Home's Equity

- In most cases, you will be allowed to keep your home. It is a protected asset. Your bankruptcy attorney will be able to help you decide exactly how to deal with your home's equity, but do not make any rash decision before conferring with your attorney.

Do Not Repay Friends or Family First

- In the eyes of the bankruptcy court, creditors are creditors. They make no distinction between the \$3,000 you borrowed from your Mother-In-Law and any other debt. The Bankruptcy Trustee has the ability to review and take back any repayments made in the last year.

Do Not Touch Your Retirement Accounts

- Like your home, your retirement accounts are protected assets. Normally, they are exempt. Do not withdraw any money from your retirement accounts to pay back anyone. Do not destroy all of your hard work because you think someone is going to take it from you. Your retirement funds are safe.

Do Not Miss Court

– Until your bankruptcy is filed, you are still obligated to be in court. This means any civil proceedings or court ordered counseling continues. Do not get in trouble for missing court. Everything will be cleared up shortly after filing bankruptcy.

We are here to help you avoid those mistakes that could make your bankruptcy unnecessarily difficult and stressful. It is important that you speak with a qualified and experienced bankruptcy attorney before taking any actions you may regret. We are here to make sure your case is successful.

Chapter II THE BANKRUPTCY PROCESS WHAT HAPPENS AFTER I HIRE A LAWYER?

Different lawyers have different procedures, but rest assured that all necessary measures will be taken if needed. Generally here is what you can expect from Johnson Law:

- Signing a Retainer Agreement
 - This agreement specifically states the terms and conditions of our attorney-client relationship. You can think of the retainer agreement as our promise to you that we will loyally defend you in the utmost professional manner to the fullest extent of the law.
- Case Evaluation
 - We will conduct an extensive interview with you to ensure that we understand the situation that you are in and the circumstances around your case. No two bankruptcies are ever the same.
- Review of Documentation
 - We will provide you with a list of documents that you will need to prepare for your bankruptcy. Once you provide us with all paperwork, we will double and triple check all your documents. If and when needed, we will ask you for copies of other legal documents such as judgments, divorce decrees, and other liens.
- Pre-bankruptcy counseling
 - We will make sure you obtain the pre-bankruptcy counseling required to file your bankruptcy. Please note that you cannot file your bankruptcy without it.
- Analysis of Legal Issues
 - We will analyze all the legal issues of your case and check for any factors that could affect your

ability to finish your bankruptcy successfully. The analysis includes checking the validity of your liens and making sure the proper bankruptcy exemptions are applied to your case.

- Review of Insurance Policies
 - We will review your auto and homeowners insurance policies to make sure you have sufficient coverage to protect your creditors' interests.
- Draft the Bankruptcy Petition
 - We will draft your bankruptcy which includes, but not limited to, your petition, schedules, and any additional documents as required by the bankruptcy law.
- Review the Bankruptcy Petition
 - We will meet with you and go over your bankruptcy page by page to make sure that all of your property, assets, and liabilities are properly listed and ensure that all the information in your bankruptcy petition is 100% accurate.
- File the Bankruptcy Petition
 - We will file your bankruptcy petition with the federal courts and make sure that each of your creditors receives your Notice of Bankruptcy. At this point, your creditors will not be able to bother you any further.
- Serve the Chapter 13 Plan
 - Only if you are filing a Chapter 13 case, we will make sure that each of your creditors is properly served your Chapter 13 plan along with your Notice of Bankruptcy.
- Stop Pending Litigation
 - If you have any judgment lawsuits, foreclosure proceedings, or pending repossessions against you, we will serve them the Notice of Bankruptcy immediately after you file your bankruptcy. This action should stop all pending lawsuits, foreclosures, and repossessions.
- Meeting of Creditors (341 Hearing)
 - We will prepare you for, inform you of, and attend the meeting of creditors with you.
- Pre-discharge Counseling
 - We will make sure you obtain the personal financial management course required to obtain your discharge. Please note without it that you cannot finish your bankruptcy and could have your bankruptcy case dismissed.
- Trustee and Creditor Objections
 - If the Bankruptcy Trustee or any of your creditors file an objection, we will defend you to the fullest extent to eliminate the objection before your bankruptcy confirmation hearing.
- The Confirmation Hearing
 - We will prepare you for, inform you of, and attend the confirmation hearing with you. We will make sure that any documentation required by the trustee to confirm your bankruptcy plan is filed properly.
- Defense from Actions by Creditors

- If any of your creditors files a complaint against you; we will thoroughly review the complaint, discuss it with you, and formulate a plan to defend you against it.
 - Review of Proofs of Claims
- We will thoroughly review each proof of claim filed by your creditors. If and when necessary, we will file the appropriate objections to those claims. After the deadline to file additional proofs of claims has expired, we will file the necessary paperwork with the court to prevent any additional late proofs of claim from being added to your bankruptcy case.
 - Reaffirmation of Debts
- We will discuss in-depth with you about each of your debts and whether or it is in your best interest to reaffirm your debt. If you decide to reaffirm any of your debts, we will negotiate more favorable terms with your creditors, review the reaffirmation agreement with you before you sign it, and appear at any court hearing needed.
 - Lien Avoidance
- We will check and review any liens against your property, and when needed, we will file a Motion to Avoid Lien.
 - Final Case Review
- We will review your case thoroughly to make sure you have satisfied all the requirements necessary for the discharge.
 - Miscellaneous Things
- In the course of your bankruptcy, we will review your bankruptcy to ensure that all miscellaneous matters are taken care of as they come up in your bankruptcy.
 - Ride out your Bankruptcy
- We will periodically check on you and your status as you make payments towards finishing your bankruptcy
 - Receive you discharge
- Once your bankruptcy is finished, we will provide you discharge papers indicating you finished your bankruptcy. At this point, you are free to enjoy the fresh start that federal bankruptcy has provided you.

Not all of the above steps are necessary in every case. It is a general outline of what the bankruptcy process is like. Many of the steps in your bankruptcy will often occur without you knowing it.



BANKRUPTCY QUESTIONS?

NEXT EXIT ↗

When filing for bankruptcy, you might think you are on your own, but you are not alone. There are hundreds and thousands who have shared your experience, and many more will come along in the future. We have been asked almost every possible question about bankruptcy and debt relief than we can keep track of. Here are some of the real questions bankruptcy filers ask along with some real answers to those questions:

Q: I get some great credit card offers in the mail and some of them even have zero percent interest! If I pay in full every month, what is wrong with having a credit card for emergencies?

A: Absolutely nothing is wrong! Think for a minute. Why do you suppose you are getting all of these great offers? It is because creditors know they are likely to end up making money off of you. Do not even try to kid yourself. Creditors are not out to make you happy. They are after a profit, and they do not care about hurting you in the process.

Q: I was laid off, and I have not been able to find a good-paying job that uses my skills. I keep trying to be proactive, but is it ever going to change?

A: Yes, it will change, but you have to deal with it right now. Do not just fill out online applications unless that is something you have to do as a required first step. Be proactive and have a plan and a purpose. Go first to places that do what you like doing, places that will look at your experience and see that it fits what they need. Dress well and carry yourself like a winner, and show determination without being obnoxious or pushy. Try to get in front of someone who can actually make the decision to hire you. Yes, it is hard, but you have to be persistent!

Q: I need money now! What can I do?

A: Keep on looking for a job, but in the meantime, look for work. There is a difference. A job is part of your career path for a period of time. Work is something you do whether you like doing it or not. Work is tolerable because it is temporary. Deliver pizza, do odd jobs, or go to a temp agency. You can make some money per month doing that. Use whatever skills and training you have to pass the time and make money while you are looking for a job. If you need money now, find some sort of work to get by.

Q: What if one of my creditors says my debt was not discharged in my bankruptcy?

A: Never take your creditors word for it. Check your bankruptcy petition, and if it is not really there, call us at 214.748.4848. If we still represent your bankruptcy case, we could be able to advise you on how to handle this issue. There are many scams out there, and this might not even be a valid account. Make sure to check with your attorney first before making a deal with any of your creditors.

Q: What are the important things to remember when you are trying to negotiate with a creditor?

A: There are several things you should remember, but the number one rule is to “Get it in writing” otherwise you cannot prove anything. It might seem obvious, but you would be surprised how many people forget to do it. In the heat of the moment, it is easy to forget many things. An agreement needs to be specific about what you will pay to your creditors, when you will pay it, and what will happen when you pay it. Also remember to keep copies of everything you send them. Use certified mail with return receipt requested to ensure your letters reach them. When a return receipt comes back in the mail, be sure to attach it to your copy. That copy and return receipt will become your piece of proof if there is ever a dispute. While negotiating, insist on speaking with the same person each and every time you do. Other people have no way of knowing or honoring what someone else has promised or agreed to. Keep in mind that being told no does not end the negotiation. If you are rejecting your creditor’s proposal, say, “That’s not good enough.” Do not let anyone else decide what you can and cannot do. Tell them that those decisions are up to you and not them.

Q: If I give up my car in my bankruptcy, how do I get another car?

A: A car is a large investment, buy a good, reliable used car that you can pay for in cash right now, or that you can save to pay for it in cash within a few month. At Johnson Law, we can help put you in good, reliable used cars even if you are in a bankruptcy through our vast network of companies and affiliates that we know.

Q: I owe student loans and domestic support obligations; do I have to still pay these even in a bankruptcy?

A: The best answer is to talk to us directly. The short answer is yes. In most cases, none of these obligations can be discharged in bankruptcy. However there are exceptions, so make sure to talk to us about the specific details of your case so we can get the best debt relief possible for you.

Q: Can I get out of a residential lease, car lease, phone contract, or a gym membership due to my bankruptcy?

A: Again, talk to us for specific legal advice. With no additional information to go on, and assuming that you have been discharged and these contracts were not listed and dealt with in your bankruptcy, then the answer is probably not. However before you start your bankruptcy, consult us to see what we can do to help get you out of those leases, contracts, and memberships.

When we offer you an answer, it is based on the decades of experience on the front lines of personal bankruptcy. When we have no answers, we will try to direct you to the best possible source.

Chapter 13

KEYS TO A SUCCESSFUL BANKRUPTCY

THE DIFFERENCE BONNIE L. JOHNSON CAN MAKE TO YOUR BANKRUPTCY CASE

At Johnson Law, we understand that the average person does not want to see a bankruptcy lawyer. For this reason, we work to make you feel as safe and comfortable through the process as possible. We pride ourselves in the compassionate care and superior customer service we provide. For this reason, Johnson Bankruptcy Law has been going strong for 29 years in the U.S. Bankruptcy Courts of the Northern District of Texas and the Eastern District of Texas. Johnson Bankruptcy Law represents clients in Addison, Balch Springs, Carrollton, Cedar Hill, Cockrell Hill, Combine, Coppell, Dallas, Denton, DeSoto, Duncanville, Farmers Branch, Garland, Grand Prairie, Glenn Heights, Highland Park, Hutchins, Irving, Lancaster, Lewisville, McKinney,

Bonnie L. Johnson, Bankruptcy Attorney

Mesquite, Richardson, Rowlett, Sachse, Seagoville, Sunnyvale, University Park, Wilmer, Plano, Fort Worth, Arlington, Chisholm, Fate, Glen Hill, Health, McLendon, Mobile City, Rockwall, and Royse City in Collin County, Dallas County, Denton County and Tarrant County along with the other surrounding cities and counties.

Our top priority is to make sure you benefit from our services and receive the fresh financial start you deserve. To ensure that you receive excellent bankruptcy representation, we have only practiced consumer bankruptcy law the past 29 years. We have years of experience at what we do, and it shows in our success rate, the years we have been in business, our A+ rating with the Better Business Bureau (BBB), and the number of satisfied clients we have served over the decades.



No case is too big or too small for us. We are committed to helping as many people as we possibly can. However, due to the personalized care and attention we provide each and every one of our clients; we do not accept all cases. We evaluate your individual circumstances and go over your debt relief options to see if we can provide you the level of service that is acceptable to our high standards. We know that bad things can happen to good people, so we can probably help you if you:

- Had your bankruptcy case dismissed
- Want to switch bankruptcy attorneys
- Are filing bankruptcy on your own and think you need an attorney

Bonnie L. Johnson, Bankruptcy Attorney

- Are self-employed
- Are unemployed
- Have filed bankruptcy before
- Believe you need a fresh financial start

Regardless of if your circumstance was listed or not, come in for a free consultation. In an effort to help and serve the community, we offer free consultations and free case evaluations. At Johnson Bankruptcy Law, we value your privacy, and any and all personal information you decide to share with us will be kept confidential.

I have successfully represented tens of thousands of bankruptcy clients throughout Dallas, Denton, Collin and Tarrant County. Even though we are highly successful at helping people obtain debt relief through bankruptcy, we only accept a limited number of deserving debt relief cases from the thousands of people who ask us to represent them. If you are looking for a personal injury law or DUI lawyer, you can look elsewhere. We do not claim to handle every type of law under the sun. We do not want to. We do not need to.

Johnson Bankruptcy Law has been around since 1984, and this means we have the knowledge to handle even the toughest of cases. We will not be intimidated by your issues or your creditors. We have the resources, knowledge, and confidence to ensure that you can successfully file and finish your bankruptcy. Is it not time that you deserve a fresh start?

We pride ourselves on being a One-Stop shop for bankruptcy. You will not need to go somewhere else for your pre-bankruptcy credit counseling, your personal financial management course, and even your credit restoration.

We have partnered with several industry experts to help bring you a complete list of services which include, but is not limited to:

- Credit Counseling Course
- Comprehensive Personal Bankruptcy
- Personal Financial Management Course
- Subprime Auto Financing
- Credit Restoration

Whether you are experiencing some financial difficulties or a financial crisis, Johnson Bankruptcy Law is here to help you take action. We believe everyone deserves to get their life back on track and that is why we offer this book as a service to anyone who asks for it. At times the best advice you can get when you are thinking about bankruptcy is that you do not have a situation where bankruptcy is the best option. If that is true, we will tell you. We will also tell you when we think you are better off handling your debt relief yourself, without an attorney. But, if your case

passes our test and we accept it, you can be assured that you will receive my personal attention. We will fully explain what is needed to make your bankruptcy successful, the fees, and the cost before we start working on your case. Together as a team, we will decide on the best strategy for your case. We will aggressively represent you, keep you up to date on what is happening in your case and give you advice as to how to best successfully complete your case.

If you are struggling with debt, facing a foreclosure, repossession, or have a sincere desire to get out of debt, this book is meant for you. I wrote this book so that you could have good, reliable information about bankruptcy relief, hiring an attorney, dealing with your creditors, and feel empowered with the knowledge that you could eliminate your debt. Forget about the hype, and forget about what people have told about bankruptcy. This book is not about hype, it is about facts. I hope I have shown you that there is life during and after filing bankruptcy. . If you have any additional questions or would like a complimentary consultation, call our office at 214.748.4848 or visit our website at www.BLJLaw.com, and we will help you in any way we can.