



HAVING TROUBLE  
PAYING YOUR BILLS?  
BEHIND ON YOUR  
MORTGAGE?

ARE YOU A DISABLED VET?

I CAN HELP YOU!

My name is Jack LaPré, doing business as the Law Office of John-Paul LaPré. I am a bankruptcy attorney and debt counseling agency, with over 27 years experience providing empathetic aid to consumers, individuals, small businesses and families. I help people in serious financial circumstances.

If you are depressed about your current financial circumstances, I can help you. If you have any questions about your financial ability to maintain your home, keep your car, or just to pay your bills, I can help you. Whether you need to file a Chapter 13, or a Chapter 7, I can help you get rid of some, most, or all of your debt; and, in most cases, help you keep your home and car!

Many people are aware that bankruptcy laws have changed, and some are afraid that they may not be able to get the "NEW BEGINNING" that bankruptcy law is all about. The laws have changed, but not as badly as many thought it would. The most significant change deals with comparing a petitioner's annual income with a standard, family income in your state; if your income meets or is less than that of the standard figure, you file a chapter 7; if it is higher, you may have to file a chapter 13. This is referred to as "means testing".

If you are a Disable Veteran, you need not even do the means test.

Most people are able to file a chapter 7, and protect most, if not all, of their assets. In most cases you can keep your house; keep your car, and that 401(k), or that IRA!

The law is more complicated, but that is why you need someone like me to guide you. I will bring you through the entire process, help you eliminate debt and bring about that "NEW BEGINNING" that you and your family may need.

I charge reasonable fees: Most Chapter 7 cases are only \$799.00, not including the filing fee, most Chapter 13 case starts at only \$1,999.00, not including filing fee; and in many Chapter 13 cases, a large part of the fee can be paid over time. Chapter 7 filing fees, which are set by the court, are currently \$299.00, and chapter 13 filing fees are \$274.00. Much of the work can be done online saving you money, time and the trouble of traveling. It is a more easy process than most think. Two or three office visits may be necessary and, for most, only one 5 minute hearing, away from a courtroom.

Are you in search of a NEW BEGINNING? Give me a call, make an appointment for a FREE initial consultation, and move your life forward.

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