

**CALL TO SCHEDULE AN APPOINTMENT TO FILE BANKRUPTCY TODAY!**

**FOUR TYPES OF BANKRUPTCY:**

1. CHAPTER 7: Liquidation bankruptcy – If you do not have regular income or your income is below the state median you can be discharged from most unsecured debts.
2. CHAPTER 13: You may file this Chapter if your house is being foreclosed on or you are behind on your car payments. You must have regular income to be able to pay back the arrearages to your secured creditors over a 3 to 5 year period.
3. CHAPTER 12: You may file this Chapter if your main source of income is from farming.
4. CHAPTER 11: You may file this Chapter if you are a business or corporation or you have a sole proprietorship with too many debts to qualify for a Chapter 13.

**CALL FOR YOUR APPOINTMENT!**

Please call us today for an appointment if you are behind on your house or car payments, are being harassed or sued by your creditors or are just simply overwhelmed with debt.

**IF YOU WANT TO FILE BANKRUPTCY BECAUSE:**

- Your house payments are past due
- Your car payments are past due
- You are being sued by a creditor
- You are being harassed by bill collectors
- You lost your job and you no longer have the income to pay your bills
- You are overwhelmed by debt

**TO FILE YOUR BANKRUPTCY CONTACT LISA AT:**

**COHEN LAW OFFICES**

(814) 693-0500 Blair County area  
(717) 975-0500 Harrisburg area  
(888) 249-9660 toll free  
Fax (814) 693-0501  
[www.attyshawncohen.com](http://www.attyshawncohen.com)

\*We are a debt relief agency



**BANKRUPTCY**

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**“Helping to Keep Homes and Families Together”**

## **WHAT YOU SHOULD BRING TO YOUR 1ST APPOINTMENT:**

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- Paystubs for the LAST 6 MONTHS for each employer you and your family members in your household work for.
- Proof of any other income you receive in the household, such as child support, social security, pension, unemployment or workers comp.
- Federal income tax returns for 2010 and 2011.
- LAST 6 MONTHS bank statements for every checking, savings and investment account you own.
- Last statement for every IRA, 401K or other retirement accounts you own.
- List of your regular monthly expenses.
- List of who you owe money to (we will also run your credit report if you decide to file bankruptcy)
- List of any real estate or land you own, whether you occupy them or not, with their values and amounts of all outstanding loans against them.
- List of vehicles, trailers, ATVs or motorcycles you own, along with their mileage, values and amounts of all outstanding loans against them.
- Any copies of lawsuits filed against you.

## **PRE-BANKRUPTCY HELP**

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If you need to be on a payment plan before you are able to file bankruptcy, we will help keep the creditors from harassing you while you prepare your bankruptcy forms and gather the money and required paystubs, tax returns and other documentation you need to file bankruptcy.

Also, if you have a pending foreclosure or civil suit, we can file an Answer to the Complaint (for an additional fee) if you are unable to file for bankruptcy before judgment is entered against you.

***COHEN LAW OFFICES  
OFFERS PERSONAL  
ATTENTION TO HELP YOU  
THROUGH THIS DIFFICULT  
TIME IN YOUR LIFE***

## **PERSONAL ATTENTION**

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We offer over 16 years of experience handling personal and business bankruptcies in both the Western District and Middle District Bankruptcy Courts in Pennsylvania.

At your first appointment, we will meet with you to discuss which type of bankruptcy you should file. Then, we will help you fill out the various forms that are required to file bankruptcy. Over the course of the bankruptcy, we will be available to answer your questions and will attend any hearings with you. We offer the personal attention that makes going through bankruptcy a little less stressful and frightening for you.

## **THE BANKRUPTCY PROCESS**

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**Meet with us to decide which type of bankruptcy is right for you.**

**Fill out the required forms and provide us with the necessary paystubs, tax returns and other information needed to prepare your bankruptcy petition.**

**Take the required pre-bankruptcy credit counseling course either on-line or by phone.**

**Approximately 30 days after the bankruptcy is filed, you will attend a 341 meeting where you will meet with the bankruptcy trustee to verify your identity and answer any questions the trustee or any of your creditors, if they attend, may have.**

**Take the required pre-discharge personal financial management course either on-line, by telephone or in person.**

**If you file a Chapter 7, in approximately 60 days you will receive your discharge. If you file a Chapter 13 you will make a monthly payment to the bankruptcy court for a 3 to 5 year period and upon completion of the payments, you will receive your discharge.**

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**(888) 249-9660**

**To File Your Bankruptcy**