<u>ATTORNEYS</u> Guy E. Millward Samuel B. Castle Liannie G. Parahoo

- CREDITORS CALLING?
- UNINSURED MEDICAL EXPENSES?
- CREDIT CARD DEBT?

WE CAN HELP!

DID YOU KNOW ?

THAT BANKRUPTCY CAN STOP FORECLOSURES AND WAGE GARNISHMENTS?

IN MANY CASES YOU CAN ELIMINATE CREDIT CARD DEBT, MEDICAL BILLS AND MOST OTHER UNSECURED DEBTS AND STILL KEEP YOUR HOME, CAR, RETIREMENT ACCOUNT AND HOUSEHOLD GOODS AND FURNISHINGS.





CONSIDERING BANKRUPTCY?

Call today to schedule a *free confidential* appointment to discuss your situation. Get the facts from an *experienced bankruptcy attorney* then decide if bankruptcy can give you the fresh start you need.

MILLWARD & CASTLE Attorneys at Law 114 Court Square Barbourville, KY 40906 (606) 546-5114 Toll Free 1-888-988-1088

THIS IS AN ADVERTISEMENT

IS BANKRUPTCY RIGHT FOR ME?

That is a decision only you can make. It should be made only after you get all of the facts about what bankruptcy can and cannot do for you.

Many people have found that Bankruptcy gives them the fresh start they needed. Bankruptcy Law is there to protect you from wage garnishments, harassing phone calls, attachments and other aggressive collection tactics.

In many cases Bankruptcy eliminates most unsecured debts completely and in others it gives you the time you need to get back on your feet, allows you to pay back only pennies on the dollar. Only an experienced bankruptcy attorney can tell you exactly how bankruptcy can help you.



The Law Firm of Millward & Castle offers a free consultation to anyone considering bankruptcy. Get all the facts and discuss your situation with an experienced bankruptcy attorney without any charge or obligation, then you can decide if Bankruptcy is right for you.

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FREQUENTLY ASKED QUESTIONS.

Q. What if I have been sued or my wages are being garnished?

A. When your bankruptcy is filed the court will enter an order called an "automatic stay". This order will immediately stop all law suits, wage garnishments or other efforts to collect the debt, even those annoying phone calls.

Q. Will bankruptcy affect my credit rating?

A. Yes, but in most cases, if you have failed to make all payments on time or a collection agency is calling you, your credit score has already been damaged. Bankruptcy can give you the relief

and fresh start that you need to start rebuilding your credit. Get the facts, then decide if bankruptcy is right for you.