

**SPECIAL REPORT**

**INSIDE  
SECRETS**

**CREDIT CARD COMPANIES  
AND CREDITORS  
DON'T WANT YOU TO KNOW**



**If You're In Debt And In  
Financial Distress...Don't  
Do Anything Until You  
Read This Special Report  
That Reveals...**

***"Inside Secrets Credit Card Companies And Creditors  
Don't  
Want You To Know About Credit Relief and Getting A  
Fresh Start!"***

BY

LAW OFFICE OF E. R. MOUSA, P.A.

*Helping You Protect Your Property From Creditors And Eliminate Debt!*

**"If You Have Got A Lot Of Debt And Don't Know What To Do,  
This Special Report Can Give You Some Very Helpful Tips And  
Options You Need To Know!"**

Dear Friend,

It's unfortunate but true, that good hard working people sometimes fall behind on their bills due to unforeseen circumstances like divorce, illness, loss of employment, or various other reasons outside of their control. If you're in financial distress, you're probably confused and worried about what steps you can take to put your life back on track.

You're probably thinking to yourself:

- ▶ I don't want to lose my home, what should I do?
- ▶ Do I tell my friends and family I can't pay my bills?
- ▶ I can't put food on the table and pay the mortgage because of high credit card bills.
- ▶ How do I protect my assets if I file for bankruptcy?
- ▶ Do I need a lawyer to file for personal bankruptcy?
- ▶ How will I know that the lawyer I've chosen to represent me is the right lawyer for me and how will I know what to do?

If you or someone you care about has any of these concerns, then please keep reading this Special Report. Hello, my name is E. R. Mousa, I have been helping people in financial distress for more since 1985. I've focused my practice on the challenge faced by many local people that have had a turn in their lives due to various reasons.

It's unfortunate, but many hard working people end up with financial hardships from time to time. So, I've focused my practice in doing what I can to help ease these turbulent times in people's lives. In fact, turning things around doesn't have to be a long, drawn out painful process if you follow the steps that I'm going to outline for you here in this Special Report.

Unfortunately, I see way too many people misinformed about their rights as a consumer during a financial hardship. I've seen honest, hard working, unsuspecting

people taken advantage of by uncaring creditors who will make arrangements with them only to make it impossible to ever get out of debt.

That's why I've taken the time to write this Special Report and offer it **FREE** to anyone who asks for it. I have heard too many horror stories of people losing everything they've worked so hard to build by not knowing what to do to protect their home and assets.

In fact, there are key secrets to protecting what's rightfully yours. Every year, I hear of many cases where homes went into foreclosure, and assets were wiped out when all that could have been avoided.

These days, **you better get the "right" information before you do anything.**

It's hard enough to make ends meet these days and losing everything you've worked so hard to attain would be devastating to you and your family. If you've had a hard time sleeping at night worried about how your going to pay your bills and keep your home, there are some very important facts that you need to know.

## **WARNING!!!**

**IF YOU THINK YOU'RE GOING TO FILE FOR PERSONAL BANKRUPTCY  
AND YOU DON'T WANT TO LOSE YOUR HOME READ THIS...**

Even major corporations file for bankruptcy protection so they can restructure their cash flow situation. There's nothing to feel embarrassed or ashamed of during this

difficult time. The next thing to remember is that this is a temporary situation that can be worked out if you follow the proper steps to getting the creditors off your back.

But you must act NOW... delay will only prolong your financial recovery, so it's very important that you read this entire report and take action on its advice!

**PLEASE DON'T LET A TEMPORARY FINANCIAL SITUATION  
AFFECT YOUR FAMILY ANY LONGER.**

The economy has not completely rebounded, and many workers who had jobs before the great recession simply gave up looking. It's only gotten more difficult these days to pay the bills. So, if you need help, there are real solutions to this temporary situation, and there's nothing to be embarrassed about because even corporations file for bankruptcy.

With more than 28 years of experience in bankruptcy law, and over 1,000 bankruptcies filed, I've been able to analyze financial situations, and place everything into perspective helping people protect their assets and point them in the right direction.

The tragedy I see way to often is that people just give up, when there really is a solution they can live with as they start to rebuild there finances.

Every year, hundreds if not thousands, of people file for personal bankruptcy without fully understanding the legal process. That's why I've dedicated myself to fully informing and educating my clients as to what steps are necessary to protect their legal rights.

**NOTICE: BY LAW I MUST INFORM YOU THAT:**

PAST RESULTS ACHIEVED ARE NOT A GUARANTEE OF FUTURE RESULTS. EACH CASE IS  
UNIQUE AND  
REFERENCE MUST BE MADE TO THE SPECIFIC LEGAL AND FACTUAL CIRCUMSTANCES  
PRESENTED.

## **ARE YOU COUNTING ON THE CREDIT CARD COMPANIES TO WORK THINGS OUT WITH YOU?**

The harsh reality is that even if you work things out, you still might not ever be able to eliminate all that debt while continuing to make them rich. By paying minimum payments to have them stop calling you at home or at work, they continue to make even more money while you pay on the interest only to sink deeper into debt.

If the debt is old, paying a bill in collection can be more damaging than ignoring it. Recent payment history is more important in calculating your credit score than older credit history. If you make payments on an older collection amount, it renews the activity, damages your credit score, **and restarts the time period that collectors have to file a lawsuit against you.**

If you settle your account for less than the balance owed, you may also receive another surprise. Months after settling your credit card or just about any other debt, you may receive a 1099-C cancellation of debt tax notice in the mail. You see, the IRS considers forgiven or cancelled debt as income. Depending on the amount of debt forgiven, the Debtor's income, deductions, and other factors, there may be a sizeable tax bill due when you file your Tax Return. What collectors do not tell you is there is no similar tax liability owed for debts discharged in bankruptcy.

Please don't let this come as a surprise to you, but there's a strong possibility that you might not ever get out of debt if you follow their plan and advice. In fact, you could find yourself in an even worse financial situation.

## **ARE YOU COUNTING ON THE COLLECTORS FOR CREDIT CARD DEBTS TO EXPLAIN YOUR RIGHTS?**

The purpose of those annoying phone calls from the collectors is to convince you to pay on their terms. They won't tell you:

1. That you can stop those calls with one simple letter.
2. That they can't garnish your wages unless they first file a lawsuit against you, and then get a court order.
3. That even if they get a judgment against you, they still can't take certain things from you.
4. If you request it, the collector must verify that the debt is yours and belongs in collection.
5. That collectors can be sued under Federal and State Fair Debt Collection Laws if they violate collection laws such as calling you at work if they were properly notified not to, calling you at certain hours, and tricking you into returning their phone call by leaving dishonest messages, along with many other restrictions.
6. That they have time limits to file a lawsuit against you, and many times, their time limit has expired.
7. That not paying a civil debt, like a credit card or medical bill, is not a crime unless they can prove fraud or other criminal acts.

8. If you give them bank account information or a check to make one payment, they will often continue to take money out of your account without your permission.

9. It is very difficult to correct any mistakes they make in dealing with your account since collectors usually do not reveal a physical address, and the individual collectors use fake names to protect their individual privacy.

10. You are surrendering personal information and exposing yourself to identity theft.

Bottom line, you shouldn't rely on the collectors to help you make important decisions on your options.

## **WHAT YOU NEED TO KNOW BEFORE FILING FOR PERSONAL BANKRUPTCY PROTECTION.**

Again, I want to stress that filing for personal bankruptcy is a sound way of eliminating personal debt as you restructure your finances. However, I can't answer every possible question you may have about bankruptcy protection inside this report, but I can point you in the right direction!

## **WHERE DO WE GO FROM HERE?**

THE MOST IMPORTANT SECRET YOU NEED TO KNOW IN ORDER TO AVOID BEING TAKEN ADVANTAGE OF BY CREDITORS IS TO HIRE THE MOST COMPETENT, AGGRESSIVE, STRONG WILLED, AND SAVVY ATTORNEY YOU



CAN FIND!

How will you know the lawyer you have is going to be the most *competent, aggressive, strong willed, and savvy* attorney you can find?

If you're seriously thinking of filing for personal bankruptcy, this is a very important decision you need to make that will affect your life and retaining a lawyer who understands your needs is a very, very important step in this process of putting your finances back on track.

## HERE'S WHAT I CAN OFFER YOU

If this Special Report makes sense to you in any way, then you probably have a few questions, since you may be uncertain about whether you have a valid reason to file for bankruptcy protection. **So, I'm offering a FREE consultation and case audit to review your situation with you. Please call me while this report is still fresh in your mind. I will set aside 30 minutes or more to meet with you at no cost and with no obligation!**

This consultation will allow you to protect your legal rights, your home and personal assets you've worked so hard to attain. You'll be able to get all of your questions answered and go forward with confidence and peace of mind so you can start to sleep better at night.

### Here's How It Works:

First, I'll want to hear your story on your current financial situation, including how and why you got there. I'll also want to know how your debts are affecting you and your family. What have you done so far, and why your solution has not worked. I'll also want to hear why it is important to you to solve your debt problems. Then, when I have a clear understanding of what has happened, I'll give you my opinion about your finances,

including how you can **quickly rebuild your credit score**. Since every case is different, I'll tell you what I think is the best option for you under your specific circumstances.

I will also explain your legal rights and obligations. I'll tell you what papers need to be filed and what reports need to be made. I'll also explain the entire process to you, so you'll know exactly what happens from start to finish.

I will also answer all of your questions and concerns. This way, you will understand exactly where you stand with your case.

As a result of this consultation audit, you'll know what to expect in the coming weeks and months to come. No stone will be left unturned. You will have the information you need to be able to make an informed choice about filing for personal bankruptcy protection. You'll leave my office more knowledgeable and more confident about the future, which will give you peace of mind during this difficult time in your life.

Please remember, that this is a temporary situation that has a real solution to and my staff and I are here to help support you during the entire process.

Of course, I'll also discuss my services with you. I'll tell you what I can do for you, should you decide to hire me and explain how the fees and costs work. I am willing to answer any questions you may have about my background and legal experience, including the number of bankruptcy cases I have handled.

**The Value of This Personal Consultation And Case Audit Exceeds the cost of the numerous sleepless nights you already suffered through. This audit consultation can save or make you thousands of dollars in the high interest only payments to creditors, causing you only to sink deeper into debt. If you have not already done so, please make sure to call for your FREE consultation audit.**

Again, the consultation is **100% FREE** and without obligation. There will be no one to pressure you. I treat everyone with the same respect and courtesy I expect in return. **You will get a FREE confidential case audit and the opportunity to learn your rights, remedies and options available to you.** I will tell you the pros and cons of the options available to you. It's my sincere hope that during this interview, I can help you find a way to put you at ease and help you feel better about your decision.

## **WHAT'S MY GUARANTEE TO YOU?**

I will invest my time, my resources and abilities into your case. This is my guarantee of commitment to you. I'll do everything I can to help bring this temporary financial situation to close as fast as possible so you can move on with your life again.

Since personal bankruptcy can be so emotionally draining, I want you to understand that I know what you're going through. That way, you can start answering your phone again, rebuild the wonderful relationship you had with your spouse and family before it was damaged by money problems, and show you how your future can be much bigger than your present.

Our office is conveniently located and handicapped accessible. What this means to you is you don't have to inconvenience yourself by fighting downtown traffic or paying for parking and you can get your case started immediately.

## **THE WORST THING YOU CAN DO IS WHAT TOO MANY PEOPLE DO – DELAY OR DO NOTHING!**

I have encountered many people who decided to delay and put things off only to lose everything later on when all they needed to do was file for bankruptcy protection. Please don't lose your personal assets that you've worked so hard to attain, only to find out that you could have filed for bankruptcy protection.

Please don't let this happen to you. If you're in a situation where you don't know what to do and you can't seem to figure things out, then that's more of a reason to call my office. I understand that you have a lot of questions and concerns on your mind because this is a life changing decision. However, not doing anything at all won't change your situation.

**TO TAKE ADVANTAGE OF MY NO RISK, NO HASSLE CONSULTATION,  
JUST CALL  
KATHY, MY ASSISTANT, AT (904) 296-7704 FOR YOUR APPOINTMENT.**

When you call the office, please ask to speak with Kathy to arrange a one-on-one consultation with me for one full hour to discuss your situation at no charge.

I will be happy to answer your questions, give you the benefit of an objective analysis and then, it's up to you to decide what you want to do. Even after that, you are under no obligation to use me as your attorney!

I hope I have made this as easy as possible for you.

Thanks again for ordering this Special Report; I look forward to hearing from you!

Yours truly,

E. R. Mousa, Esq.

***“Dedicated To Protecting Your Property from Creditors and Eliminating Debt !!!”***

P.S. Remember, I'm here to help you in anyway I can. I've dedicated myself to serving each and every client by offering them the information they need to make one of the hardest decisions of their life. Because the truth of the matter is there's nothing to be ashamed of. I understand that is a temporary situation that can be resolved.