



Facing *Foreclosure?*  
Considering *Bankruptcy?*

**WE CAN SAVE  
YOUR HOME!**

PHOENIX LAW



**WE ARE HERE TO HELP**

Phoenix Law is a husband and wife law firm that practices exclusively in the area of *Foreclosure Prevention* and *Bankruptcy*. Both Peter and Jeri have lived their entire lives in the Detroit Metro area and are down-to-earth attorneys who will assist you through this difficult process.

To evaluate your situation, we offer a **FREE**, no obligation consultation. We will discuss your options that are best suited for you, while still trying to achieve your goals.



Member of the National Association of  
Consumer Bankruptcy Attorneys



**PHOENIX LAW**

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Phoenix Law is a debt relief agency helping people file for bankruptcy under the Bankruptcy Code.

Attorneys Peter and Jeri Behrmann  
of **PHOENIX LAW**

CALL TODAY FOR A FREE,  
**CONFIDENTIAL CONSULTATION**

**734-779-9999**

# BANKRUPTCY INFORMATION

## Chapter 7 Debt Elimination

- Keep Your House and Car
- Wipe out your debt quickly with no repayment
- Eliminate Credit Card Debt, Personal and Pay Day Loans, Medical Bills, Auto and Home Deficiencies, Utilities, Old IRS Debts, and Overpayment of Benefits
- Stop existing or pending judgments and garnishments
- Stop creditor harassment
- Help improve your credit

## Chapter 13 Reorganization

- Costs only required to file, with NO attorney fees down
- STOP foreclosure & repossession
- STOP IRS tax debt and credit card interest, late fees, and penalties
- STOP garnishments & utility shut-offs
- SAVE your home and car
- Get your Mortgage and Car payments current
- ELIMINATE your second mortgage
- Repay at a monthly amount you CAN AFFORD

## Phoenix Law Can Give You a *Fresh Start!*

### About Chapter 7

Chapter 7 bankruptcy is designed for people who do not have the ability to pay their existing debts. If you do not want to keep your home, Chapter 7 will allow you to walk away without any personal liability. The foreclosure "Redemption Period" is 6 months from your Sheriff Sale. During this time, you can live in your home without a mortgage payment; which will assist you in saving money for your future. Filing a Chapter 7 could possibly give you additional months to live in the house.

In a Chapter 7, you will get a discharge of your financial obligations generally within four to six months. In the majority of cases, Chapter 7 will guide you on the path to a relatively quick and easy "Fresh Start".



WE CAN SAVE YOUR HOME!

### About Chapter 13

Chapter 13 bankruptcy is a reorganization of your debts. It can help you save your home and cars that you are behind on. It is also a form of Bankruptcy available to those not eligible for a Chapter 7.

A Chapter 13 is a repayment of your financial obligations over a period of three to five years. This type of bankruptcy appeals to individuals who have assets or property that you want to keep, which you could lose in a Chapter 7 bankruptcy.

In a Chapter 13, you must have income to sustain your monthly Chapter 13 payments. The payments are based on your monthly income and expenses. Your Chapter 13 payment will be a payment you can afford, so you will have sufficient income to live on and not go further in debt.

## FREE CONSULTATION

734-779-9999

Evening & Weekend Appointments  
Available

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## IMPORTANT POINTS

- In order to save your home, you **MUST FILE A CHAPTER 13 BANKRUPTCY BEFORE** the date of the "Sheriff Sale".
- Most mortgage lenders are not approving a majority of the mortgage modifications.
- A Chapter 13 works best if you file when you are less than 6 months behind on your mortgage.