



Debtors' Prism



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PERSONAL CHOICES

There are two types of bankruptcy for individuals. Chapter 7 bankruptcy involves the liquidation of all non-exempt assets, if any, which are sold to pay off some of the creditors. Chapter 13 bankruptcy involves submitting a plan to the court that explains how you intend to pay off your debts in the next three to five years. If the plan is approved, you pay the bankruptcy trustee a set amount each month, which is distributed to your creditors. A Chapter 13 filing may be the preferred method for people who have assets they do not want to lose.

Overwhelmed by credit card debt, medical bills or

business debt? Facing foreclosure, wage garnishment or creditor harassment? If your financial burden has become a personal burden there is hope and help. We will give you straightforward answers to your questions and informed advice to help you make the best decisions for your future. For more information, please call our office to schedule an appointment. Your best interests are always our primary concern. *Quality representation for any legal issue.*

HINT: A Chapter 13 bankruptcy affords the expanded discharges and allows you to retain assets.

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