

Discover How to Stop Mortgage Foreclosure ➤ Erase Credit Card Debt ➤ Remove Tax Liens  
➤ Save Your Home or Business ➤ Manage Your Money ➤ Improve Your Credit Score, and  
➤ Get Out of Debt. Join Respected Financial Rescue & Bankruptcy Lawyer  
Richard Fonfrias for His Unique, Fact-Filled Seminar:

## “How to Take Control of Your Finances and Get Out of Debt -- With (or Without!) Filing For Bankruptcy”



### Meet Richard Fonfrias

**Richard Fonfrias** is a respected Financial Rescue & Bankruptcy Lawyer based in Chicago, Illinois. He has practiced law for 13 years and has in-depth experience helping families and business owners overcome devastating financial problems.

Rich represents clients in all types of financial emergencies, including creditor lawsuit defense; credit card defense; foreclosure defense; debt elimination, reduction and settlement; tax elimination, reduction and settlement; and loan and mortgage modifications, as well as Chapter 7, 11 and 13 bankruptcies.

In 1990, Rich graduated from State University of New York at Stony Brook, where he earned a Bachelor of Arts Degree in Philosophy. In 1996, he graduated from Thomas M. Cooley Law School in Lansing, Michigan, where he earned his Juris Doctor Degree and a position on the Dean's list.

Rich is admitted to practice before all Illinois State Courts including the Illinois Supreme Court, and the U.S. District Court for the Northern District of Illinois.

### Dear Friend,

If you're facing business or personal financial problems ... from high credit card debt to foreclosure ... from repossessions to tax liens -- you know the anxiety you feel every day. That empty feeling in your stomach reminding you that your finances are out of control.

Add to that the daily phone calls from banks and collection agencies -- and I expect your life isn't fun. Yet, you must go on because your family is depending on you to solve these money problems, and you may not know where to turn.

In addition, you may be wondering if bankruptcy is the only answer. Well, it's not. You'll be glad to know that you have other options that could solve your problems, without bankruptcy's 7-year scar appearing on your credit reports.

So if you aren't sure what to do -- if you'd like straight answers to your questions -- **you're invited to attend my new educational seminar:**

### “How to Take Control of Your Finances and Get Out of Debt -- With (or Without!) Filing For Bankruptcy”

**At This Eye-Opening Presentation, You'll Discover** ❖ How to stop mortgage foreclosure ❖ How to erase credit card debt ❖ How to save your home or business ❖ How to improve your credit score ❖ How to solve financial problems without bankruptcy ❖ Proper and improper ways to use home equity loans ❖ When you should (and should not) pay creditors ❖ Problems of transferring assets out of your name ❖ When not to borrow money from relatives ❖ 7 costly facts about consumer credit counseling ❖ More.

**Regarding Bankruptcy, You'll Discover** ❖ When bankruptcy is the most effective option ❖ Which debts you should reaffirm ❖ How to handle incoming money, such as a tax refund, if you plan to file for bankruptcy ❖ 20 costly mistakes to avoid when thinking about filing for bankruptcy ❖ Property you keep even after filing for bankruptcy ❖ 11 tragic misconceptions about bankruptcy ❖ How to establish credit after bankruptcy ❖ 8 eye-opening secrets that reduce the pain of bankruptcy ❖ Which debts you cannot discharge in bankruptcy ❖ Answers to frequently asked questions ❖ More.

**Plus... You'll Discover** ❖ How to choose a qualified, experienced lawyer ❖ The many types of financial problems a skilled lawyer can solve or at least minimize ❖ 13 tough questions to ask before you hire a financial rescue and bankruptcy lawyer ❖ Much more.

**In Addition**, you'll receive written materials you can keep for reference. And in exchange for your attending this program, I'll offer you a free consultation at no cost or obligation so we can discuss in private what's most important to you.

You've worked hard to get where you are. Don't risk losing your money and property. Please call now to reserve your seats. I look forward to saying hello to you in person.

Cordially,

*Rich*

**Richard Fonfrias, J.D.**

Chicago's Financial Rescue & Bankruptcy Lawyer

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**Mark Your Calendar Now to Attend**  
*because this is one seminar you cannot afford to miss!*

**Saturday, September 24th at 10:00 a.m.**

**125 South Wacker, Suite 300 ❖ Chicago, Illinois**

>> Refreshments will be served <<

Reservations recommended. If you have questions, or to reserve your seats, call Rich's office at 312-969-0730.

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