



The Lee Law Firm

Helping Good People Through Bad Times



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Providing the Best representation at the Best price, Guaranteed!

Bankruptcy News

While you may have heard that student loan debt is not eligible for discharge in bankruptcy, what you should know is that you DO have options.

Student loan debt relief services are popping up all around the country in mission to help this near trillion debt industry find resolution. With so many Americans carrying loads of student loan debt, the government has even stepped in to help offer solutions for those experiencing financial hardship.

What most people don't know is that student loan relief options go beyond debt consolidation. In fact, consolidation services are likely to make your financial situation worse. There are numerous options to lower payments, erase penalty fees, prevent collections and even wipe out those high balances.

At the Lee Law Firm we can help you get out from under huge payments and the stress of student loan debt. Our lawyers can help you lower your payments, cure default, prevent garnishment, secure a forbearance or forgiveness agreement and may even be able to have your debts discharged in a Chapter 13 filing.

As 2013 nears its close, don't suffer another year drowning behind high interest rates and stubborn lenders. Let us help you or someone you know start 2014 off with a breath of relief!

Check Out Our Blogs!!

Student Loans and Ch.13



Chapter 7 Means Test



Debts To Pay



Q & A with Mr. Lee

What are you thankful for this year?

This year has been a good year. I am thankful for family, friends and the many blessings that God has given to me. One of those blessings is the ability to help people who sometimes are unable to truly help themselves. It's tough for people who are in a predicament and about to lose their home and other assets and have no idea where to turn. When those people turn to me and my staff of people here at Lee Law Firm and we help them there is no better feeling. We are blessed that you have chosen us to come to for help. And I am truly thank-ful for that.

Have a question for Mr. Lee? Want to see it in next month's issue? Submit it to newsq@leebankruptcy.com and we may just pick your question to be featured next month!



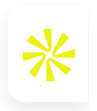
Money Management Tips

The pursuit for a higher education often comes at a price. Since few of us are lucky enough to have our college education paid for, the majority of us will end up stuck behind a huge loan debt that will consume payments for half of our lives. Here are a few tips for dealing with student loan debt:

1. Don't ignore your debt or purposely default - failing to acknowledge your debt liability is only going to lead to further financial trouble. Missing a payment on purpose is not an effective technique for managing your debt.
2. Contact your loan holder right away - depending on the type of loan you carry, your lender may be willing to negotiate a payment plan or offer other solutions. Always be friendly when negotiating, be open about your financial hardship and needs for relief.
3. Keep your records - if you have been making timely payments it will work to your advantage to be able to show your good faith efforts for past payments. Always keep up with your receipts of payment.
4. Consult a lawyer - you may be surprised to learn that there are several options for resolving your student loan debt including debt negotiations, forbearance agreements, hardship allowances and even a debt discharge.

"Student loan debt is the most dangerous type of debt. Learn how to prioritize your debts."

- Suze Orman



What Clients Are Saying

The process of filing bankruptcy is a decision that could have been so much more challenging, yet the staff at Lee Law Firm made the experience one that provided me with a sense of relief, and assurance.

The consultation allowed me the time necessary to explain my financial situation, while becoming familiar with the procedures involved in filing. I found Richard Ramirez knowledgeable, informative and a pleasure to talk to. When I had concluded the meet I felt assured they would undoubtedly represent my best interests in court. I would recommend Lee Law Firm for anyone who is contemplating filing bankruptcy. I wish I had come for assistance sooner.



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