

# Special Report:

*Inside Secrets That Credit Card Companies, Banks  
and Mortgage Companies Don't Want You To Know  
About Debt Relief And Getting A Fresh Start!*



## Bankruptcy in Arkansas

*(YES! Bankruptcy is STILL available for the vast majority  
of Arkansans, despite what you may have heard!)*

By

**John A. Flynn, Attorney at Law**

*Focusing On Bankruptcy Law & Helping People Get Back On Their Feet!*

*Flynn Law Firm has been designated by the United States Congress as a Debt Relief  
Agency and helps people file for Bankruptcy relief under the Bankruptcy Code.*

**“If You Have 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 fellow Arkansan,

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. The very cost of living today due to skyrocketing fuel and food prices has put many good people behind the 8 ball. 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, I’m attorney John Flynn. I have been helping people in financial distress for over sixteen years. I’ve focused my practice on the challenge faced by many of my fellow Arkansans that have had a downturn 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 of that could have been avoided.

These days, **you'd 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 you're 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.

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

Since the economy has slowed down, both large and small companies have laid off thousands of workers. With rising prices and the associated inflation in the cost of food and other consumer products, 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 big corporations file for bankruptcy.

With my years of experience in bankruptcy law, 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 too often is that people just give up, when there really is a solution they can live with as they start to rebuild their finances.

Every year, 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.

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.

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

Again, I want to stress that filing for personal bankruptcy can be 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, half-hour Debt Relief Strategy Session to review your situation with you. Please call me while this report is still fresh in your mind. I will set aside a full thirty minutes to personally 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 review the facts of your situation with you, ask you some questions and review your options with you. Then, when I have a clear understanding of what has happened, I'll give you my opinion about your finances, including your chances of re-establishing good credit. 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 Debt Relief Strategy Session, you'll know what to expect in the 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 and my staff and I are here to help support you during this difficult 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. I am here to help you in any way I can.

**The value of This Debt Relief Strategy Session Exceeds \$200.00. This can save or make you thousands of dollars in high interest payments to creditors which would otherwise cause you to only sink deeper into debt. Make sure to call for your FREE HALF HOUR Debt Relief Strategy Session as soon as possible.**

Again, the Debt Relief Strategy Session 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 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 meeting, 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?**

If you choose to retain me, 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 a 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 sleeping better at night again.

Our Cabot office is conveniently located and handicapped accessible. What this means to you is you don't have to inconvenience yourself by fighting Little Rock traffic or paying for parking and you can get your case started immediately. Also, **while I prefer to meet you in person,** if you live too far away or are homebound, **we can schedule a telephone consultation,** after which, we will mail or email all necessary paperwork to you.

**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 DEBT RELIEF STRATEGY SESSION, SIMPLY CALL PAM, MY LEGAL ASSISTANT, AT 501-843-8886 IN CABOT, OR TOLL-FREE AT (866) 359-6652, FOR YOUR FREE APPOINTMENT.**

When you call the office, please ask to speak with Pam, to schedule your Debt Relief Strategy Session with me for thirty minutes 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 requesting this Special Report. I look forward to hearing from you!

Very Truly Yours,

**John A. Flynn, Esq.**

*“Dedicated to Protecting YOUR Rights & Giving Back Your Peace Of Mind!!!”*

P.S. Remember, I'm here to help you in any way I can, but I can't help you unless you call me first. I want you to know that I've dedicated my practice to serving each and every client by offering them the information they need to make an informed choice regarding one of the hardest decisions of their life. Because the truth of the matter is there's nothing to be ashamed of . . . I completely understand that this is simply a temporary situation that can be resolved with a small amount of effort on your part.

The only reason why I'm in practice is to help honest hard working people just like you. Please remember that I completely understand what you're going through and there is absolutely NO reason for you to feel ashamed or embarrassed to meet with me.

P.P.S. Also, what's the worst thing that can happen to you if you come in to see me during your FREE Debt Relief Strategy Session?

*Your car will be repossessed? The bank forecloses on your home? The creditors will keep calling? The credit card company files a lawsuit against you?*

*-NO, these are all the things that can happen by NOT calling my office to schedule a FREE Debt Relief Strategy Session.*

You can avoid these things from happening to you if you come to meet with me as SOON AS POSSIBLE. At worst, you will find out that I can't help you and you will leave in the same financial condition that you came in with. At best, we will find that I CAN help you and you'll finally get those nasty creditors off your back once and for all.

P.P.P.S. One last thing, No matter what you may have heard about the new Bankruptcy Law, Bankruptcy is **STILL AN OPTION** for the *vast majority of Arkansans*. Virtually everyone I've met with since the law changed, still qualifies to file Bankruptcy!!

