

Darrell**Castle**
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Don't Let Them Take **Your Stuff**

how to stop foreclosures, car repossessions and wage garnishments

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Darrell Castle grew up in East Tennessee in a small town outside of Kingsport. He graduated from Ketron High School in 1966 and attended East Tennessee State University (ETSU) where he received a Bachelor of Science in History and a Bachelor of Science in Political Science in 1970.

Darrell was commissioned as an officer in The United States Marine Corp in 1970 where he served four years. After leaving the Marines, he went to graduate school for history at ETSU and then entered Memphis State University Law School

(currently known as the University of Memphis) where he graduated with a Juris Doctorate in 1979.

In 1984, Darrell opened a private firm that later grew into Darrell Castle & Associates. He has started law firms in Milwaukee, WI, Detroit, MI, St. Louis, MO and Kansas City, MO. Darrell has 35 years of legal experience and currently concentrates in the areas of consumer bankruptcy and personal injury.

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Introduction



When you have debts you're unable to pay on time, every time, the creditor (the person you owe money to) can enforce collection of your debt.

How? Well, it depends on the nature of the debt.

If you have a home mortgage and you miss mortgage payments, your interest in your home is protected by law, so the creditor has to go through a legal process we call "foreclosure" in order to transfer home ownership from you to him or her.

If you have a car and you miss payments, here in my jurisdiction of Tennessee, we have what is called "self-help repossession." So, if you miss a car payment, the car creditor (which is who you owe your car payment to) doesn't have to do anything legally to take your car. He or she can simply send someone out to tow it away.

Then, you have things such as credit card bills, medical bills and other debts that we refer to as "unsecured." That just means there's no property that would be lost if those debts aren't paid. Their collection remedy is a wage garnishment.

A wage garnishment is where a certain amount of your wages every week can be taken away, by legal force (court order), in order to collect your debt.

Now, the trick to all of these is to catch them before they happen. In other words, you know you're behind on your bills and are struggling financially. Perhaps you've had a lost job or you've undergone a divorce or some other tragedy has happened in your life, but for one reason or another, you have debts you simply cannot pay and you know that in advance of any collection efforts.

So, the trick is to take action while you still can - while the decision-making power is in your hands and not in someone else's.

There are steps you can take to protect yourself in advance of creditors taking your property. Let's talk about those.

Foreclosure



When people are behind on their house payment, the first thing I always ask them is if they were current on their house note today, would they be able to make the payment? And many times, the answer to that question is "yes." The person has just had a temporary setback in income causing him or her to miss some payments and now the mortgage company wants all that money at the same time.

That's a lot of money to pay back at once and they're usually unable to do that. This leads to threats of a foreclosure, which will eventually come true. This is what a Chapter 13 bankruptcy is designed to prevent.

A Chapter 13 bankruptcy will not lower your ongoing house payment, but it will take all of the money you're past due on and will combine it into a very small affordable payment spread out over a period of time, typically 3-5 years. This way, you don't have to pay it all back at once, but can gradually catch it back up and get back on your feet. And while you're repaying the debt, your home is protected from foreclosure.

At the same time this is happening, all of your other bills can be included as well so that everything is taken

care of with an affordable payment you made on each of your paydays.

Then, once all that's done - after you finish this plan, a plan we file for you that explains how you're going to be able to repay your bills - you'll be free of debt except for your normal house payment.

Your car, credit card, medical bills and all of that stuff will be paid for, and you'll still have your house and be back on your feet and have a fresh start.

Car Repossession



It's pretty common for people to miss their car payments and fall behind on their loans. This leads to the car company trying to take your car, and that's reasonable - that's what they do when they don't get the money you owe. They take back their collateral, but there are ways you can stop them.

We don't have a system anymore that grinds people down forever, under the thumb, of repossession or credit. We have a system that has two chapters of bankruptcy that allows you to have a fresh start.

If you want to save your car from repossession, then a Chapter 13 bankruptcy is right for you.

In Chapter 13, you can usually lower your car payment, plus lower the interest, so you have a lower payment that is spread out over a slightly longer period of time.

Your other debts, like with foreclosure, can be included at a very affordable rate so that you can make a payment that you can afford each month and keep your car.

This needs to be done right away to stop the repossession. If by some chance they were to repossess your car before you get this done, then we'd be able to get it back for you, as long as it hasn't been sold. But that's not the right thing to do because it might cost you a repossession fee that's unnecessary.

Wage Garnishment



It can be easy for people to fall behind on their credit card or medical bills. Getting deep in debt can often times make people feel completely helpless. But, you shouldn't feel helpless - instead, you should seek a bankruptcy attorney.

Many people don't decide to see a bankruptcy attorney when they get credit card and medical bills they can't pay, causing them to be sued on their debts.

What happens when people get sued on debts? The lawsuit will finish and the judge will give the creditor a judgement for the amount of money he's suing the person for, plus attorney fees and so forth. Then, that debt is collectible by court order through a wage garnishment.

That means a judge issues an order that is then up to a person's employer. The employer, by court order, has to take 25% of that person's wages every time he or she gets paid and send it to this creditor.

Most people can't afford a 25% cut in pay. It seems to go on forever but it only goes on until the debt is fully-collected. However, there are all kinds of charges and interest added on, and these make it seem like it goes on forever.

So, doing the right thing is going to see a bankruptcy attorney to stop the wage garnishment before it starts.

You may have been sued on these debts but the suit hasn't been heard yet and the garnishment hasn't been issued. Even if it has been issued, we can stop it. You can be freed of those debts and walk out of our office not having to worry about your credit card bills and medical bills while starting a new life without the burden of debt.


Don't be Scared of Bankruptcy



A bankruptcy is nothing to be afraid of. You're probably concerned about doing a bankruptcy and thinking this is going to be really hard and will hurt your credit. Well, the decision to do it is a tough one, but the process is easy with the experienced bankruptcy attorneys at Darrell Castle & Associates.

We do most of the process for you. It's your responsibly to provide us with information, to make one short appearance in court and then everything else is done for you.

Then, as far as your credit goes, it's most-likely not very good right now because you're behind on your bills. But we have a program called "7 Steps to a 720" that's free to all our clients and will help you get back on your feet and get your credit re-established and back to a credit score of 720 in a very short period of time.



**FREE CREDIT PROGRAM
\$1000 VALUE!**

7 STEPS TO A 720 CREDIT SCORE

CREDIT-BUILDING TIPS THE BANKS DON'T WANT YOU TO KNOW

To learn more go to www.7StepsToExcellentCredit.com

Notes

I have compiled many more free reports and resources and there are a few below. To download, you can scan the QR code to the right of the report - it's easy. All you have to do is download the free QR reader app on your smart phone, then place your phone camera over the QR code. Your phone will then take you to the webpage. We hope you enjoy!



What Does the Bible Say About Debt?



Darrell Castle

What Does the Bible Say About Debt?

As a Christian bankruptcy attorney, a popular topic I always seem to be asked about is what the Bible says about debt and bankruptcy. In this free report, I've used scripture to answer those questions.

darrellcastle.com/what-does-bible-about-debt



Creditors Can't Do That!

Your Guide to

Stopping Creditor Harassment
Protecting Your Reputation
and Getting on with Your Life

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Creditors Can't Do That!

There are certain things creditors can and can't do, but as we learn, people sometimes do things they aren't supposed to. Creditors can be very guilty of this, so it's important for YOU to know what they can and can't do, which I detail in this free report.

darrellcastle.com/creditors-cant-do-that



Help Through Hard Times

Bankruptcy is only one side of Darrell Castle & Associates - we also practice personal injury law. In this free report, I detail the different areas of personal injury law we practice and how the legal process works for each.

darrellcastle.com/help-hard-times



You can find the rest of our free reports and resources by visiting us online at darrellcastle.com

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helping our clients through hard times