



SHAW DEFENSE

YOUR BANKRUPTCY ALTERNATIVE

1-888-982-8609

Your Free Report:

**“The 10 Secrets That Your Creditors Don’t
Want You To Know”**

1. Can wages be garnished in Texas?

Our state constitution prohibits garnishment of current wages for personal services. Unpaid commissions (up to \$15,000) are exempted for the head of household. \$7,500 for a single person are also exempt from garnishment. The bottom line is this. Your creditors are not likely to explain the exemptions and protections you have under law. Judge Jed Shaw knows the laws inside and out. He can offer you advice for your specific situation so you understand what your creditors can (and cannot) do to you. Call 1-888-982-8609

2. What are your alternatives if you are sued on credit card debt?

If an original creditor sues there is little, if any, defense. Depending on the amount, you may be better off not paying an attorney to file an answer to them. There could be a defense if sued by an assignee of original creditor (debt purchaser). This does not mean that you are without options. Unfortunately, bankruptcy attorneys typically offer boilerplate options that favor only themselves...not you. Judge Jed Shaw will listen to your situation and offer unbiased advice for your challenge. He talks more people *out* of filing bankruptcy because it is often not warranted. Let him help you today by claiming your free phone consultation. Call 1-888-982-8609

3. Why are Chapter 7 or Chapter 13 bankruptcy filings *not* the right option for credit card and other unsecured debts, including medical bills?

Bankruptcy is a permanent, public record for the rest of your life. Every application you fill out for credit, job, etc., will probably ask about a bankruptcy filing and you must answer truthfully. Under current law, you can only receive one bankruptcy discharge every 7.5 years. If you have wasted a discharge on unsecured debt you may not have it available for a possible catastrophic indebtedness. Most people call a bankruptcy attorney to find out if bankruptcy is right for them. This is like a fish asking a shark for directions to where he can find safety. There are honest and reliable bankruptcy attorneys out there, but how will you know if that is the person you decide to call for advice? You can count on Judge Jed Shaw's opinion of your situation. Though a bankruptcy attorney, he prefers to *not* file them for clients. His focus is on alternatives to bankruptcy and thus his goal is to offer you advice so you can avoid it at all costs. Call him today at 1-888-982-8609

4. Why do bankruptcy attorneys not suggest alternatives for credit card debt?

It's possible bankruptcy lawyers know little about any alternatives that exist. Also, they want your business. Bankruptcy serves a purpose, although it should be used far less than currently recommended. Judge Jed Shaw will listen to what your financial situation entails and advise you on the best course of action. His goal is to offer you peace of mind and a brighter future. Call him at 1-888-982-8609.

5. Are there strategies to avoid the loss of assets when facing debt collections?

There are many options Judge Jed can share with you. This is an extensive and strategic subject called "asset protection." This is part of Judge Shaw's expertise. He can advise numerous, ethical strategies depending upon the types of judgments and collections you are facing. Call him today to explore these options before it is too late. 1-888-982-8609

6. Should I consider a debt settlement company that settles my debts with the "discount" they propose?

Probably not. The challenge with this option is there are numerous unscrupulous companies taking advantage of people. Judge Jed sits on the Board of Directors for Houston and the South Texas Better Business Bureau's. Many of these debt settlement companies have gone out of business and have very negative BBB reports. Unfortunately, many consumers have been left "hung out to dry" when these companies close their doors. The "discount" you receive is usually less than the amount you can settle these debts for at a later date when you exercise patience. Also, settling with original creditors can create tax problems for you. You need to choose the best option for your situation once you know all of the facts. Speak with Judge Shaw and get expert advice from an experienced Texas Judge, Mayor and attorney. Other companies can offer you a sales pitch from an \$8/hr employee who earns commissions when you choose them. Who would you prefer to have on your team advising you? Call Judge Jed today. 1-888-982-8609

7. What about company's that propose to "fix" your credit?

There is little, if any, legal way to remove derogatory items from credit reports. Some items may be removed temporarily, but they nearly always resurface on your credit reports later. This can be an expensive and often unscrupulous way to try to remedy your situation. Wouldn't it be better to solve your debt problem once and for all? Your credit can then improve automatically with time as you get back on track. Judge Jed can offer you perspective and real world, viable solutions. Call him today 1-888-982-8609.

8. Can credit card companies take your assets? What are non-exempt assets?

Generally, these companies must obtain a judgment against you before any asset can be taken. Texas has broad exemption laws, which Judge Jed is well acquainted with. There are many exemptions including your homestead, and practically everything in your house. Your car, tools of trade, wages & many other items are exempt. Non-exempt assets generally consist of other real estate, most bank accounts, stock accounts, boats, etc. Get the facts that your creditors may not volunteer when harassing you. Judge Jed is offering you a FREE consultation to give you the facts and put your mind at ease. Call 1-888-982-8609

9. Can I be put in jail for failure to pay unsecured debts?

No. Unless you are found in contempt of court (rarely in Texas), you should not fear jail time. These and other threats are sometimes made by collection agencies. Judge Jed Shaw has lectured and spoken on both the Federal and Texas Fair Debt Collections Practices Act. If you want to know exactly what your creditors can and cannot do, speak directly to Judge Shaw who is sought after for his legal advice on these matters. 1-888-982-8609

10. I've received written offers from "financial assistance" centers and companies, non-profit companies. They sometimes refer to IRS publications or new Obama mandatory programs to "settle" or "reduce" credit card debts. Should I become enrolled in such programs?

You should be very wary of "free lunches." None of these programs are "non-profit," and most are bordering on fraud and rarely pay off much debt. Your monies would be better spent giving to your Church or favorite charity. There are no "new" programs requiring credit card companies to "reduce" your debts or to "settle" your debts. The Federal Trade Commission has put many of these outfits out of business. Judge Jed Shaw has led a successful life of service in both civic and professional legal capacities. He established his practice *Shaw Defense* to put his lifetime of legal and financial experience to help struggling consumers. Call Judge Jed today and put his expertise to work on your behalf. He is here to help you fully understand your financial situation, and offer honest, ethical, and affordable solutions that work.

Don't put off discovering the answers you've been seeking after and praying to find.

Call Judge Jed Today at 1-888-982-8609.