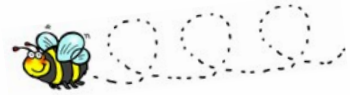




Minnesota Bankruptcy Buzz

KAIN & SCOTT P.A.

ISSUE 32 NOVEMBER 2018



Bankruptcy news Minnesota Lawyers can use FACTS AND FIGURES

Minnesotans filed 858 Chapter 7 and Chapter 13 Bankruptcies in October, 2018. In October, 2017, Minnesotans had filed 782 Chapter 7 and Chapter 13 Bankruptcies. That is an increase of 9.71%.

Thus far, in 2018, Minnesotans have filed 8,288 bankruptcy cases. Compared to this time in 2017, Minnesotans had filed 8,148 cases. That is an increase of 1.71% year over year.

Testimonial: "Life is just that again, my life. It's good to have it back. Thank you, Eric"



More bankruptcy news you can use

I know this sounds strange to say, but filing bankruptcy actually improves your credit. Why?

Because having no debt is better than having debt. It is not uncommon for our guests to say their credit scores went up after receiving a Chapter 7 or Chapter 13 Bankruptcy discharge. Why? Because they have no debt.

You see, what future lenders care about is not are you going to pay other creditors. What future lenders really want to know is are you going to pay us!? Why else would lenders advertise to debtors who have been discharged in bankruptcy?

You see the billboards and tv advertising stating bankruptcy, no problems. The reason it is no problem is these entities

have linked themselves to lenders that recognize these debtors have no debt, and therefore, are better credit risks.

At Kain & Scott, we believe it takes two steps to get your life back: step 1– we file bankruptcy and get rid of debt. This can be accomplished through either filing a Chapter 7 or Chapter 13 Bankruptcy and getting a discharge. Step 2 involves entering everyone of our guests into Kain & Scott's FREE 90 DAY CREDIT REPAIR PROGRAM. In this program we removes judgments, help the guests clean up credit reports, give them a list of helpful professionals to help them with auto and home financing along with many other services, including legal services!

After going through step 1 and 2, our guests have their lives back!

The biggest compliment we can receive from a professional like you is to refer your clients to us so that we can use our services to help them get their lives back!

We thank you in advance for your referrals!

Words to live by...

“You have to be odd to be number one.”

-Dr. Seuss

Testimonial: “We are simply out of words. Your company is the life preserver & lifeguard that stopped my family from drowning.”

“We don’t judge you, we help you get your life back!”

\$o up front fees and easy monthly payments.***

#1

Minnesota’s Nicest Bankruptcy Law Firm Guaranteed or 100% off your fee’s!*

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Wesley Scott at wscott@kainscott.com



KAIN & SCOTT P.A.

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Maple Grove | 6445 Sycamore Ct. North | Maple Grove, MN 55369 | 612.843.0529 | Fax 763.657.1974
TOLL FREE 800.551.3292 | www.kainscott.com

Testimonial: “Before I called you I could not stop crying...After I called you I can’t stop smiling! You and your staff are different than most law offices I have been to. Everyone was so kind and helpful and sincerely so. We appreciate your service more than you can possibly know!” - Nick & Michelle

*See Guarantee for details

**Client to pay costs

***Requires a Third Party Guarantee

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