

## Minnesota Bankruptcy Buzz

KAIN&SCOTTPA.

ISSUE 37

**APRIL 2019** 



## Bankruptcy news Minnesota Lawyers can use FACTS AND FIGURES

innesotans filed 923 Chapter 7 and Chapter 13 Bankruptcy cases in March, 2019. In March, 2018, Minnesotans had filed 996 Chapter 7 and Chapter 13 Bankruptcies. That is a decrease of 7.32% in case filings year over year in March.

Thus far, in 2019, Minnesotans have filed a total of 2,369 Chapter 7 and 13 Bankruptcy cases. This time in 2018, Minnesotans had filed a total of 2,413 Chapter 7 and 13 Bankruptcy cases. That is a decrease of 1.82% year over year.



## More bankruptcy news you can use

When you refer your clients to law firms for bank-ruptcies make sure you are referring them to a law firm that helps them 1) get rid of debt and 2) repairs their credit fast.

Of course, getting rid of debt refers to filing either a Chapter 7 or 13 Bankruptcy. But that is only step 1. Step 2 is helping your client repair their credit as fast as possible.

Some firms will give the client a website or phone number for a third party credit repair program. We don't refer our/your guests to anyone else to repair their credit. We do the en-

tire credit repair program in-house.

At Kain & Scott, when our guest has received their discharge, we automatically enroll them in Kain & Scott's FREE 90-Day Credit Repair Program.

We have 1) an in-house Credit Repair Specialist who is assigned to every case; 2) we remove judgments (for cost only); 3) we help repair credit reports (guest to pay costs only); 4) we have a HELP-FUL professionals list for Kain & Scott clients only. This list contains lawyers from many professions along with professionals who can help with auto

and home financing; 5) we also provide a brief video to help guests improve their ability to get better financing terms. See more online at www.kainscott.com.

Words to live by...

"If you judge people, you have no time to love them."

-Mother Theresa "We don't judge you, we help you get your life back!" so up front fees and easy monthly payments.\*\*\*

## Our uniques

- Minnesota's Nicest Bankruptcy Law Firm Guaranteed or 100% off your fee's!\*
- Minnesota's #1 Google Reviewed Bankruptcy Law Firm.
- Minnesota's largest bankruptcy law firm.

Visit us online at <a href="http://kainscott.com/">http://kainscott.com/</a> - view our blogs at <a href="http://blog.kainscott.com/blog">http://blog.kainscott.com/blog</a> To comment, make suggestions, or suggest a topic; send and email to our publisher,

Wesley Scott at <a href="https://www.wscott@kainscott.com">wscott@kainscott.com</a>



**Q** Convenient Minnesota Locations Near You!

St. Cloud | Brainerd | Maple Grove | Lake Elmo/Woodbury | Eagan | Roseville | Eden Prairie | Minneapolis

Mailing address: 13 Seventh Avenue South St. Cloud, MN 56301 St. Cloud No: 320.252.0330 Brainerd No: 218.822.3300 Twin Cities No: 612.843.0529 Toll Free No: 800.551.3292 Fax Line: 320.252.0971

Testimonial: "You guys are wonderful and so down to earth. You sure make a stressful situation calming.

The staff is so nice and caring! Thanks much! Bachmans"

\*See Gaurantee for details \*\*Client to pay costs \*\*\*Requires a Third Party Guarantee