

From: Paul Dulberg <pdulberg@comcast.net>
Subject: **Fwd: Bankruptcy ?**
Date: December 27, 2016 7:18:02 PM CST
To: paul_dulberg@comcast.net

From: Paul Dulberg <pdulberg@comcast.net>
Date: June 16, 2014 at 3:46:00 PM CDT
To: Hans Mast <hansmast@comcast.net>
Subject: **Bankruptcy ?**

Hi Hans,

I spoke with David Stretch, a bankruptcy lawyer, about possibly going the route of Bankruptcy. He said if I have a pending a suit that it is considered a possible asset and may allow the court to hold off any bankruptcy judgement pending the outcome and that I would only be able to exempt 15,000 before the creditors get their share.

He also said if all I default on is credit cards but keep up on the mortgage and basic needs all that can happen is a judgement will be issued against me and it goes on my credit report and it can be cleared later by filing.

I know my personal financial issues are not your problem but I am to a point for the first time ever that I am stopping all payments to my credit cards and focusing on the house, food and utilities. Or rather I should say my Mom is thanks to the chainsaw.

Does filing bankruptcy make any difference on your end and would it complicate anything?

In your opinion what would be the better route, file bankruptcy now or just default on the credit cards and deal with it later?

I added the contact info for David Stretch below

Thanks,
Paul

**Law Office of
David L. Stretch**
5447 W. Bull Valley Road
McHenry, IL 60050 k

Paul Dulberg
847-497-4250
Sent from my iPad