

Antonik Law Offices

A CONSUMER and BANKRUPTCY LAW FIRM

DEBT RELIEF AGENCY

2011

STOP HOME FORECLOSURE

"We help people file for bankruptcy relief under the Bankruptcy Code"

Over 20 year's legal experience

"We're the Good Guys"

Antonik Law Offices

Stop foreclosure proceedings and save your home in a chapter 13

Eliminate or reduce credit card debt

With the increase of foreclosures nationwide, bankruptcy remains a viable option to save your home from foreclosure. In Illinois, a bankruptcy may save your home even if a judgment of foreclosure has been entered as long as the home has yet to be sold in a judicial sale. For most homeowners in Illinois, the ability to save your home and repay the debt is available even after a foreclosure complaint has been filed.

Do not delay if you are facing legal action.

Bankruptcy remains available to stop foreclosure proceedings, end wage garnishments and cease collection efforts. Law suits and even judgments

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Antonik Law Offices:

A Debt Relief Agency

Congress mandates designation

DOUGLAS A. ANTONIK ATTORNEY

MT. VERNON – Antonik Law Offices, Attorney, Douglas A. Antonik, is proud to accept the federal designation as a debt relief agency. Antonik, practicing law for more than 20 years in Mt. Vernon, Illinois and known extensively for his bankruptcy work – he's listed by his peers as one of the leading bankruptcy attorneys in Illinois – is pleased with the Congressional action. Antonik has developed a solid reputation for helping consumers with their legal needs.



Doug Antonik, Antonik Law Offices, offering consumers a solution to their financial problems including IRS matters. Antonik Law Offices is a Federally designated Debt Relief Agency and a full service Consumer and Bankruptcy Law Center.

CONSUMER LITIGATION

Antonik Law Offices is pleased to be a full service consumer litigation legal center; lawyers that will defend and prosecute your case in Federal and State courts.

The dispute should also request that the credit reporting agency conduct a reinvestigation of the disputed item and to notify the furnisher of the inaccurate information of your dispute.

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3405 Broadway, Mt. Vernon, IL 62864 Telephone: 1.800.294.0394 or 618.244.5739 Fax 618.244.9633

obtained by credit card companies and other creditors can still be eliminated in a bankruptcy.

SAVE YOUR HOME OR AUTOS CHAPTER 13 PROTECTIONS

Chapter 13 of the bankruptcy code remains available to individuals and sole proprietorships to prevent the loss of homes, vehicles or other collateral by restructuring and repaying the obligation in a reorganization plan. In some cases, debt can be reduced or eliminated while every case allows the person to 'catch up' on the missed payments.

Avoid debt counseling, credit repair, and bankruptcy-related scams.

Sometimes when people are in difficult financial situations and they fear they cannot afford an attorney, they may listen to the assurances of unscrupulous operators who are all too willing to take their last remaining dollars. These operators appear in a number of types of businesses, but all offer the lure of a cheap, easy way to make financial problems disappear. They invariably leave the person poorer and, in many cases, much worse off than before. Typical scams may include:

- Credit Repair Organizations
- Foreclosure Rescue
- "Debt Consolidation"
- For profit debt counseling
-

Consult an experienced attorney

Tip #1: Look for an attorney with many years experience in consumer and small business bankruptcy law, who enjoys the respect of other bankruptcy attorneys, the trustees, and the judges. Attorney Doug Antonik has over 20 years of experience in assisting consumers in financial difficulty.

Tip #2: You want an attorney who will listen to your facts and ask the right questions so s/he will truly understand your case. Antonik Law Offices schedules your first appointment with an **experienced attorney**, an attorney who will also explore non-bankruptcy alternatives.

Tip #3: Your attorney should listen to you and then consider your specific facts in the context of the law. Only by doing that will s/he be able to give you the advice you deserve - good advice. At Antonik Law Offices, your attorney will explain the law as it relates to your specific facts and desires. Our attorneys consult with each other to discuss and formulate the best course of action for you.

YOUR BUSINESS: WE CAN HELP

Attorney Doug Antonik has extensive experience in representing businesses in financial difficulty. Many situations allow for a financial plan to be established to repay debt and avoid losing assets, both business and personal. Reorganization is also available and can immediately prevent the repossession of assets and seizure of bank accounts, even the IRS.

CREDIT CARD LAWSUITS

With creditors becoming more aggressive in their collection attempts, many credit card companies and collection agencies are now filing lawsuits to collect the debt. **DO NOT WAIT.** Antonik Law Offices has become proactive in defending credit card and debt buyer lawsuits.

Credit Card companies and debt purchasers are frequently resorting to small print arbitration clauses in the credit card agreement. Instead of filing a lawsuit, the collector "sues" you in arbitration, generally with National Arbitration Forum. Act immediately and know your rights. Antonik Law Office has successfully defended cases in arbitration.

Check your credit with a free credit report from www.annualcreditreport.com then contact us toll free at **1.800.294.0934** or locally at **618.244.5739**



Contact us today to schedule an appointment with one of our experienced attorneys.

Call us toll free at **1.800.294.0934** or **618.244.5739**

Email us at antoniklaw@sbcglobal.net

OUR PROSPECTIVE: CREDIT BUREAU REPORTS – THE SILENT HARM

PRACTICE TIPS AND COMMENTARY

BY DOUGLAS A. ANTONIK

INACCURATE CREDIT BUREAU REPORTS- THE SILENT HARM

I am amazed at the inaccuracies contained in credit bureau reports that adversely affect the individual. Besides obtaining credit and lower interest rates, credit reports are used for employment, insurance, cell phones, bank accounts and almost anything where a person's finances are considered.

The Problem: Inaccurate Reports

Free annual credit reports are available from the three major reporting agencies at annualcreditreport.com. I encourage everyone who has filed a bankruptcy to review their credit reports NOW. There is not a week that goes by without my office being contacted in regards to inaccurate reports. The damage they can do is devastating including identity theft.

The Harm: Denial or higher interest rate

In this day, credit reports are perhaps the most important tool a potential lender uses in deciding to extend your credit. Antonik Law Office helps consumers with dispute letters and litigates inaccuracies after the dispute process has failed. Antonik Law also litigates bankruptcy discharge violations.

Send written disputes to the credit reporting agency.

One of the most common mistakes made by a consumer facing a credit reporting error is to call the company supplying the erroneous information. Another common mistake is reporting a dispute on the internet. In order to invoke the consumer protections of the FAIR CREDIT REPORTING ACT (FCRA), the dispute must be to the credit reporting agency. Filing the dispute in writing by certified mail (make sure you keep a copy of the dispute) is the preferable method in order to prove you submitted the dispute.

The FCRA only provides a cause of action against the furnisher of information after the furnisher responds inaccurately to a dispute initiated by the consumer through the Credit Reporting Agency. I suggest that you copy the furnisher of the bad credit information with your written dispute to the credit reporting agency so that the furnisher is aware of the dispute and cannot claim it did not know the substance of your detailed dispute letter.

The dispute letter should be extremely detailed and clearly indicate what reported items you are disputing. Attach copies of all documents you are relying upon such as copy of a cancelled check, a copy of your bankruptcy discharge or other documentation that supports your dispute.

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The credit reporting agency must respond to your dispute within 30 days.

If you have been denied credit, request, in writing, a letter explaining why you were denied credit along with the credit report used in making this denial. You are entitled to the letter and a free credit report. Make sure you get this letter and free credit report.

Visit our website www.Antoniklaw.com to see a sample dispute letter.

Antonik Law Offices offers an experienced credit counselor to assist you to obtain your credit report and help you understand its entries. Attorneys are also available to help draft a dispute letter or explain your options should your dispute fail to have the erroneous information removed from your credit report. Our attorneys can also file a lawsuit on your behalf should the dispute process fail.

Debt relief agency continued from page 1

FEDERAL COURT LITIGATION:

- FAIR DEBT COLLECTION PRACTICE ACT
- FAIR CREDIT REPORTING ACT
- BANKRUPTCY LITIGATION
- IRS REPRESENTATION
- CLASS ACTIONS

STATE COURT LITIGATION:

- FORECLOSURE DEFENSE
- CONSUMER FRAUD ACT
- CREDIT CARD DEFENSE
- DEBT BUYER LITIGATION
- DEPARTMENT OF REVENUE

BUSINESS LITIGATION

Antonik Law has represented southern Illinois businesses in various matters including litigation and incorporation.

"Bringing relief to the financially troubled."

Doug Antonik, Antonik Law Offices

ANTONIK LAW OFFICES

A CONSUMER LAW FIRM AND DEBT RELIEF AGENCY

Member of the National Association of Consumer Advocates
Member of the National Association of Consumer Bankruptcy Attorneys

WE ARE A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR *BANKRUPTCY RELIEF*.

BUT THAT IS NOT ALL WE DO

REPAYMENT PLANS

FAIR DEBT COLLECTION

REPOSSESSIONS

GARNISHMENTS

IRS OFFERS/INSTALLMENTS

FORECLOSURES

FAIR CREDIT REPORTING

BANKRUPTCY

LITIGATION

ARBITRATION

DEBT SETTLEMENTS

CALL OR VISIT US TODAY!

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Visit us online at www.antoniklaw.com

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