

# WIPE OUT DEBTS WITHOUT BANKRUPTCY

This eBook brought to you by:

[Buy-Ebook.com](http://Buy-Ebook.com)

Our site has got a great collection of the best ebooks which are sold on the Internet, but at a lower price than on any other site.

## Affiliates

Earn 60% Commission On Every Sale! We sell 500+ eBooks.

As a [Buy-Ebook.com](http://Buy-Ebook.com) Associate, we will pay you a Massive 60% referral fee for every sale that you generate. You can [sign up for FREE](#) and start making money straight away.

If you want to directly link to some ebooks related to content of your site, [get affiliate link here](#). Choose any from 500+ titles.

## NOTE:

If you Would like to Offer this Ebook to Your Web Site Visitors as a FREE Download, then please do so. You can post this ebook to your web site, offer it in your newsletter, print it out as a book, give it to your friends, etc. No royalties are necessary. Give it away or offer it as a bonus with your products. You are not allowed to make any changes to it without permission.

The Author, his publishers, agents, resellers or distributors assume no liability or responsibility to any person or entity with respect to any loss or damage or alleged to be caused directly or indirectly by the use of and the advice given in this publication.

It is recommended that the users of this publication seek legal, accounting and other independent professional business advice before starting a business or acting upon any advice given. This book is not intended for use as a source of legal, business, accounting or financial advice, but is distribute for information purposes only.

## **WIPE OUT DEBTS WITHOUT BANKRUPTCY**

In 1938 a federal law was passed known as the Wage Earner Plan. It is administered by the same branch of our courts that handle bankruptcy. You must be a wage-earner to use the law - that is the primary requirement. The Wage Earner Plan does not in itself 'wipe out' debts, but a little-known proviso of your filing requires that your creditors must appear to verify your indebtedness to them. Statistics indicate that 40% fail to appear, in which case, those debts are indeed 'wiped out'. In some cases 100% of the creditors fail to appear, which enables you to wipe out ALL your debts without bankruptcy. If some of the creditors do appear, then the court allows you to spread your payments out over a three year period in smaller amounts so that you can afford to pay.

Once you file under the Wage Earner Plan, you stop bill collectors, lawsuits, judgements, assignments, seized bank accounts, and other actions against you. And to top it off, your credit rating is, in many cases, improved because you made an honest effort to work with the lending firms. Additionally, if the seller used deceptive trade practices to induce your purchase, your debt may be wiped out under the provisions of the Uniform Commercial Code. Under the Homestead Act, your residence can be exempted from levy to the extent determined by local law. Check at your local courthouse.