



Debt Hope: down and dirty survival strategies

Mark S Hankins

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The official e-book of the Debtors' Revolution. Revised and updated with 140+ pages of inside information and actionable strategies. 214 footnotes and other references hyperlinked to source material on the web. Ann Minch says "You Need This Book!"

Insider Secrets in my book:

- * How creditors improperly use certain forms of leverage to try to collect from you long after they are legally allowed to.
- * How collectors can get their names on your credit reports even when they are no longer allowed to have information listed there.
- * Dirty tricks creditors use to get around the statute of limitations.
- * Why using the statute of limitations to defend against a creditor should be the last resort.
- * Why paying a collector everything they want doesn't guarantee you won't be returned to for the same debt again and again-and what to do about it.
- * How collectors try to "manufacture" proof you owe them a debt.
- * Why past trouble with a bank account means you must be extremely careful who you order checks from.
- * Why you may not be in the clear even after a judgment against you has expired.
- * Which states turn public officials trying to help a creditor collect from you into a profit center by giving them a percentage.
- * Why depositing a \$1.55 check can cost you everything in your bank account.
- * Debtor's prison is a relic of history-or is it?
- * Which states' judgments continue carrying whatever outrageous interest the creditor was charging you.
- * How a creditor can file bankruptcy for you-and why they're wary of doing it.
- * What to do after you pay a judgment, and why you may want to delay doing it.
- * Credit card offers you should never, ever accept.
- * How turning eighteen can put you suddenly deep into debt.
- * Why your parent's nursing home stay can mean you owe debt you never signed for.
- * You've been foreclosed on ... now you owe a mortgage deficiency ... or do you?
- * How to research a collector who is trying to collect from you so that you know their weak points.
- * How to settle a debt ... even when the other side hasn't agreed to it.
- * Why some debts can never be sued on, while others have a shorter statute of limitations than you would otherwise think.
- * Which kinds of businesses aren't going to help you at all with your debt problems.
- * The obsolete trick to avoiding debt problems that can get you branded a terrorist.
- * How one of the country's biggest collectors tried and failed to outsmart his own industry-with deadly consequences.
- * Why banking out of the country can be disastrous and where you can safely bank in the country.
- * How creditors illegally scrawl on bankruptcy's "clean slate."

The American middle class is being destroyed by credit card debt. As of December 2009 we are looking at 11% or better chargeoff rates overall through Summer 2010 according to Moody's and Fitch. Debtors need to know how to get through the pandemic of ratejacking and fee harvesting that the major credit card banks are using to shore up their sagging balance sheets. If you can't pay, you need to know what's coming and how to

handle it. Bankruptcy is harder to use and provides less relief than it once did. To protect yourself and your family when you have defaulted debt in your life you need to understand who you're going to come in contact with and how to handle them.

Where other books are 90% polemic and 10% practical solutions, this book provides key information regarding the industry, its tricks, traps and vulnerabilities. It's what you need to know before you head into the rapids.

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