

## **From the Chambers of Judge Ronald G. Pearson**

**To Lynn B. Pollard**

**Hamilton Burgess Young & Pollard**

Dear Lynn,

*As I close my term of service with the United States Bankruptcy Court for the Southern District of West Virginia, I feel I would be remiss if I failed to write and acknowledge the quality of your long tenure of practice before the Court. You have been superb in the representation of your clients. You have been truthful and forthright in responding to this Court and to me with respect to matters of law and fact, and you are respected by your fellow practitioners.*

*I thank you for the high standard of practice you have brought to the Court and I wish you and your family every possible success and happiness in the years ahead.*

*Lynn, I am also proud of the work you and your husband do to advance your beautiful community. I love the New River area and will always mark the time I spent as Treasurer of WV to sell highway bonds for the "arch" bridge as my most enjoyable and productive activities. I have a good story to relate to you someday about travel in the Gorge and in New York to get the funds to build the bridge.*

Sincerely,

Ronald G. Pearson

Judge

United States Bankruptcy Court

Southern District of West Virginia

## **Car Reposs**

Nothing feels more powerless than when your car is repossessed. You know you cannot afford to keep paying, but you love your car and don't want to lose it. As you watch the repo man drive off with your car, you think it can't get any worse. But the problem doesn't end there.

The calls keep coming. Letters arrive almost daily, telling you how much you still owe for a car you don't own.

Old repo'd car debt doesn't go away, but there are rules to help. Debt collectors can't harass or bully you. These debts are dischargeable in bankruptcy. *Importantly*, you can only be sued for an old repo debt within four years of losing your car. Let me repeat that:

**The repo man has to file a lawsuit  
within *FOUR (4)* years!**

If you have been sued over an old repo debt, **CALL US for a FREE consultation** - we can help you get out of the vicious cycle of debt.



**CALL US for a  
FREE Consultation**

**1-888-279-7919**

## **Credit Cards**

Credit card debt can feel like quicksand. The more you fight to get out, the deeper you sink. You rob Peter to pay Paul until neither has anything left. Your monthly payment keeps climbing higher and higher, and your balance skyrockets with interest and fees.

You are not powerless. Our office knows the specific rules that credit card collectors have to follow. For instance, you can't be sued by a credit card company many years after your last payment.

**Sometimes, this can be as  
little as *THREE (3)* years!**

If you are struggling to pay off the high interest, high payment credit cards in your wallet, then **give us a call for a FREE consultation**. We can review your options and advise you on the best way to resolve your debt situation.

