

LETTER HEAD

[DATE]

<<First\_Nam>> <<Last\_Name>>

<<Def\_Street\_Address>>

<<Def\_CityStateZip>>

**Re: Get the Fresh Start You Deserve and Stop Your Pending Lawsuit:**  
**<<Plaintiff>> v. <<Last\_Name>> <<Case\_Number>>**

**Dear <<First\_Name>> <<Last\_Name>>,**

You prayed it would never come to a lawsuit, and: If you have already retained a lawyer for this matter, please disregard this letter.

But as a Florida resident, **you have the right to secure legal protections** that can stop creditors' lawsuits and preserve your important assets — like your home and car — and give you a Fresh Start.

With a **FRESH START** in life you may be able to . . .

- ***wipe your debt clean***
- ***rebuild your credit***
- ***create hope for your future***

. . . AND **realize the financial peace** that you've been dreaming of.

Allow me to introduce myself. My name is **Don Golden**. I'm the managing partner of **The Golden Law Group**. I have been helping people conquer their debt issues in the Tampa area for over 20 years now.

*"They honestly changed our lives! Mr. Golden's expertise allowed us to recover quickly and on solid financial footing, giving us a sense of hope and peace."*

*—Kevin Oleson*

*I am required by law to inform you that prospective clients may not receive the same results.*

Thankfully, <<First\_Name>>, our team discovered **your case** against <<Plaintiff>> through a review of the Hillsborough County Clerk of Court website. It's our duty to reach out to people like you who are weighed down by unmanageable debt. We want to show you how you can get

Learn how you can get your **FRESH START** today.

813-616-6100 **FREE CONSULTATION**

out of your financial mess . . . legally. Plus, **The Golden Law Group** is the only firm I know that offers programs that can teach you how to rebuild your credit and be smart with your money so that you can restore the financial status that you once enjoyed. In other words, get a **FRESH START**.

I am passionate about helping people get out of debt so that they can achieve the financial goals they desire.

Have you heard about the "**Golden Rule**"?

It's the standard at my firm — **do unto others as you would have them do unto you**. And I promise that my firm will treat you just like we'd want to be treated if *we were struggling* with financial hardship — or even worse — a lawsuit.

**What does the Golden Rule mean for you?**

**FIRST:** it means that we're interested in your story. Everyone's debt struggles are unique. **Most of our clients have no control over their financial hardships.** Circumstances occur that are unexpected and random. Sickness strikes ... Loved ones die with no life insurance ... A lost job steals the primary source of income ... Savings runs out ... Bills stack up ... Collectors start their incessant phone calls ... And you cry every time you look at your bank balance. Then, when you think life can't get any worse — a lawsuit.



This story (or one like it) happens time and time again to regular people like you. Good people — who have always paid their bills on time — are finding themselves unable to breathe under their heavy debt. And, more often than not, they're ashamed about it.

*May I ask you a question?*

Would you judge *me* if I fell on hard times? Couldn't afford *my* medicine? Was afraid of losing *my* house? Would you point your finger at *me* because I kept looking out the window to see if they had repossessed *my* car today — my only transportation to the supermarket? Would you want to make *me* feel guilty if I thought I was in jeopardy of losing my retirement savings?

Of course not. And **no one** at **The Golden Law Group** is going to make you feel that way either. Not my secretary, not the janitor, not my lawyers, and certainly not me. *It's just not nice.* And I don't want *you* to feel that way about *your* situation either. Unexpected financial difficulties happen to good people every day. It's nothing to be ashamed of.

Learn how you can get your *FRESH START* today.  
813-616-6100 *FREE CONSULTATION*

And the VERY fact that you are struggling with debt right now, shows that you are a respectable person. Otherwise, your creditors would not have entrusted you with their money in the first place.

*Whatever* your reason for falling into hard times — *respectable or not* —

One of our legal staff can help you find the relief you need to fight your lawsuit and help you improve your financial situation.

### **Remember those LEGAL RIGHTS I mentioned earlier?**

I want you to know what those rights are — the rights you have as a Florida resident — ***so that you can start sleeping at night again***. Did you know? If you live in Florida, debt collectors don't have the legal right to go after your retirement.

That's right. Not even when you file bankruptcy.

There are other crucial legal protections for consumers in Florida that you may not know about. For example, you might be wondering how you can keep your car and your house — or if that's even an option at all.

**The Golden Law Group** can answer all those questions and more. We will sit down with you and discuss every detail about your situation until you are comfortable with the right way to proceed. Consider us your guide to your financial future. We're going to listen to what you want, make some recommendations, then let *you* tell *us* how to proceed.

Here are some **possible** outcomes if we work together:

- **Get the bill collectors to stop calling and harassing you**
- **Hold on to your car and home — and other assets**
- **Fight your lawsuit against <<Plaintiff>> in a way that *preserves your capital***
- **Completely wipe out your obligation to pay another penny to your creditors**

Let me tell you a little more about myself and why I am so passionate about helping people get out of debt.

After graduating law school in Michigan, I had hoped to practice law in New England, but God had other plans. And I am so thankful. If I hadn't made the move to Tampa at the suggestion of my college buddy, I'd never have met my lovely wife Tamara. Together we have three happy children busily involved in music, drama, sports — they probably got the last one from me.

You see, I'm kind of a sports nerd — technically a statistician. I've been analyzing sports data for around 14 years now. It's hard to tell if it's a hobby or a side job. I've even had the privilege of working with the Tampa Bay Buccaneers and the University of South Florida. Go Bulls!

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I'm sure you have family and hobbies that you enjoy too. Things you might even have to give up if you don't resolve your financial situation. I want you to be able to enjoy ALL that life has to offer.

That's why I founded **The Golden Law Group** in 2002. The firm has been growing and thriving for around 17 years.

**My passion is to help people get out of debt and guide them toward a successful financial future.**

Some say I am an **Expert** in the field. That's because I'm Board Certified in Consumer Bankruptcy by the American Board of Certification. Helping ordinary people realize financial freedom and get their life back really excites me. I've helped over 2,500 people find a happy solution to their debt problem through bankruptcy. Plus, I've defended hundreds of lawsuits just like the one filed against you.

Bankruptcy is not for everyone. And we never push it on anyone. Our job is to present clients like you with all the information they need to make an informed decision — which brings me to the **second** thing you can expect thanks to the **Golden Rule**.

We will not push you in a certain direction against your will. No one likes to be bullied — you are getting enough bullying from your creditors. We want you to find relief. Feel comfortable.

*"My husband had to quit work because he lost his eyesight...I felt very ashamed because I couldn't pay my bills. And Mr. Golden made us so comfortable and explained to us the facts that it happens and that it's not a shame. I'm almost 90 and have always paid the bills, so this struck me pretty hard. Mr. Golden definitely calmed us down and made us feel like that was the right thing to do. He didn't talk us into it [bankruptcy] because I wasn't going to do it...but he told us options and when he looked over the records and how much we owed, it was highly recommended. And I'm so glad we did. I wish we had done it earlier.*

*—Mr. and Mrs. Braggs*

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Our job is to let you know what your legal options are. Just like we did with Mr. And Mrs. Braggs. Explain the pros and cons. And guide you to make the best decision for you and your family. Should your case end in bankruptcy, we offer post-bankruptcy support at no additional charge, so that we can help you avoid ever needing a lawyer for your debt again. We want to help you gain financial peace of mind and achieve the financial goals that you may have given up on — to provide you with a **FRESH START**.

Learn how you can get your **FRESH START** today.  
**813-616-6100 FREE CONSULTATION**

The **third Golden Rule** promise is this:

When you need to talk, we are here to listen. Debt solutions, including bankruptcy, are complex to understand. It is perfectly understandable that you have questions. That's why I promise that all your phone calls will be returned, and we will take the time to answer all your questions. The process of improving your financial problems should feel relaxed and comfortable with every step.

*"You have been my guiding light through this very difficult time in my life. Anytime I have a question or I need advice your right there for me. I appreciate you."*

*-Sherry Gullledge Adams*

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If you are curious to learn more about bankruptcy in Florida, I'd like to give you a **FREE** copy of my book "Bankruptcy in Florida — Your Freedom, Your Future." It's available by visiting [FreeBKBook.com](http://FreeBKBook.com). Just follow the directions on the page and we'll make sure you get a copy.

Since not everyone has a computer, you can also call me at 813-616-6100 to request your **FREE** copy of "Bankruptcy in Florida."

Or, better yet, give us a call today to schedule a **FREE CONSULTATION** to see what legal rights **YOU** have. There is **NO OBLIGATION** to take our advice or use our services. And when we see you face to face, we will personally place a copy of my book in your hands.

If you're ready for your **FRESH START**, you can call us right now at **813-616-6100** to set up your **Free Consultation**.

Sincerely,

G. Donald Golden  
Managing Partner

**P.S.** One big regret that my clients mention is that they didn't call me sooner. You see, if they had called sooner, they wouldn't have lost so much money trying to swim against the riptide.



Learn how you can get your **FRESH START** today.  
**813-616-6100 FREE CONSULTATION**

Don't make that same mistake. Call me today at **813-616-6100** to discuss your **Fresh Start**. The consultation is **FREE** and without obligation.

**PPS.** The enclosed *stress ball* is **my gift to you** so that you can start getting immediate relief from your debt problems. Just squeeze it whenever you get anxious. And then give me a call right away to see how you can get **lasting relief** — **813-616-6100**.