

CHAPTER 13 and WRONGFUL AUTO REPOSSESSIONS



Filing for Chapter 13 Bankruptcy protection is a powerful tool if your car has been repossessed and you do not have the money to pay the bank or the repo company to get your car back.

If your vehicle was **repossessed** and has not yet been sold, you may be entitled to get your car back. Once you file for Chapter 13 bankruptcy protection your lender must return the vehicle to you - **immediately!**

As part of your Chapter 13 reorganization plan, you may also be able to **reduce the interest rate** and/or "**cram down**" the balance of your **loan** to the value of the vehicle and take up to 5-years to pay off the new balance regardless of how much you owe on the loan.

In Massachusetts, many vehicle repossessions are performed unlawfully. Banks and repo companys frequently break the law before, after, and during the repossession process. Massachusetts has powerful laws that protect consumers if their rights have been violated.

Help is just a phone call away. Feel free to contact me for a free telephone consultation at (617) 290-1573.

 The logo for the National Association of Consumer Bankruptcy Attorneys (NACBA) features the letters 'N', 'A', 'C', and 'B' stacked vertically in a blue square, with a white 'A' at the bottom.	<p>STEVEN R. STRIFFLER, ATTORNEY AT LAW 21 McGrath Highway, Suite 301, Quincy, Massachusetts, 02169 (T) 617-290-1573 (F) 866-314-2716 WWW.STRIFFLERLAW.COM</p> <p>A MEMBER OF THE NATIONAL ASSOCIATION OF CONSUMER BANKRUPTCY ATTORNEYS</p>	 A square QR code located in the bottom right corner of the footer box.
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