

# DEBT HELP

GINHAWA AT SOLUSYON SA  
INYONG PROBLEMA!

## ABOGADONG PILIPINO

Lahat po tayo ay nagnanasa ng magandang kinabukasan at tahimik na pamumuhay, hindi lamang para sa ating sarili kundi para na rin sa ating mga minamahal sa buhay...

Pero minsan, dahil sa bigat ng mga problemang pinansyal, parang napakahirap abutin ng ating mga pangarap...

Kung kailangan ninyo ng panibagong simula, kayo po ay hindi nag-iisa...

**LIBO-LIBO NA PONG PAMILYA  
AT INDIBIDWAL ANG AMING  
NATULUNGAN!**

*"Panibagong Simula, Panibagong Buhay"*  
**Thousands of Successful Cases**  
**Ray Bulaon Law Offices, Inc.**

**OUR 9<sup>TH</sup> YEAR**

The Most Trusted Debt Relief Law Firm  
Serving the Filipino Community  
since 2001  
8 years of EXCELLENT & QUALITY  
Service

- Chapter 7 • Chapter 13
- Debt Settlement (Avoid Bankruptcy)
- Loan Modification

• Chapter 7: Wipe out debts you can no longer pay and rebuild your credit

• Chapter 13: Consolidate your bills into one affordable monthly payment

• Debt Settlement: Settle with creditors and reduce your debts by 40-60% without filing for Bankruptcy

• Loan Modification: Lower your mortgage payment, lower your interest rate or lock into a fixed rate

### ATTY. RAY BULAON

*"Ang inyong kaibigan at subok na tagapag-tanggol sa oras ng krisis at kagipitan."*

*Maraming salamat po sa inyong patuloy na pagtitiwala!*

### Ray Bulaon Law Offices, Inc.

Offices in Glendale, Cerritos and West Covina  
Saturday Appointments Available

**TOLL-FREE: 1-866-477-7772**

**FREE CONSULTATION • www.bulaonlaw.com**

"We are a federally-designated debt relief agency. If necessary, we help clients obtain relief under the Bankruptcy Code"



Atty. Ray Bulaon

Member:

State Bar Of California  
National Association of Consumer  
Bankruptcy Attorneys  
Central District Consumer Bankruptcy  
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American Society of Tax Problem Solvers