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MAY 2013 BULLETIN

DEAR FRIENDS AND COLLEAGUES: 720+ CREDIT SCORE GETS YOU THE BEST INTEREST RATES FOR MORTGAGE AND OTHER FINANCING!

FREE “7 STEPS TO A 720 SCORE” COURSE FOR CLIENTS AND FORMER CLIENTS!

We get a lot of requests from clients and former clients about how to improve their credit score after a bankruptcy. We already do a free “credit clean-up” for bankruptcy clients after their discharge, which can improve their scores from 25 - 150 points over what it would have been.

But people want more. They want to improve their credit score so that they can get the best interest rates. With the best interest rates, you can qualify for prime mortgage loans and save hundreds of dollars per month on mortgage payments. With a good score, you can even afford a better house, better vehicles and a better lifestyle; or just save the money!

At great expense, Mr. Black has obtained a license to provide his clients with a 14-lesson credit education course called “7 Steps To A 720 Score” by Phillip Tirone with 720CreditScore.com. His company guarantees that within 12-24 months after your bankruptcy discharge, your credit score will be 720 or higher, assuming you follow the 7 steps, or he’ll pay you \$500.00. And Mr. Black will provide the program to you free of charge, even though it sells for \$1000 on the 720CreditScore.com website.

Sign up now! Send an email message to Erika at erika@jthomasblack.com, and include your full name, address, telephone number, and the email that you want the course sent to (it is 14 training videos and an ebook delivered via email). We cannot guarantee how long Mr. Black will continue to provide this course to you, as it is very costly!

In a Chapter 13 case now? Mr. Tirone suggests that you take the course anyway. Some of the steps cannot be done during your case, like applying for a credit card, but will have to wait until your case is complete. But some of it can be done during your case, and it’s the information that is important. You will learn the truth about how your credit score is determined and how to raise it to 720 or higher.

Credit Tip Number 2 (continued from last month)
Verify that your reported credit limits are correct.

Credit card companies often do not report your correct credit limit. How does that hurt you? With a lower credit limit showing on your credit report, it raises your “utilization ratio” (remember last month?) which lowers your credit score. And if your score is lower, other credit card companies will not be as likely to want to “poach” you or take your business away from your current credit card company. Pretty tricky, huh? Fix this by ordering your credit reports, and making sure that the correct credit limits are being reported. Mr. Tirone explains exactly how to do it in his “7 Steps To A 720 Score” course. ■



New Employee Michael Hardwick

We are growing! We also want to serve you better! Michael Hardwick joins us as a Chapter 13 paralegal to help us with “post-confirmation” work. He previously was a supervisor with Chapter 13 Trustee Heitkamp’s office and ran his mortgage department. Welcome Michael!

Quotes:

The chance for greatness, for progress, and for change dies the moment we try to be like someone else.
—Faith Jegede

Before you are a leader, success is all about growing yourself. When you become a leader, success is all about growing others.
—Jack Welch

I have seen what a laugh can do. It can transform almost unbearable tears into something bearable, even hopeful.
—Bob Hope

We are a federally designated Debt Relief Agency under the United States Bankruptcy Laws. We assist people with finding solutions to their debt and credit problems, including, where appropriate, assisting them with the filing of petitions for relief under the United States Bankruptcy Code.

A LITTLE HUMOR – the “Desperate housewife and the doctor” edition

A woman was going crazy by her husband’s loud snoring every night. Desperate, she visited her doctor and described the problem.

“Well,” the doctor said, “there’s a procedure I could perform, but it’s very expensive.”

“How expensive?”

“It’s \$5,000 down, and then payments of \$900 every month for 24 months.”

“Good grief! That’s as much as it costs to lease a sports car!”

“Hmm,” the doctor said. “That obvious, huh?” ■

Don’t set your career to self-destruct

If you want to avoid sabotaging your career, avoid these self-inflicted wounds...

Some people seem to be their own worst enemies at work. They might be smart and skilled, but they lack the judgment and perspective to get ahead.

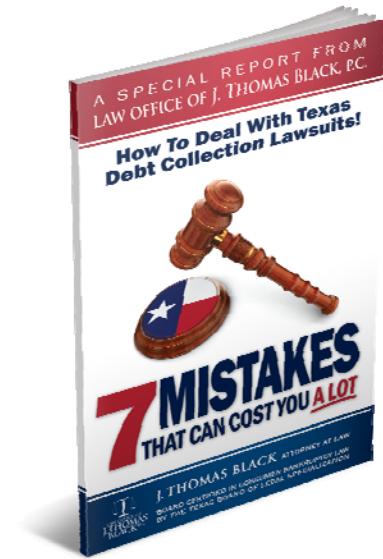
If you want to avoid sabotaging your career, avoid these self-inflicted wounds:

- **Entitlement mentality.** Remember that you have to earn respect, trust, recognition, promotions, raises, and all the other trappings of success. Concentrate on your contributions to the organization’s success. Expecting or demanding rewards will make you look childish and unprofessional.

- **Perfectionism.** You should always strive for excellence, but don’t drive yourself (and those around you) crazy trying to get every detail perfect. Remember that you’ll make mistakes—everyone does—and just concentrate on doing your best and moving steadily forward.

- **Resistance to change.** “If it ain’t broke, don’t fix it,” makes sense in some situations, but in a career, change is something to embrace if you want to grow and advance. Stay on top of trends in your industry and developments in your organization, and be ready to shift gears—and even lead the charge—when change is necessary.

- **Following the wrong plan.** You’re in charge of your own career. If you let other people dictate what you should do, you might succeed at something you don’t really value. Listen to advice from managers and mentors, but make your own decisions about what’s right for you. ■



MR. BLACK’S SPECIAL REPORT ON LAWSUITS NOW AVAILABLE- “HOW TO DEAL WITH TEXAS DEBT COLLECTION LAWSUITS – 7 MISTAKES THAT CAN COST YOU A LOT”

Mr. Black’s new Special Report is now available for download at www.jthomasblack.com .

Thank you for your referrals! We accept cases in the following areas-

Bankruptcy.
Debt Collection Defense.
Debt Collector Harassment.
I.R.S. Collection Defense.
Stop Foreclosure and Repossession.
Student Loan Help.
Family Law/Divorce/Custody.

Unless you authorize it, we never disclose to a referral that you are or were a client or what you hired us for.

ARE YOU IN CHAPTER 13 NOW?

Always keep the law office updated with your current address, telephone numbers, and email address. We may need to reach you quickly.

You can check on the status of your Trustee payments, how much you still owe on your case, etc., by going to www.13datacenter.com to set up your user ID and password.

Lose job or overtime? Expenses increase? Want to give up property to lower payments? Call the office for a Motion to Modify worksheet. Complete it and fax it to the office at 713-772-5058. We’ll review it and contact you if a change to your plan is possible.

J. Thomas Black was licensed as an attorney in Texas by the Texas Supreme Court in May, 1982. Mr. Black is Board Certified in Consumer Bankruptcy Law by the Texas Board of Legal Specialization.

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