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Your Victory and Protection is Our Commitment.

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Non Bankruptcy Remedies

When is it a good idea to consider bankruptcy?

Most people will agree that when considering financial relief, bankruptcy should always be the option of last resort. Any form of bankruptcy will tarnish your credit for up to ten years and in some instances, can force you to liquidate assets you've worked long and hard to acquire.

So is there another option?

One that will quickly remove the debt and allow you to finally reacquire your future?

The short answer: Yes.

In the annals of business history, before bankruptcy was formalized and decriminalized under law, a common business practice between a party that was saddled with financial obligations they could no longer afford to pay and a party that had a fiduciary interest in those obligations, was to sit down, negotiate, and finally come to an agreement regarding an amount that was satisfactory and beneficial to both parties.

In today's world, and especially since 2005, after congress changed the bankruptcy laws, this practice of "coming to terms" between a party with outstanding financial liabilities or obligations and a party to whom that obligation is owed, has not only become commonplace, but widely accepted as a good business practice between a debtor and his creditor.

The current condition of our economy has made it more and more difficult for individuals and families to keep up with their ever-increasing expenditures. As we all have been made painfully aware, daily news stories have shown us dramatic increases in the number of foreclosures and job losses during the past three years, forcing more and more people to look for other solutions to mitigate their financial worries.

While bankruptcy remains an option for some, blindly moving forward with such a decision without having first explored viable alternatives can potentially result in the most egregious of notations being reflected onto your credit history and future lending worthiness. Moreover, it is a mark that will stay on your record for ten years.

Unlike bankruptcy, however, financial negotiation does not appear as a matter of public record and typically results in far less damage to your lending worthiness. Financial negotiation, then, is an alternative to bankruptcy that may make it easier for you to bounce back to a favorable financial standing in a shorter amount of time and, by undergoing this process, the most problematic and long-standing blemish on your credit report may be avoided.

This is where the experience and expertise of The Thomassen Law Group comes into play.

Our firm comprises a large team of attorneys that specialize in the mitigation of unsecured financial obligations, such as credit card liabilities and unsecured bank and finance company loans, offering our services to individuals and families looking for a fresh start without the egregious effects of a bankruptcy on their credit. With over one-hundred and fifty years of combined legal experience and expertise, our clients can rest assured that they are putting their trust in the right place.

About Marilyn Thomassen



Marilyn Thomassen began her International Law career 20 years ago in Salzburg, Austria. She has experience in a variety of areas of Civil Law, including Personal Injury, Construction, Bankruptcy, Business, Insurance, and Municipal Law. Ms. Thomassen's strength is in complex cases of liability with substantial injury. She has handled a wide range of cases involving large corporations, insurance companies and municipalities. Ms. Thomassen prides herself in her unwavering loyalty and commitment to clients and to the success of their cases.

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WE PROVIDE consultation and legal representation by offering our clients the many benefits of a highly focused financial and family law firm, with all the important advantages of top national law firm experience.

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