

HOW TO MAKE YOURSELF JUDGMENT PROOF

We live in a “SUE-CRAZY” society.

HOW DO YOU PROTECT YOUR ASSETS from being grabbed by creditors, customers, patients, tenants, employees, IRS, or even your ex-spouse?

HOW DO YOU PROTECT YOURSELF as a homeowner, businessman, professional, landlord, doctor, investor, or even simply as a consumer?

NOW YOU CAN BUILD A FINANCIAL FORTRESS to protect your assets from the lawsuit epidemic.

Dear Friend,

We've all seen these headlines:

“Jurors Award \$9.7 Million in Battery Blast”

“I'll Sue. That's What I'll Do.”

“Boy, 7, sued when he rode bike into street causing truck driver to swerve”

“Landlord Assessed \$1 Million in Damages”

“Mother sued for \$400,000 in unpaid bills for son who died waiting for liver transplant”

“\$1 Million award for Bee Sting”

“Chef sues in Attack by Goose”

Some of these stories may appear bizarre, even amusing. But make no mistake. If you happen to be at the receiving end, they could prove deadly. Litigation in America is serious stuff.

A lawsuit from a totally unexpected source can wipe out everything you have worked so hard to accumulate. In one big fell swoop, your lifetime savings could become prey to a judgment creditor and his gold-digging attorney.

Lawsuit and Asset Protection Kit

To help you insulate your assets from lawsuits, lawyers and other liabilities, we've put together the Lawsuit and Asset Protection Kit. It shows you all the legal ways you can protect your home, automobile, bank accounts, precious investments and even your business from the hands of a judgment creditor, taxman or lawyer. It is the most comprehensive guide with actual examples, strategies, ready-to-use forms and step-by-step instructions to help you obtain the maximum protection under the law.

With the help of the Kit, perhaps you'll be able to sleep a little easier. Maybe you'll have the peace of mind that your hard-earned assets won't be seized to satisfy a judgment.

Ownership of Property

What's the best way to hold title to your home or other assets?

- Joint tenancy, tenancy by the entirety, community property. The way you own a property will determine whether a creditor or IRS can seize it. Also, it determines whether you pay a whopping tax or pay nothing. See Ch. 1 and 2.
- How to avoid joint liability on your spouse's debts. See P. 23.
- Protecting jointly-held property from creditors. See P. 6-12. Protecting community property, see P. 17-25. State-by-state analysis, P. 26-33.
- Business owners. Seven-point check list to limit your legal exposure and liability.
- "Secret" to protection of assets in a revocable living trust. See P. 296.
- Professionals (doctors, lawyers), businessmen and property owners. You are on a "hot list" for lawsuits. Easy money for lawyers. Do not miss Ch. 30.
- Exempt property. In every state, the law gives you a right to insulate certain property from attachment by a judgment creditor. What's an exempt property? How do you assert your right to exemption? How could you lose this exemption? See Ch. 11.
- First line of defense for a businessman. Steps every businessman must take to protect his personal assets. See P. 146. For a sample form, see P. 165.

Family Limited Partnership

According to some experts, this may be one of the most important, but least known, vehicles available to you to protect your assets against a judgment creditor.

- Family limited partnership. A unique asset protection device, very little understood by most attorneys or financial planners. If done correctly, a creditor of an individual partner may be completely thwarted from attaching partnership property. How to use it to protect the breadwinner in the family from ruinous lawsuits or crippling judgments. See P. 229.
- John and Mary Smith own several parcels of real property, mainly apartment buildings, worth several million dollars. They form a family partnership between themselves and their two children. Benefits: Protection of the estate for the family and substantial tax savings. See P. 220.

How to protect yourself after a lawsuit is threatened or commences against you.

How To Be Judgment Proof - Ch. 14 and 15

A lawyer friend once told me in jest that the best liability insurance anybody could have was to be completely poverty-stricken and destitute. If you own nothing, you've nothing to lose. You'd in essence be a turnip and nobody can get blood out of a turnip. You'll be judgment proof.

But, hey, wait a minute! If you're completely poverty-stricken, possibly even homeless and living on the dole, you've become judgment proof, granted. But is it any fun? No one wants to be judgment proof if it means living in the streets.

Relax. A strategy (recommended by a leading legal authority on business and financial planning) outlined in the Lawsuit and Asset Protection Kit doesn't make you destitute or homeless. You'll own and control all your assets, run your business essentially the same way and continue to enjoy the finer things life has to offer as reward for your honest labor. All you'd have done would be to utterly frustrate the sue-crazy potential litigants and their ever-so-greedy attorneys. It's simple, legitimate and it works.

- Four major advantages of family partnership. See P. 217. Helpful hints in forming a family partnership. See P. 225. For an actual form, see P. 241. Eight essential features on P. 342.

The Lawsuit and Asset Protection Kit has the forms you need to form a limited partnership. The magical words and clauses you should use. What a typical family limited partnership should look like. How to combine it with other tools available to obtain the maximum protection possible.

- Trusts can protect your assets, save on taxes and provide security for your family. Living trust, P. 293. Irrevocable trusts, P. 259. Insurance trust as asset protection device, P. 283. Business trusts. P. 297.
- IRAs, Keoghs and other pension plans. How safe is the money you've been putting away in a pension plan for your retirement from the hands of a judgment creditor? Surprisingly, the answer would depend upon whether you intend to file for bankruptcy. See P. 330.
- More than any other kind of debt, debts incurred for medical services are probably the most debilitating to anyone's financial well-being. Medical debts are the leading cause of personal bankruptcies and home foreclosures. How do you defend yourself if you find yourself in such a predicament? See P. 57.
- Transferring assets to family members or friends to put them out of reach of creditors. Good idea? How can you avoid falling into this trap? See Ch. 12. Avoid fraudulent transfers, P. 127.
- How to protect yourself as a judgment creditor. See P. 88. Ten ways to locate a missing debtor. P. 87. How to get strangers to help you, P. 86.
- Life insurance. How safe is it from the reach of a creditor? See P. 105-130.
- Answer to litigation explosion: Buy more business liability or professional malpractice insurance? Of course, not. We show you six practical, proven alternatives.
- Homeowner's first line of defense. How you might be able to protect your home from the claims of most judgment creditors. See P. 8 and 104.
- Generally, when we speak of protecting your assets we speak in terms of protecting them from potential

litigants and judgment creditors. But believe it or not, marriage (and divorce) can deal a bigger blow to your financial security. This may or may not apply to you, but the Lawsuit and Asset Protection Kit shows you how to protect your assets before marriage, during marriage and after marriage. See P. 303-319. Actual forms provided.

- Five sure-fire strategies to keep bill collectors at bay. All without going to court. P. 64-71. Six legal remedies against abusive debt collectors. See P. 74.
- Judgment creditors. Collect the debt owed to you. Step-by-step instructions with sample forms and little-known “trade secrets.” P. 81-101.
- Safeguarding your assets from malpractice or tort claims. Advice from leading attorneys. See Ch. 30.

Order Your Kit Today and Get the Free bonus!

The Lawsuit and Asset Protection Kit offers no questionable, funny little tricks. We do not believe in evading just debts or taxes, or surreptitiously transferring assets to defraud judgment creditors. Everything you’d be doing would be perfectly legal, completely sanctioned by law and practiced by prudent men all over.

If you order your Kit today, you’ll also receive our Special Free Report, Eight Ways to Own and Protect Your Real Estate. Remember, real property - whether it’s your home or other investment property - constitutes the biggest chunk of anybody’s portfolio. And it’s the easiest asset to grab for a judgment creditor. Creditors love real estate. This Special Report will show you eight different ways you can own and protect your real estate. Just one strategy you learn from this Report may mean the difference between sleeping peacefully at night or staying awake worrying about creditors. The Special Free Report is yours to keep even if you return the Lawsuit and Asset Protection Kit.

Satisfaction Guaranteed - Or Your Money Back

The regular price of Lawsuit and Asset Protection Kit is \$79. However, in this Special Introductory Offer, you’ll save at least 37%. And you can save even more by ordering the second Kit - for your parents, a relative or friend. The Kit is backed by a full money-back guarantee. If for any reason you feel that the Kit isn’t for you, simply return it within 90 days for an immediate refund. No questions asked. You risk nothing. The Special Free Bonus is, however, yours to keep.

Sincerely,

P.S. Most people wait till they have legal problems before starting to put their affairs in order. More often than not, it’s too late by then. But this need not happen to you. With the help of the Lawsuit and Asset Protection Kit, you can insulate your assets long before the first sign of trouble appears.

Lawsuit and Asset Protection Kit

- **How to be judgment proof. Step-by-step strategy. See Ch. 15.**
- How to protect your family if you're starting on a financially hazardous business venture. See P. 260.
- Seven items that you, as a business owner, must check to limit your legal exposure and liability. See P. 162.
- Family limited partnership. If done correctly, a creditor of an individual partner may be completely thwarted from attaching partnership property. See P. 229.
- Life insurance trust as an asset protection device. For illustrations and complete form, see P. 283.
- How to stop debt collection harassment without litigation or bankruptcy. See Ch. 7. Five strategies. P. 64-71.
- Fact of life: People lose more of their assets in a marriage (and divorce) than to third-party creditors. How to protect yourself before marriage, see P. 303. After marriage, P. 313. During marriage, P. 319.
- "Secret" to protection of assets in a revocable living trust. See P. 296.
- Nine hurdles that a creditor of a limited partner has to cross. This is what makes a limited partnership such an excellent asset protection device. See P. 191.
- Shield your assets from creditors without falling in the trap of fraudulent transfers. See P. 127.
- Ten ways to locate a missing debtor. P. 87. How to get strangers to help you, P. 86.
- Business trusts. How good are they in protecting your business assets? See P. 297.
- Using homestead exemption to protect your most-valuable asset. See P. 103.
- **How do you protect your home and other assets once a lawsuit is threatened or commences? When is it too late to do anything?**
- How to combine the two powerful tools - incorporation and family limited partnership - to shield your assets from litigants and creditors, reduce taxes and protect your children's inheritance. See P. 158.
- Can IRS attach your jointly-held account if your joint tenant is delinquent with his taxes? How about a judgment creditor? Does he have the same rights? See P. 10.
- As a business owner, how you can insulate your stable business from a risky business. See P. 148.
- Badges of fraud. What are they? How can you avoid them? See P. 125.
- Homeowner's first line of defense. How you might be able to protect your home from the claims of most judgment creditors. See P. 8 and 104.
- For a sample form to aid you in collecting a judgment, see P. 101. 65 questions you need to ask, see P. 91.
- **If you're a professional (such as a doctor, lawyer or CPA) you are an attractive target for malpractice or tort lawsuits. Same goes for a businessman. Read Ch. 30 on how to protect your assets from the claims of creditors.**
- Irrevocable trusts. Three-fold benefits: Protection from creditors, estate planning and income tax saving. See P. 262. Six precautions to take while setting up the trust. P. 334. For a sample form, see P. 263.

What Our Customers Have to Say about the *Lawsuit and Asset Protection Kit*

“Dear Jay, As a landlord I believe my assets are particularly vulnerable to lawsuits for a variety of reasons. Before I had read *Lawsuit and Asset Protection Kit*, I had placed all my properties into revocable trusts (land trust). I then believed that these assets were completely “bullet proof” from creditors. After reading the *Lawsuit and Asset Protection Kit*, I now realize these assets may not be as “bullet proof” as I originally thought.

“I was also just notified by one of my associates that an expert tax attorney who also gives tax seminars (from Newport Beach, CA), also highly recommends all the books/kits published by Mr. Fadia.”

“So YES, I highly recommend the *Lawsuit and Asset Protection Kit* for anybody who has concerns over keeping their assets that they have worked for and earned over the years for themselves and their loved ones.” P.H. Portland, CT

“You have tackled a complex problem that is plaguing more and more Americans everyday. And you have not only figured out a solution, but you have explained it with such clarity that an average ordinary person can read it and understand it.” D.N., Tennessee

“Best I have seen and worth its times again and again. You would have to go thru a lifetime of troubles and you still wouldn’t know with the lawyers of today.” R.V., Defiance, OH

“Very thorough coverage yet simple to comprehend. Should be an asset to anyone in need of information... Provides peace of mind.” V.C.W., Kingsburg, CA

“Very well organized and informative. A must in the battle to keep what you’ve worked so hard for.”
C.B., Germantown, TN

“Very good and well-written Kit. Gave me good ideas and procedures to use to protect assets. It’s practical as it gives those of us who aren’t sophisticated about law how to protect our assets.” N.W.Y. Los Angeles, CA

“I’ve had several occasions to use the *Lawsuit and Asset Protection Kit*. It is a valuable reference in my library! I have more peace of mind thanks to your informative publication” P.F. Lihue, HI

“It is very effective...virtually a necessity for the working library of every independent businessman and professional.” D.V.P. Flint, MI

“Any one point in the book, if applicable to your situation, would make the book worth buying, many times over.”
N.L.B., Lon Island, NY

“I never thought I would be able to buy a book like this that would be so helpful in protecting my business. Because everyone is so sue-crazy anyone with assets should have a *Lawsuit and Asset Protection Kit*.” B.M., Sacramento, CA

“It was helpful in developing an overall estate plan. I’ve since reading it formed a family limited partnership and two corporations.” W.K. Johnstown, PA

“The information provided in the Kit was comparable to that in books sold at \$400 at lawsuit and asset protection seminars presented by attorneys. This is a bargain and I’m glad I didn’t have to pay \$400.” M.J., Sacramento, CA

“I’ve found it to be very informative and helpful. It has been placed with other important reference books in my library. Keep up the good work.” J.K. Old Westbury, NY

“Excellent book. Your chapters on incorporation and trusts were very good.” R.U. Buffalo, NY

“Many good idea’s...in that it spells out in great detail how to set up corporations that are judgment proof.” R.F.T. Northampton, PA

“Informative and easy to read. I am finding the legal loopholes and tax breaks without having to suffer through volumes of boring books in a legal library. Chapter 15 is worth the \$39.95, especially the section on legally and simply precluding or terminating State Income Taxes! I’m starting my own electronic controls firm - with 100% profits and organizing as a proprietorship, I need to eliminate taxes and to be judgment proof.” M.T. Huntington Beach, CA

“Excellent resource for reference material. I have used it to be able to have a greater understanding of laws that affect me. When I speak to my lawyer about items of concern I look it up in the Book, make notes, questions, ideas, and find our meetings much more fruitful. Lawyers have a greater respect for your questions. They seem surprised (and impressed) that a layman is so competent about legal issues.” G.C. Glen Head, NY

“It contains a set of concise and explicit criteria clarifying the issues it presents in a readily understandable way, which I find useful (as a non-lawyer).” L.J.P. Tucson, AZ