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August 14, 2008

### Immigration

Thank you for giving us the opportunity to assist you with your legal matter.

[Bankruptcy - stigma vs. reality](#)

### Immigration

We look forward to continue to provide legal services in our core practice areas of Immigration and Nationality law, including DEPORTATION/ REMOVAL defense, WAIVERS of inadmissibility and removal, PROFESSIONAL H-1B, INVESTOR and ENTERTAINER visas, LABOR CERTIFICATIONS and FAMILY petitions.

[Financial Corner](#)

Business,  
Employment and  
Investor Visas

Deportation/Removal

Waivers of  
Removal/Deportation

Appeals

Family Sponsorship

Student, Entertainer

We can also assist you with your DISSOLUTION OF MARRIAGE, BANKRUPTCY cases, form your CORPORATIONS and handle certain REAL ESTATE matters.

[News you can use](#)

[Property Tax Appeals](#)

[Florida Homestead Exemption](#)

### Real Estate

Property Tax Appeals

Property Sales &  
Purchases

Foreclosure Defense

### Deadline for non-citizens who have been arrested or convicted.

Did you know that if you are not a U.S. citizen and you *pleaded guilty, no contest/nolo contendere* to certain crimes, that you could be placed in removal proceedings, even if adjudication was withheld? This can happen even if your case was subsequently dismissed or you were acquitted. Non-citizens who pleaded guilty more than two years ago may be eligible to remain in the United States under certain circumstances.

### Criminal Law

Civil Litigation

If your case has not been finalized, we can provide you with an analysis of the charge(s) and your options in consultation with your criminal or civil attorney, to try to mitigate the immigration consequences of the charges. We will provide you with a summary of your options to keep or to obtain your residence or U.S. citizenship.

### Bankruptcy

Entertainment

Corporation (profit and not-for-profit)

Dissolution of Marriage

Copyright

U.S. Patent and Trademark

Consultations with: Appraisers and Realtors

### Traveling outside the U.S.

Non-citizens who have been arrested and/or convicted for certain offenses should seek a review of their case BEFORE leaving the U.S. Certain arrests, convictions or even admissions to certain offenses can cause you to be placed in removal proceedings. Feel free to visit our website for more information at: [www.LawAndTitleUS.com](http://www.LawAndTitleUS.com)

### Bankruptcy- stigma vs. reality

Federal Bankruptcy laws were put in place to provide individuals and companies who cannot repay their debts with an opportunity to start over. These debts can either be forgiven completely or reorganized with payments that can span five years. This is termed getting a financial fresh start, since bankruptcy filings usually occur because of unexpected financial events, such as a divorce, job loss, medical bills, industry changes and/or contract losses. Last year, there were over 28,000 business bankruptcy filings and over 800,000 non-business bankruptcy filings in the U.S.



In past years, individuals reported that they were hesitant to file bankruptcy, fearing that others would judge them negatively and that the bankruptcy filing could cause them to have difficulty obtaining a job. In addition, since the bankruptcy filing is in the public record, it is also reported to the credit bureaus and stays on your credit report for many years. More recently and in light of global economic conditions, bankruptcy may not have to same negative effects. For some, it may be the best option in the long term, as it will allow individuals to rebuild their credit with an explanation of their financial hardship.

Before filing bankruptcy, you are required to obtain credit and financial counseling. This process will provide you with budgeting and debt management advice, and has a two-fold benefit, in that you are able to thoroughly review your financial situation and then determine whether filing bankruptcy is needed or appropriate for your situation. Florida residents who seek to start over are allowed to keep certain items such as a car and their homestead.

**Fast facts:**  
Bankruptcy filings in Florida in 2007:  
Non-Business: 39,433 • Business: 2,029

Bankruptcy filings in Florida during the first 3 months of 2008  
Non-Business: 13,937 • Business: 8,713

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## Financial Corner



Order your free credit report. The **FAIR AND ACCURATE CREDIT TRANSACTIONS ACT** allows you to get one free credit report every twelve months from each of the three national credit bureaus-Equifax, Experian and TransUnion. All three (3) credit reports can be ordered at once or throughout the year. Order your report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.

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## News you can use

### Property Tax Appeals

Property values have declined over the past year. Your property taxes should therefore reflect the lower value. In mid August, the appraiser's office of your county will mail your 2007 property tax bill. If you want to challenge the amount assessed, you will have a two week window in which to do so, between September 1<sup>st</sup> and September 15, 2008. Call us if you need assistance in preparing an appeal of the amount assessed on your land, residential or commercial property.

Read more about Florida's property taxes. [Click here.](#)

Where does Florida rank in property tax assessments around the country? [Click here.](#)

### Florida Homestead Exemption

Florida residents receive a \$50,000.00 exemption from property taxes on their homestead. You must register for this homestead exemption by March of each year. However, you can still file for homestead exemption before September 8, 2008 if you purchased and moved onto your home on or before January 1, 2008 and meet certain other residency qualifications. Go to: <http://www.bcpa.net/>

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