

LAW OFFICES

KELLEY & FULTON, P.A.

ATTORNEYS AND COUNSELORS AT LAW

We are a full service Business Law firm, specializing in the areas of Bankruptcy, Debtor/Creditor Rights, Corporations/Partnerships, Litigation and Real Estate related matters. The firm provides a broad range of legal services to individual, business, and institutional clients throughout Florida from our centrally located offices in West Palm Beach, Florida.

Using state-of-the-art technology and cost effective procedures, we are able to provide professional legal representation and counseling in a timely, client-oriented manner within a friendly, ethical, and professional environment. Our approach focuses on each client's background, needs, budget and goals. Furthermore, we are committed to responding to telephone calls promptly, to reporting on cases regularly, and to minimizing potential risk by keeping clients updated and informed of significant changes in their cases to allow an opportunity to make costbenefit decisions on continued pursuit, defense or settlement of their matter.

Our dedication to quality service, understanding of the law, trust, and respect are the foundation of our long-standing relationships with our clients, the Judges and attorneys we encounter on a daily basis, and the community.

We are the only Palm Beach County Bankruptcy Attorneys approved & endorsed by:

SENIOR PARTNER CRAIG KELLEY IS A PARTICIPATING BANKRUPTCY ATTORNEY IN THE AARP LEGAL SERVICES NETWORK.

PALM BEACH *WE* CARE

Satisfaction Guaranteed ✓ Background Approved ✓
 "Businesses That Care"

Go To WPECNEWS12.COM

1. BANKRUPTCY

INTRODUCTION

A bankruptcy is a legal proceeding which allows you to get out of debt and get a fresh start. The bankruptcy process is governed by an act of Congress known as the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and local rules of bankruptcy. The bankruptcy process also utilizes state laws to determine exemptions which vary from state to state and rights of parties within the proceeding. Bankruptcy does not discharge most mortgages or liens. If the Debtor decides to keep his/her house or automobile, then payments must continue to be made. If the Debtor is facing a foreclosure or has had an automobile repossessed, then the Debtor may use a Chapter 13 to make payments over time to cure the past due payments and bring the loan current.

BASIC PROCEDURE

The individual(s) or business filing for bankruptcy is referred to as the "Debtor". Once the Debtor files a "petition", the bankruptcy court clerk mails out notices to all creditors advising of the "meeting of creditors", which the Debtor is required to attend. The meeting of creditors is conducted by an individual known as the "Trustee", who is assigned to oversee and review the petition, ask questions of the Debtor, and conduct a due diligence investigation of the cases assigned. At this meeting, the Trustee will ask questions of you under oath in which you are required to respond. If the Trustee finds that you have no assets, then you should receive a discharge 60 days after the meeting of creditors, if no creditors object during that period of time.

The above is designed to give you a brief summary of information and detail involved in filing for bankruptcy relief. Our job is to give you the best representation possible, while helping discharge as much debt and keep as many assets as possible under the law. Please contact us at your earliest convenience for a free personal consultation to find out the best remedy for your situation, and to discuss your available options.

Member of the Better Business Bureau

(continued on next page)

2. BUSINESS AND CORPORATE LAW

Our firm provides a variety of services to our business clients. Such services include:

- Assisting in selecting in the type of organizational entity under which to form and operate.
- The formation of the new corporate or partnership entity.
- Preparation of shareholders or partnership agreements and employment contracts.
- Creation of all the necessary documents to transact the purchase and/or sale of businesses.
- Assisting and working with lending institutions for financing an acquisition or working capital loans.
- Dissolution and/or bankruptcy of business entities.

3. LITIGATION

We represent and advise clients who are or might become involved in a lawsuit as a result of a dispute between one or more parties, including efforts at prevention and/or mediated settlement. Litigation includes a broad range of different types of cases and issues; however, our firm has limited the scope of the litigation department to the following matters:

- Commercial litigation involving contract and business disputes, corporate or partnership disagreements and dissolution, as well as breach of leases or contracts.
- Foreclosures on mortgages, equity lines, chattel mortgages and UCC-1 financing statements.
- Real estate litigation over breach of contracts for purchase and sale, encroachments, nuisances and disturbances, and Landlord / Tenant actions.
- Bank and creditor representation in suits on secured and unsecured promissory notes, lines of credit, vehicles, boats, overdrafts, kiting and replevin actions.
- Collections matters involving suits for damages, deficiency actions, mediations, garnishments, levy and execution by the sheriff, depositions in aid of execution, and internet asset searches.

4. REAL ESTATE / CLOSINGS

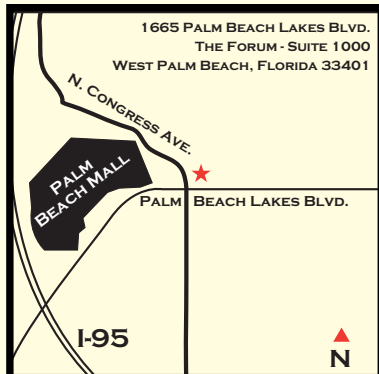
Our firm represents both individuals and commercial clients in proceedings and transactions involving real property, specifically land and structures attached to it, including the following types of matters:

- Purchase and sale transactions for all residential and commercial property and improvements.
- Commercial and residential Leases and limited use of property and improvements.
- Title examinations, insurance, and commitments.
- Creation and drafting of loan closing documentation.
- Loan closings.
- Mortgages and foreclosures.
- Homeowner's association liens and foreclosures.

Feel free to call us directly at

561.491.1200

to schedule an initial consultation with an attorney
or e-mail to: craig@kelleylawoffice.com



DIRECTIONS TO OFFICE:

From I-95 Exit go East on Palm Beach Lakes Boulevard to Congress Avenue, turn left from the outside turn lane and then take an immediate right turn into the entrance for the Forum Buildings. Follow the drive to the third building and enter visitor parking on the left. We are in building number 1665 in Suite 1000.

KELLEY & FULTON, P.A.

ATTORNEYS AND COUNSELORS AT LAW

1665 Palm Beach Lakes Blvd.

The Forum • Suite 1000

West Palm Beach, Florida 33401

(PH) 561.491.1200

(FAX) 561.684.3773

CRAIG@KELLEYLAWOFFICE.COM

WWW.KELLEYLAWOFFICE.COM