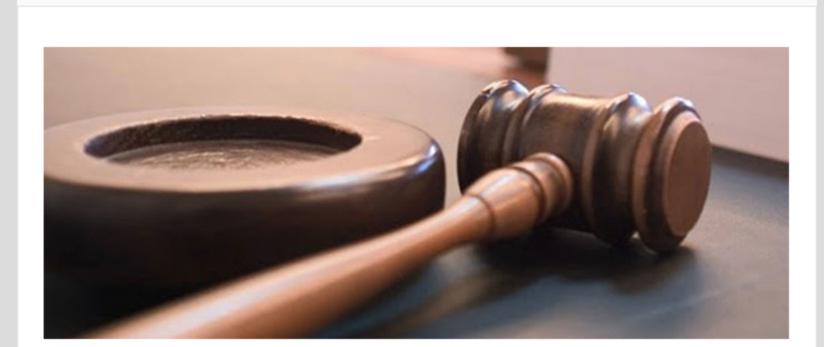


Your Financial Freedom Is Just Over The Rainbow. We Help People Get A Fresh Start To A New Day!

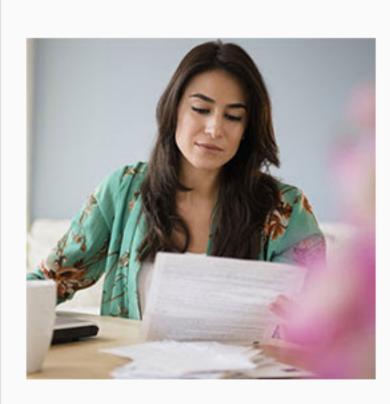
- ◆ Bringing Legal Services Into The Living Room!
- ✓ 30 years of Helping People with Financial Issues.
- ✓ New Offices in Richmond and Fairfax!
- Serving Clients Throughout Virginia.



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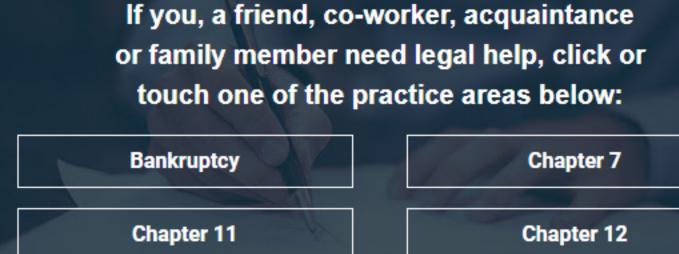
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Slow and steady wins the race, slowly but surely, haste makes waste; it's been said so many ways...

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Chapter 13

Loan Modification

Foreclosure

Creditor Harassment

RECIPE OF THE MONTH

INGREDIENTS:

French Onion Soup

1/2 tsp dried thyme

- 1 ounce dry sherry 1 ounce Cognac or brandy
- 2 tbsp unsalted butter

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