



# CASTLE LAW OFFICE

**Bankruptcy Hotline** 816-842-6200  
**Injury Hotline** 816-842-7100

[www.castlelawkc.com](http://www.castlelawkc.com)

May 2016

## CASE RESULTS

### Chapter 7 Case Result

**In a chapter 7 case Castle Law was able to file a bankruptcy with the Missouri Courts and save a Kansas City family from losing their house.**

## BANKRUPTCY NEWS

### Increase Your Credit Score Post Bankruptcy

After bankruptcy, our clients often find that creditors continue collection efforts through improper reporting on their credit reports. Credit reports are used by employers, landlords, utility providers and insurers. Despite their importance, inaccuracies and errors plague credit reports, with an estimated 35% of reports affected by serious errors. These errors lower your credit score and can lead to:

- Difficulty acquiring a loan to purchasing a house or car
- Difficulty getting a new job due to low credit score
- Getting passed over for a promotion at work
- Higher interest rates on purchases
- Higher insurance premiums

Having previously filed bankruptcy, you are at risk from abusive creditors who improperly report information to the credit reporting agencies. The Fair Credit Reporting Act allows us to enforce your rights requiring creditors to fix all reporting errors, pay attorney fees, and in some cases even pay you financial compensation.

## ABOUT THE FIRM

### Second Location

Castle Law is happy to announce that we have opened a satellite office in South Kansas City!

Our South KC satellite office is located off of 435 and Holmes. Our address is 800 E 101st Terrace Kansas City, MO 64131.

Call today to schedule your appointment at our new satellite office today!

## AUTO ACCIDENT TESTIMONIAL

*"Great customer service, positive attitude all around from my attorney and paralegal. They got the job done! Everything went very well. My attorney, Kahlie, is a loving person. Not only cares about the case but my personal issues."*  
— D.J.

## REFER YOUR FRIENDS!

If you have a friend or family member who has been injured in an accident, or who is having trouble with their debt, they may need a good lawyer.

Have them call us! We will be happy to help.

## Motorcycle Awareness

### Motorcycles On Wet Surfaces

Anytime that rain is making its way into the weather forecast motorcyclists need to take caution on what they can do to the roads in and around the metro. On days when the roads are wet four different surfaces get especially wet during rainy days.

Standing Water - Potholes  
Painted Lines - Slick  
Metal Surfaces - Slick, Dirt and oil  
Parking Garages - Slick smooth surface

## Personal Injury News

# Wet Road Conditions Lead To Car Accidents

Driving in the rain can be a very uncomfortable feeling for a lot of drivers. Especially on the days that the rain comes down so hard that windshield wipers simply cannot keep up. For Kansas City area drivers we face 93 days of rain a year on average. During that time period we face around 37 inches of rainfall. This can lead to a very treacherous driving endeavor – a circumstance that lawyers at Castle Law Office, as well as personal injury lawyers in Kansas City can attest to.

When it rains the grease, oil and dirt build up in the ground during dry periods. The rain releases all of these materials, creating very slippery road conditions. Rain water on top of asphalt can cause tires to lose their traction, contributing to the danger. The plus side of a good rain shower is that the oil and grease will be washed off the road and driving can be much safer.

There are plenty of preemptive measures that you can take to increase your safety on the road and decrease the likelihood of getting into a car accident. The first thing to look at is your windshield wipers. Are they leaving streaks? Do they have any rips or wear to them? If so, they need to be replaced. Make sure to check your tire pressure. Over-inflated or under-inflated tires can be very dangerous especially in wet conditions. Make sure your tire pressure is at the recommended psi for your make and model of tire. A great tip is that if your windshield wipers are being used, your headlights need to be turned on. This will allow other drivers to see you easier. Decreasing your speed will decrease the likelihood of you being in a car accident.

## FINANCIAL NEWS

### Workers Compensation

Workers Compensation affects many residents in the Kansas City area each year. Below you will find some facts that will help you in a workers compensation settlement.

- Generally you have 20 days in KS and 30 days in MO to report your injury.
- You are entitled to reimbursement for mileage to and from doctors visits.
- Insurance companies will monitor your social media behavior.
- Your employer is required to provide a list of doctors for you to choose.
- In 2016 MO wage cap is currently 886.92 a week and KS is \$610 a week.

If you have been injured on an on the job work related accident do not hesitate to talk to us about your injuries. There are so many other secrets the insurance companies simply do not want you to know about your workers' compensation claim.

## Q&A

### Does Bankruptcy Help With Payday Loans?

Through bankruptcy, you can usually get rid of payday loans completely. That means no more worrying about the high interest rate. No more wondering where the money will come from. No more harassing calls from creditors.

Not only will it help with payday loans, but it will also help with other debts like medical and credit card debt.



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