

YOUR CREDITORS ARE BECOMING INCREASINGLY INSISTENT. YOU RECEIVE FORMAL DEMANDS, LEGAL PROCEEDINGS, SEIZURES. THE PRESSURE IS OVERWHELMING. YOU JUST CAN'T KEEP UP! A CONSUMER PROPOSAL JUST MIGHT BE THE ANSWER TO THIS UNBEARABLE SITUATION.

A **consumer proposal** allows you to reduce monthly payments and spread them over several years.

INTEREST-FREE DEBT CONSOLIDATION OVER FIVE YEARS WITH A POTENTIAL CAPITAL REDUCTION
No financial institution could make such an offer...

A consumer proposal makes it possible to:

- **avoid bankruptcy**
- **retain your property**, even items assigned as security; a secured creditor cannot terminate the financing agreement simply because you have filed a proposal, provided that you have not failed to pay capital and interest
- settle your debt easily by lightening monthly payments or spreading them over several years, **without interest**
- **stay proceedings** initiated by unsecured creditors and certain secure creditors, including the garnishment of wages
- prove your good faith by attempting to compensate your creditors
- follow very simple administrative procedures (often, acceptance by creditors and the court is presumed)
- file a joint consumer proposal
- **avoid automatic bankruptcy** should the proposal be rejected or cancelled
- avoid a Court appearance for bankruptcy (opposition from a creditor or second bankruptcy) and obtain an **automatic release** through the integral implementation of the proposal

Should you have any questions, do not hesitate to contact one of our insolvency professionals.