

Bankruptcy Protection Fund Ltd

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0800 043 7150

The Bankruptcy Protection Fund Ltd

UK's largest

Independently financed

100% annulment success record in court

No win, no fee, no up front costs

Nationwide coverage, 7 days

Home visits

**More clients choose BPF for annulment
than any other support firm**

How does it work?

BPF

Bankruptcy Protection Fund

PROCESS

Bridging Finance

**Annulment
Process**

Case Exit

EXPLANATION

Provide secured funds to repay creditors in full

Invoke Insolvency Act legislation to annul the bankruptcy (removing it from the individual's records)

Re-finance using equity in the property to settle the bridging finance and pay annulment fees and costs

Alternatively in certain circumstances the exit arises through disposal of the property

If there is a Bankruptcy Petition to dismiss, the process is very similar
Step 2 is replaced with "Dismiss or Withdraw Petition"

Repaid 100p/£ 100% of the time (no debt compression)

Client friendly solution

Uses Bankruptcy as a tool for recovery

Does not involve forced property sale

Unlocks delinquency into cash

Speed and certainty (c2m for Annulment, 2 weeks for PAB withdrawal)

Unique proposition offering 'Parachute' style solution from Bankruptcy

Clients only enter into solution if they can afford it

Debtor property value is unlocked post bankruptcy

100% of debt collected plus costs

Success-based collection costs and Debtor pays the fees

All unsecured debts settled

Protect the family home

Costs significantly lower than staying in bankruptcy

Bankruptcy removed from creditor records, HMLR and IS Register

Consolidated all outstanding debts via re-mortgage

Monthly financial commitments may actually reduce

No unsecured debts (for PABs, all urgent unsecured repaid)

Retained all assets including home, savings, pension, car and equity

Avoids re-possession & or Bankruptcy

No 17% Secretary of State Fee

Who can we help?

BPF

Bankruptcy Protection Fund

Identify positive annulments or petitions:

Unencumbered property

Low LTV

Lack of recent charge activity on the Land Reg

2nd or multiple property

Client has mentioned annulment or another solicitor

Joint ownership

Re-mortgages for non bankrupt partner

Sale & Leaseback

Pensions/ investments

Any realisable assets

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