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From: drsra
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The bank set a hearing for summary judgement that was continued to Oct 7 when Trent injured his hand. I gave my documents to trent because the bank never told me they were changing the terms of the loan from a construction loan to a simple line of credit. They did this on the day of closing. This allowed Mike to take over \$290,000.00 within 6 days of getting the loan, and more over the next 18 months. Trent then suggested thru his paralegal that bankruptcy may be the way to go. I met with Leanne (paralegal) and she gave me a packet for the bankruptcy lawyer in Trent's office. Everyone had been telling me that joint accounts are untouchable, but then it was asked if they were tenets by the entirety. When I checked, my bank accounts and Transamerica stock account were all "joint with rights of survivorship." This is neither tenets in common or by the entirety (seems financial institutions got tired of being dragged into legal spats and created this designation). I called the broker/advisor on the transamerica account & he said it is 100% accessible in a judgement. I had him transfer the account into a tenets by the entirety account last week. I asked if there is a prohibition or time limit on when I can transfer money before filing bankruptcy and apparently no lawyer at Trent's office knows. I have about \$300,000.00 in cash in 2 checking accounts and 1 money market account. I want to put in the Transamerica account because it is tenets by the entirety now. Seems like a simple answer to me if you do bankruptcy, but apparently they will not answer. Now time is running out so I told Trent to file the response to the summary judgement so that we can argue for a trial. Otherwise, the judge will grant a summary judgement & they start freezing accounts. Lawyers. If they don't know what they are doing, why don't they just say so? Would save a lot of time. Also, I would have converted accounts or shifted money years ago if they had not told me everything was safe. Hope I don't end up losing \$1.8 million in joint money now. That wipes me and Karen out. She doesn't deserve to lose everything because of me.

We'll see. I am going to try to get bankruptcy advice today, but I have 2 depositions that will take all morning and most of the afternoon so it will be difficult. Hope I don't run out of time.

I sent a blind copy to you so you'd know what is happening. We may have our answer in 2 weeks whether I want it or not.

How's your case going? Same general experience as me with lawyers I assume?